## Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

**Capital Blue Cross<sup>1</sup>** 

Gold PPO 2150/10/20 STD

Coverage Period: Beginning on or after 01/01/2022

Coverage For: Individual and Family | Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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, go to <a href="https://www.capbluecross.com/sbcsia">https://www.capbluecross.com/sbcsia</a> or call 1-800-730-7219. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <a href="https://www.healthcare.gov/sbc-glossary">www.healthcare.gov/sbc-glossary</a> or call 1-888-428-2566 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$2,150/Individual, \$4,300/Family <u>in-network providers;</u> \$5,000/Individual, \$10,000/Family <u>out-of-network</u> <u>providers</u> . <u>Deductible</u> applies to most services, including <u>prescription drugs</u> .	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. Professional services with copays, in-network preventive services.	This <u>plan</u> covers some items and services even if you haven't yet met the annual <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without cost-sharing and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other <u>deductibles</u> for specific services?	Yes. \$75 for pediatric dental. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these <u>services</u> .
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For <u>in-network providers</u> \$8,550/Individual, \$17,100/Family; for <u>out-of-network providers</u> \$10,000/Individual, \$20,000/Family. Combined <u>out-of-pocket limit</u> for <u>network</u> medical and <u>prescription drug</u> .	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, balance billing charges, and health care this plan doesn't cover.	Even though you pay these expenses they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. For a list of <u>in-network providers</u> , see capitalbluecross.com or call 1-800-730-7219.	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 provider's 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.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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

			u Will Pay	Limitations, Exceptions, & Other Important Information	
Common Medical Event	Services You May Need	In-network Provider (You will pay the least)	Out-of-network Provider (You will pay the most)		
	Primary care visit to treat an injury or illness	\$20 <u>copayment</u> /Visit, <u>Deductible</u> does not apply 50% <u>coinsurance</u>		None	
	<u>Specialist</u> visit	\$45 <u>copayment</u> /Visit, <u>Deductible</u> does not apply 50% <u>coinsurance</u>		None	
If you visit a health care provider's office or clinic	Preventive care/screening/immunization	No Charge	50% coinsurance	Deductible does not apply to services at <u>in-network providers</u> . You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services you need are preventive. Then check what your <u>plan</u> will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	\$75 <u>copayment</u> for Facility Owned labs, \$25 <u>copayment</u> , <u>Deductible</u> does not apply for Independent Labs and 10% <u>coinsurance</u> for tests. 10% <u>coinsurance</u> for outpatient radiology.		None	
	Imaging (CT/PET scans, MRIs)	25% coinsurance	50% coinsurance	*See <u>preauthorization</u> schedule attached to your plan document.	
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available by calling 1-800-730-7219	Generic drugs	\$10 copayment/prescription, <u>Deductible</u> does not apply preferred and 25% coinsurance/prescription, <u>Deductible</u> does not apply non- preferred (retail) \$20 copayment/prescription, <u>Deductible</u> does not apply preferred and 25% coinsurance/prescription, <u>Deductible</u> does not apply non- preferred (home delivery)		\$250 maximum copayment(retail); \$500 maximum copayment(home delivery) for non-preferred generic. Covers up to a 30- day supply (retail) 90-day supply (home delivery).	
	Preferred brand drugs	<pre>\$25 copayment/prescription (retail) \$50 copayment/prescription (home delivery)</pre>		Covers up to a 30-day supply (retail) 90- day supply (home delivery).	
	Non Preferred brand drugs	\$75 <u>copayment</u> /prescription (retail) \$150 <u>copayment</u> /prescription (home delivery)		Covers up to a 30-day supply (retail) 90- day supply (home delivery).	
	Specialty drugs	40% coinsurance/prescription preferred and		Prescription written for up to 30 days	

\*For more information about preauthorization, see the requirements document at <a href="https://www.capbluecross.com/preauthorization">https://www.capbluecross.com/preauthorization</a>.

		What Yo	u Will Pay	Limitations Expansions & Other	
Common Medical Event	Services You May Need	In-network Provider (You will pay the least) (You will pay the most)		Limitations, Exceptions, & Other Important Information	
		40% <u>coinsurance</u> /prescription non-preferred (generic) 40% <u>coinsurance</u> /prescription preferred and 40% <u>coinsurance</u> /prescription non-preferred (brand)		supply. / \$800 maximum <u>copayment</u> /prescription preferred and \$800 maximum <u>copayment</u> /prescription non-preferred (generic) / \$800 maximum <u>copayment</u> /prescription preferred and \$1,000 maximum <u>copayment</u> /prescription non-preferred (brand)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u> Acute Care Hospital and 10% <u>coinsurance</u> Ambulatory Surgical Center	50% coinsurance	No coverage for services at <u>out-of-network</u> ambulatory surgical facilities	
	Physician/surgeon fees	10% coinsurance	50% coinsurance	*See <u>preauthorization</u> schedule attached to your plan document.	
	Emergency room care	\$300 <u>copayment</u> /Visit	\$300 <u>copayment</u> /Visit	Copayment waived if admitted inpatient.	
If you need immediate medical attention	Emergency medical transportation	10% coinsurance	10% coinsurance	None	
	<u>Urgent care</u>	\$75 <u>copayment</u> /Visit, <u>Deductible</u> does not apply	\$75 <u>copayment</u> /Visit, <u>Deductible</u> does not apply	None	
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	50% coinsurance	*See <u>preauthorization</u> schedule attached to your plan document.	
	Physician/surgeon fees	10% coinsurance	50% coinsurance	None	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Outpatient office visits: \$45 <u>copayment</u> /Visit, <u>Deductible</u> does not apply; all other outpatient services: 10% <u>coinsurance</u>	50% coinsurance	None	
	Inpatient services	10% coinsurance	50% coinsurance	None	
If you are present	Office visits	\$45 <u>copayment</u> /Visit, <u>Deductible</u> does not apply	50% coinsurance	Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply.	
lf you are pregnant	Childbirth/delivery professional services	10% coinsurance	50% coinsurance	Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply.	

		What Yo	u Will Pay	Limitations Exceptions 2 Other	
Common Medical Event	Services You May Need	In-network Provider Out-of-network Provider (You will pay the least) (You will pay the most)		Limitations, Exceptions, & Other Important Information	
	Childbirth/delivery facility services	10% coinsurance	50% coinsurance	Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply.	
	Home health care	10% coinsurance	50% coinsurance	60 visits limit per benefit period. *See <u>preauthorization</u> schedule attached to your plan document.	
	Rehabilitation services	\$45 <u>copayment</u> /Visit, <u>Deductible</u> does not apply	50% coinsurance	Visit limits per benefit period: 30 visits combined for physical and occupational therapy; 30 visits for speech therapy.	
If you need help recovering or have other special health needs	Habilitation services	\$45 <u>copayment</u> /Visit, <u>Deductible</u> does not apply	50% coinsurance	Visit limits per benefit period: 30 visits combined for physical and occupational therapy; 30 visits for speech therapy. (Visit limits not applicable to mental health care or substance abuse services.)	
	Skilled nursing care	10% coinsurance	50% coinsurance	120 day limit per benefit period	
	Durable medical equipment	10% coinsurance	Not Covered	*See <u>preauthorization</u> schedule attached to your plan document.	
	Hospice services	10% coinsurance	50% coinsurance	None	
	Children's eye exam	No Charge	Balance of retail charge after \$32 allowance	One exam and one pair of glasses once every 12 months based on last date of service.	
If your child needs dental or eye care	Children's glasses	No Charge for standard frames and lenses. See <u>plan</u> document for non-standard frame benefits. Balance of retail charge at frames and lens allowance See <u>plan</u> document.		One exam and one pair of glasses once every 12 months based on last date of service.	
	Children's dental check-up	No Charge	20% coinsurance	Deductible does not apply	

**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.)					
• Abortion (except in cases of rape, incest, or when the life of the mother is endangered)	Hearing aids	<ul> <li>Routine foot care (unless medically necessary)</li> </ul>			
Bariatric surgery	Long-term care	<ul> <li>Weight loss programs</li> </ul>			
Cosmetic Surgery	Private-duty nursing				
Dental care (Adult)	Routine eye care (Adult)				
Other Covered Services (Limitations may apply to the	se services. This isn't a complete list. F	lease see your <u>plan</u> document.)			
Acupuncture	Infertility treatment				
Chiropractic care	• Non-emergency care when traveling	putside the U.S.			

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u> or the Pennsylvania Insurance Department at 1-877-881-6388. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <u>Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>pennie.com</u> or call 1-844-844-8040.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: the Pennsylvania Insurance Department at 1-877-881-6388.

### 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 Minimum Value Standards? Not Applicable

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.

## About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. 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.

<b>Peg is Having a Baby</b> (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)	
<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li>Specialist <u>copayment</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>	\$2,150 \$45 10% 10%	<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li>Specialist <u>copayment</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>	\$2,150 \$45 10% 10%	<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li>Specialist <u>copayment</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>	\$2,150 \$45 10% 10%
This EXAMPLE event includes services like: Specialist office visits ( <i>prenatal care</i> ) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests ( <i>ultrasounds and blood work</i> ) Specialist visit ( <i>anesthesia</i> )		This EXAMPLE event includes services like: Primary care physician office visits ( <i>including disease education</i> ) Diagnostic tests ( <i>blood work</i> ) Prescription drugs Durable medical equipment ( <i>glucose meter</i> )		<b>This EXAMPLE event includes services like:</b> Emergency room care <i>(including medical supplies)</i> Diagnostic test <i>(x-ray)</i> Durable medical equipment <i>(crutches)</i> Rehabilitation services <i>(physical therapy)</i>	
Total Example Cost	\$12 700	Total Example Cost	¢5 000	Total Example Cost	\$2.800

Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles	\$2,150	Deductibles	\$2,150	Deductibles	\$2,100
Copayments	\$60	Copayments	\$700	Copayments	
Coinsurance	\$1,000	Coinsurance	\$10	Coinsurance	
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$0	Limits or exclusions	\$30	Limits or exclusions	\$0
The total Peg would pay is	\$3,210	The total Joe would pay is	\$2,890	The total Mia would pay is	\$2,400

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#### Language assistance

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Um in Ihrer Sprache gebührenfrei mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 800.962.2242 an (TTY: 711).

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Aby porozmawiac z tłumaczem w jezyku polskim, prosze zadzwonic na numer darmowy telefonu 800.962.2242 (TTY: 711)

Pou pale avèk yon entèprèt nan lang ou grastis, rele nan 800.962.2242 (TTY: 711).

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