
 The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately.** This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-800-807-0400 or visit us at [www.myCBS.org/health](http://www.myCBS.org/health) or email at [hbscustomerservice@cbservices.org](mailto:hbscustomerservice@cbservices.org). For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at [www.healthcare.gov/sbc-glossary](http://www.healthcare.gov/sbc-glossary) or call 1-800-807-0400 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	<b>Combined Medical &amp; Prescription Drug In-Network</b> \$3,000 Individual / \$6,000 Family <b>Medical Out-of-Network</b> \$3,000 Individual / \$6,000 Family In-Network & Out-of-Network <u>deductibles</u> do not reduce each other.	<b>Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay.</b> If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of deductible expenses paid by all family members meets the overall family deductible.
<b>Are there services covered before you meet your deductible?</b>	Yes. For <u>preventive care</u> services, the In-Network <u>deductible</u> does not apply	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount, but a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain preventive services without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other deductibles for specific services</b>	No	You don't have to meet <a href="#">deductibles</a> for specific services.
<b>What is the out-of-pocket limit for this plan?</b>	<b>Combined Medical &amp; Prescription Drug In-Network</b> \$3,000 Individual / \$6,000 Family <b>Medical Only Out-of-Network</b> \$6,000 Individual / \$12,000 Family In-Network & Out-of-Network <u>out-of-pocket limits</u> do not reduce each other.	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
<b>What is not included in out-of-pocket limit</b>	<u>Premiums</u> , <u>balance-billed</u> charges, <u>deductible</u> , <u>copayment</u> , or <u>coinsurance</u> amounts paid on a covered persons behalf by a foundational or manufacturer sponsored patient assistance program, penalty for prescription retail refill allowances, penalty for mandatory	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .

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Important Questions	Answers	Why This Matters:
	generics, penalty for non-notification of hospital admission and other services requiring pre-certification, and health care this plan does not cover.	
<b>Will you pay less if you use a <u>network provider</u>?</b>	Yes. Your <u>network</u> is BlueCross BlueShield. See <a href="https://myCBS.org/ppo-hcsc">myCBS.org/ppo-hcsc</a> or call 1-800-810-2583 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the plan's <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
<b>Do you need a <u>referral</u> to see a <u>specialist</u>?</b>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

 All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In Network (You will pay the least)	Out of Network (You will pay the most)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	0% <u>coinsurance</u>	40% <u>coinsurance</u>	Includes Virtual Care (via video or voice).
	<u>Specialist</u> visit	0% <u>coinsurance</u>	40% <u>coinsurance</u>	Includes Virtual Care (via video or voice).
	<u>Preventive care/screening/immunization</u>	No charge	40% <u>coinsurance</u>	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	<b>Lab Work</b> - 0% <u>coinsurance</u> <b>Radiology</b> - 0% <u>coinsurance</u>	40% <u>coinsurance</u>	Lab Work paid at 100% after <u>In-Network deductible</u> . Limited to services performed outside physician's office. Payment may differ based on place of service.
	Imaging (CT/PET scans, MRIs)	0% <u>coinsurance</u>	40% <u>coinsurance</u>	Limited to services performed outside physician's office. Payment may differ based on place of

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In Network (You will pay the least)	Out of Network (You will pay the most)	
				service. Precertification is required. A 25% penalty up to \$300 may apply. Penalty does not apply to out-of-pocket limit.
<b>If you need drugs to treat your illness or condition</b> More information about <b>prescription drug coverage</b> is available at <a href="http://www.myCBS.org/health">www.myCBS.org/health</a> Log in and click on My Prescription Drugs or call Express Scripts at 800-718-6601. More information about the Smart 90, Generics Member Pays The Difference, <u>Formulary</u> , Retail Refill Allowance and SaveonSP programs is available at: <a href="http://www.myCBS.org/Rx">www.myCBS.org/Rx</a>	Generic drugs	0% / prescription (retail); 0% / prescription (mail or Smart90)	Same as In-Network +20% <u>coinsurance</u> penalty	Covers up to 30-day supply at retail; 90-day supply mail order or Smart90 prescription. Retail maintenance prescriptions are limited to an initial fill and two refills. If you continue to use retail, outside of the Smart90 program, you will pay the entire cost for a 30 day supply. You may fill a 90-day supply at Walgreens owned retail pharmacies through the Smart90 program. If a generic equivalent is available and a brand-name medication is dispensed for any reason, you will pay the difference in cost plus the brand <u>copayment</u> .
	Preferred brand drugs	0% / prescription (retail); 0% / prescription (mail or Smart90)	Same as In-Network +20% <u>coinsurance</u> penalty	
	Non-preferred brand drugs	0% / prescription (retail); 0% / prescription (mail or Smart90)	Same as In-Network +20% <u>coinsurance</u> penalty	
	<u>Specialty drugs</u>	As categorized above		
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center, hospital)	0% <u>coinsurance</u>	40% <u>coinsurance</u>	Limited to services performed outside physician's office. You may be billed amounts in excess of prevailing charges for <u>Out-of-Network Providers</u> . Precertification is required. A 25% penalty up to \$300 may apply. Penalty does not apply to <u>out-of-pocket limit</u> .
	Physician/surgeon fees	0% <u>coinsurance</u>	40% <u>coinsurance</u>	
<b>If you need immediate medical attention</b>	<u>Emergency room care</u> - Facility fee	0% <u>coinsurance</u>	0% <u>coinsurance</u>	None.
	<u>Emergency room care</u> -	0% <u>coinsurance</u>	0% <u>coinsurance</u>	<u>Emergency room care</u> may include tests and services described elsewhere in the SBC (i.e.

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In Network (You will pay the least)	Out of Network (You will pay the most)	
	Physician/surgeon fees			<a href="#">Diagnostic tests</a> or Imaging.) You may be billed amounts in excess of prevailing charges for <a href="#">Out-of-Network Providers</a> .
	<a href="#">Emergency medical transportation</a>	0% <a href="#">coinsurance</a>	0% <a href="#">coinsurance</a>	For transportation service charges exceeding \$5,000 by ground and/or air, payment will not exceed 150% of Medicare allowance for such incurred expenses. Charges include transportation and medical supplies used during transport.
	<a href="#">Urgent care</a>	0% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	None.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	0% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Precertification is required.
	Physician/surgeon fees	0% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	None.
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	0% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	None.
	Inpatient services	0% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Precertification is required.
<b>If you are pregnant</b>	Office visits	0% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Coinurance applies to initial prenatal visit only (per pregnancy). Cost sharing does not apply to preventive services.
	Childbirth/delivery professional services	0% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Depending on the type of services, a <a href="#">copayment</a> , <a href="#">coinsurance</a> , or <a href="#">deductible</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery facility services	0% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	None.
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	0% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Limited to 100 visits per plan year maximum.
	<a href="#">Rehabilitation services</a>	0% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	None.
	<a href="#">Habilitation services</a>	<b>Specialist-</b> 0% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Payment may differ based on place of service.

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In Network (You will pay the least)	Out of Network (You will pay the most)	
		<b>Outpatient Facility- 0% coinsurance</b>		Limited to a combined 20 visits per year for all <a href="#">providers</a> , including, but not limited to, physical, occupational and speech therapy. Visit limits apply to <a href="#">Habilitation services</a> only.
	<u>Skilled nursing care</u>	0% <u>coinsurance</u>	40% <u>coinsurance</u>	Limited to 120 days for all confinements maximum resulting from the same or a related illness or injury.
	<u>Durable medical equipment</u>	0% <u>coinsurance</u>	40% <u>coinsurance</u>	Check your plan document for limitations. Orthotics – Limited to \$500 lifetime.
	<u>Hospice services</u>	0% <u>coinsurance</u>	40% <u>coinsurance</u>	Limited to 180 days per plan year maximum.
<b>If your child needs dental or eye care</b>	Children's eye exam	No charge	40% <u>coinsurance</u>	Covered up to age 5.
	Children's glasses	Not covered	Not covered	Unless covered by your vision <a href="#">plan</a> .
	Children's dental check-up	Not covered	Not covered	Unless covered by your dental <a href="#">plan</a> .

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### Excluded Services & Other Covered Services:

#### Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- |                       |  |                             |
|-----------------------|--|-----------------------------|
| • Contraceptives      | • Hearing aids and related charges                 | • Routine eye care (Adult)  |
| • Cosmetic surgery    | • Infertility treatment (except initial diagnosis) | • Routine foot care         |
| • Dental care (Adult) | • Long-term care                                   | • Sterilization or Abortion |
| • Eye exam over age 5 | • Private-duty nursing                             | • Weight loss programs      |

#### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Bariatric Surgery
- Habilitation services (payable per medical necessity)
- Services provided by State Licensed Practitioners within the scope of license not specifically covered under any other provisions of the medical plan, including Acupuncture, Massage Therapy, and Nutritional Counseling – Limited to 12 combined visits per year for all services
- Chiropractic care (payable per medical necessity as specialist MD)
- Non-emergency care when traveling outside the U.S. (only when on assignment by ER)

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. Church plans are not covered by the Federal COBRA continuation coverage rules. For more information on your rights to continue coverage, contact the plan at 1-800-807-0400. You may also contact your state insurance department. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: the plan at 1-800-807-0400. A list of states with Consumer Assistance Programs is available at <http://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/>

#### Does this plan provide Minimum Essential Coverage? **Yes**

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

#### Does this plan meet the Minimum Value Standards? **Yes**

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

#### Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-807-0400.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-807-0400.

Chinese (中文): 如果需要中文的帮助 · 请拨打这个号码 1-800-807-0400.

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Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-807-0400.

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

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Calendar Year January 1



## About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$3,000	■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$3,000	■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$3,000
■ <a href="#">Specialist coinsurance</a>	0%	■ <a href="#">Specialist coinsurance</a>	0%	■ <a href="#">Specialist coinsurance</a>	0%
■ <a href="#">Hospital (facility) coinsurance</a>	0%	■ <a href="#">Hospital (facility) coinsurance</a>	0%	■ <a href="#">Hospital (facility) coinsurance</a>	0%
■ <a href="#">Other coinsurance</a>	0%	■ <a href="#">Other coinsurance</a>	0%	■ <a href="#">Other coinsurance</a>	0%
<b>This EXAMPLE event includes services like:</b> <a href="#">Specialist</a> office visits ( <i>prenatal care</i> ) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <a href="#">Diagnostic tests</a> ( <i>ultrasounds and blood work</i> ) <a href="#">Specialist</a> visit ( <i>anesthesia</i> )		<b>This EXAMPLE event includes services like:</b> <a href="#">Primary care physician</a> office visits ( <i>including disease education</i> ) <a href="#">Diagnostic tests</a> ( <i>blood work</i> ) <a href="#">Prescription drugs</a> <a href="#">Durable medical equipment</a> ( <i>glucose meter</i> )		<b>This EXAMPLE event includes services like:</b> <a href="#">Emergency room care</a> ( <i>including medical supplies</i> ) <a href="#">Diagnostic test</a> ( <i>x-ray</i> ) <a href="#">Durable medical equipment</a> ( <i>crutches</i> ) <a href="#">Rehabilitation services</a> ( <i>physical therapy</i> )	
<b>Total Example Cost</b>	<b>\$12,700</b>	<b>Total Example Cost</b>	<b>\$5,600</b>	<b>Total Example Cost</b>	<b>\$2,800</b>
<b>In this example, Peg would pay:</b>		<b>In this example, Joe would pay:</b>		<b>In this example, Mia would pay:</b>	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
Deductibles	\$3,000	Deductibles	\$3,000	Deductibles	\$2,800
Copayments	\$0	Copayments	\$0	Copayments	\$0
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$0
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$40
<b>The total Peg would pay is</b>	<b>\$3,060</b>	<b>The total Joe would pay is</b>	<b>\$3,020</b>	<b>The total Mia would pay is</b>	<b>\$2,840</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

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