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

Coverage Period: Beginning on or after 01/01/2025

Capital Blue Cross¹ Bronze QHDHP PPO Choice 6400/0/50

Coverage For: Individual and Family | Plan Type: QHDHP 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 <u>https://www.capbluecross.com/sbcsia</u> 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 <u>www.healthcare.gov/sbc-glossary</u> or call 1-800-730-7219 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$6,400/Individual, \$12,800/Family preferred in-network providers; \$7,450/Individual, \$14,900/Family non-preferred in- network providers; \$7,450/Individual, \$14,900/Family out-of-network providers. Deductible applies to all services, including prescription drug, before any copayment or coinsurance are applied.	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> , the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your <u>deductible</u> ?	Yes. 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> \$7,450 Individual / \$14,900 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 out-of-pocket limit.
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.

			What You Will Pay		
Common Medical Event			Limitations, Exceptions, & Other Important Information		
	Primary care visit to treat an injury or illness	\$50 <u>copayment</u> /Visit	No Charge	50% coinsurance	None
	<u>Specialist</u> visit	\$85 <u>copayment</u> /Visit	No Charge	50% coinsurance	None
If you visit a health care <u>provider's</u> office or clinic	Preventive care/screening/immuni zation	No Charge	No Charge No Charge 50% coinsurance		Deductible does not apply to services at in-network providers. You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No Charge for Facility Owned labs, No Charge for Independent Labs and No Charge for tests. No Charge for outpatient radiology.	acility No Charge for Facility Charge Owned labs, No Charge Labs for Independent Labs for tests. and No Charge for tests. 50% coinsurance		None
	Imaging (CT/PET scans, MRIs)	No Charge	No Charge	50% coinsurance	*See preauthorization schedule attached to your plan document.
If you need drugs to	Generic drugs	No Charge preferred and No Charge non-preferred No Charge preferred and No Charge non-preferred			Covers up to a 30-day supply (retail) 90-day supply (home delivery).
treat your illness or condition	Dur illness or ion Preferred brand drugs No Charge (retail) No Charge (home delivery)				Covers up to a 30-day supply (retail) 90-day supply (home delivery).
More information about prescription drug coverage is available by calling 1-800-730-7219	Non Preferred brand drugs	No Charge (retail) No Charge (home delivery	()	Covers up to a 30-day supply (retail) 90-day supply (home delivery).	
	Specialty drugs	50% <u>coinsurance</u> /prescrip 50% <u>coinsurance</u> /prescrip 50% <u>coinsurance</u> /prescrip 50% <u>coinsurance</u> /prescrip	tion non-preferred (generic) tion preferred and	Prescription written for up to 30 days supply. / \$800 maximum <u>copayment</u> /prescription preferred and \$1,000 maximum <u>copayment</u> /prescription non-preferred (generic) / \$800 maximum	

*For more information about preauthorization, see the requirements document at https://www.capbluecross.com/preauthorization.

Common Medical Event	Services You May Need	Preferred In-network Provider (You will pay the least)	Non-Preferred In- network Provider (You will pay the least)	Out-of-network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
					<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)	No Charge Acute Care Hospital and No Charge Ambulatory Surgical Center	No Charge Acute Care Hospital and No Charge Ambulatory Surgical Center	50% coinsurance	No coverage for services at <u>out-of-</u> <u>network</u> ambulatory surgical facilities
	Physician/surgeon fees	No Charge	No Charge	50% coinsurance	*See preauthorization schedule attached to your plan document.
	Emergency room care	\$400 <u>copayment</u>	\$400 <u>copayment</u>	\$400 <u>copayment</u>	Copayment waived if admitted inpatient.
If you need immediate medical attention	Emergency medical transportation	No Charge	No Charge	No Charge	None
	Urgent care	\$100 copayment	\$100 copayment	\$100 copayment	None
lf you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	No Charge	50% coinsurance	*See <u>preauthorization</u> schedule attached to your plan document.
	Physician/surgeon fees	No Charge	No Charge	50% coinsurance	None
If you need mental health, behavioral health, or substance	Outpatient services	Outpatient office visits: \$50 <u>copayment</u> ; all other outpatient services: No Charge	Outpatient office visits: \$50 <u>copayment</u> ; all other outpatient services: No Charge	50% coinsurance	None
abuse services	Inpatient services	No Charge	No Charge	50% coinsurance	None
lf you are pregnant	Office visits	\$85 <u>copayment</u> /Visit	No Charge	50% coinsurance	Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply.
	Childbirth/delivery professional services	No Charge	No Charge	50% coinsurance	Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply.
	Childbirth/delivery facility services	No Charge	No Charge	50% coinsurance	Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u>

Common Medical Event	Services You May Need	What You Will PayPreferred In-networkNon-Preferred In- ProviderProvidernetwork Provider(You will pay the least)(You will pay the least)		Out-of-network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
					may apply.	
If you need help recovering or have other special health needs	Home health care	No Charge	No Charge	50% coinsurance	60 visits limit per benefit period. (Visit limits not applicable to mental health care and substance use disorder services.) *See <u>preauthorization</u> schedule attached to your plan document.	
	Rehabilitation services	\$85 <u>copayment</u> /Visit	No Charge	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 and substance use disorder services.)	
	Habilitation services	\$85 <u>copayment</u> /Visit	No Charge	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 and substance use disorder services.)	
	Skilled nursing care	No Charge	No Charge 50% coinsurance		120 day limit per benefit period. (Limit not applicable to mental health care and substance use disorder services.)	
	Durable medical equipment	No Charge	Charge No Charge		*See <u>preauthorization</u> schedule attached to your plan document.	
	Hospice services	No Charge	No Charge	50% coinsurance	None	
If your child needs	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.	
dental or eye care	Children's glasses	No Charge for standard frames and lenses. See plan document for non-standard frame benefits.		Balance of retail charge after frames and lens allowance. See <u>plan</u>	One exam and one pair of glasses once every 12 months based on last date of service.	

			What You Will Pay			
Common Medical Event	Services You May Need	Preferred In-network Provider (You will pay the least)	Non-Preferred In- network Provider (You will pay the least)	Out-of-network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
		C		document.		
	Children's dental check-up	No Charge 20		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	 Routine foot care (unless medically necessary) 				
Bariatric surgery	Long-term care	 Weight loss programs 				
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. P	Please see your <u>plan</u> document.)				
Acupuncture	Infertility treatment					
Chiropractic care	• Non-emergency care when traveling of	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 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.

Specialist copayment\$85Specialist copayment\$85Specialist copaymentHospital (facility) coinsurance0%Hospital (facility) coinsurance0%Hospital (facility) coinsuranceOther coinsurance0%Other coinsurance0%Hospital (facility) coinsuranceThis EXAMPLE event includes services like:This EXAMPLE event includes services like:This EXAMPLE event includes services like:Specialist office visits (prenatal care)This EXAMPLE event includes services like:This EXAMPLE event includes services like:Childbirth/Delivery Professional ServicesPrimary care physician office visits (including disease education)This EXAMPLE event includes services like:Diagnostic tests (ultrasounds and blood work)Prescription drugsDurable medical equipment (crutches) Rehabilitation services (physical therapy)	Peg is Having a Baby (9 months of in-network pre-natal care and a delivery)	nospital	Managing Joe's type 2 Dia (a year of routine in-network care of a w condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
Specialist office visits (prenatal care)Primary care physician office visits (including disease education)Emergency room care (including medical supplies)Childbirth/Delivery Professional Serviceseducation)Diagnostic tests (blood work)Diagnostic tests (x-ray)Childbirth/Delivery Facility ServicesDiagnostic tests (blood work)Durable medical equipment (crutches)Diagnostic tests (ultrasounds and blood work)Prescription drugsRehabilitation services (physical therapy)	 Specialist <u>copayment</u> Hospital (facility) <u>coinsurance</u> 	\$85 0%	 Specialist <u>copayment</u> Hospital (facility) <u>coinsurance</u> 	\$85 0%	 Specialist <u>copayment</u> Hospital (facility) <u>coinsurance</u> 	\$6,400 \$85 0% 0%
Specialist visit (anesthesia) Durable medical equipment (glucose meter)	Specialist office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services		Primary care physician office visits (<i>includi</i> education) Diagnostic tests (<i>blood work</i>)	ing disease	Emergency room care <i>(including medical</i> Diagnostic test <i>(x-ray)</i> Durable medical equipment <i>(crutches)</i>	-

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	\$6,400	Deductibles	\$5,400	Deductibles	\$2,800	
Copayments	\$0	Copayments	\$0	Copayments	\$0	
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$0	
What isn't covered		What isn't covered		What isn't covered		
Limits or exclusions	\$0	Limits or exclusions	\$0	Limits or exclusions	\$0	
The total Peg would pay is	\$6,400	The total Joe would pay is	\$5,400	The total Mia would pay is	\$2,800	

¹Healthcare benefit programs issued or administered by Capital Blue Cross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company® and Keystone Health Plan® Central. Independent licensees of the Blue Cross BlueShield Association. Communications issued by Capital Blue Cross in its capacity as administrator of programs and provider relations for all companies.

NONDISCRIMINATION AND FOREIGN LANGUAGE ASSISTANCE NOTICE



Capital Blue Cross and its family of companies comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Capital Blue Cross does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Capital Blue Cross provides free aids and services to people with disabilities or whose primary language is not English, such as qualified sign language interpreters, written information in other formats (large print, audio, accessible electronic format, other formats), and qualified interpreters, and information written in other languages. If you need these services, call 800.962.2242 (TTY: 711).

If you believe that Capital Blue Cross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Civil Rights Coordinator. You can file a grievance in person or by mail, fax, or email at:

Capital Blue Cross PO Box 779880, Harrisburg, PA 17177-9880 800.417.7842 (TTY: 711), fax: 855.990.9001 CRC@capbluecross.com

If you need help filing a grievance, our Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW., Room 509F, HHH Building, Washington, D.C. 20201, Toll-free 800.368.1019, 800.537.7697 (TDD). Complaint forms are available at https://www.hhs.gov/ocr/office/file/index.html.

Language assistance

To talk to an interpreter in your language at no cost, call 800.962.2242 (TTY: 711). Para hablar con un intérprete de forma gratuita, llame al 800.962.2242 (TTY: 711). 欲免费用本国语言洽询传译员 · 请拨电话 800.962.2242 (TTY: 711). Dé nói chuyện với thông dịch viên bằng ngôn ngữ của quý vị không phải mất phí, xin gọi 800.962.2242 (TTY: 711). Для бесплатного разговора с переводчиком на своем языке, позвоните по тел.: 800.962.2242 (TTY: 711). Fa koschdefrei schwetze mit me dolmetscher in deinre Schrooch, ruf 800.962.2242 uff (TTY: 711). 무료 전화 통역 서비스 800.962.2242 (TTY: 711). Per parlare con un interprete nella vostra lingua gratis, chiami 800.962.2242 (TTY: 711) Pour parler à un interpréter dans votre langue sans charges, téléphoner à 800.962.2242 (TTY: 711).

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

ુદ્ભા ષી યા જો ડે વા ત કરવા , 800.962.2242 (TTY: 711) પર ફોન કરો.

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).

ដើម្បីនិយាយជាមួយអ្នកបកប្រែផ្ទាល់មាត់ជាភាសារបស់អ្នកដោយមិនគិតថ្លៃ សូមហៅទៅកាន់ 800.962.2242 (TTY: 711)

Para falar com um intérprete em seu idioma de graça, ligue para 800.962.2242 (TTY: 711).

Capital Blue Cross is an Independent Licensee of the Blue Cross Blue Shield Association.