Capital Blue Cross¹ **Gold QHDHP PPO 1700/0/10**

Coverage For: Individual and Family | Plan Type: QHDHP PPO



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, go to https://www.capbluecross.com/sbcsia or call 1-800-730-7219. 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 or call 1-800-730-7219 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$1,700/Individual, \$3,400/Family in-network providers; \$5,000/Individual, \$10,000/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 deductible?	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 deductibles for specific services?	Yes. \$75 for pediatric dental. There are no other specific deductibles	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 in-network providers \$6,900/Individual, \$13,800/Family; for out-of-network providers \$10,000/Individual, \$20,000/Family. Combined out-of-pocket limit for network medical and prescription drug.	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 referral to see a specialist?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

01/01/2025 - Individual Non Medicare IND Generic-PPQIJC28/RXQIJC28 1 of 7 All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

		What You	u Will Pay	Limitations Funantions 9 Other	
Common Medical Event	Services You May Need	In-network Provider (You will pay the least)	Out-of-network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	\$10 copayment/Visit	50% coinsurance	None	
	Specialist visit	\$20 copayment/Visit	50% coinsurance	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 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	Diagnostic test (x-ray, blood work)	\$20 copayment for Facility Owned labs, \$10 copayment for Independent Labs and No Charge for tests. No Charge for outpatient radiology.	50% coinsurance	Copayment waived for mental health and substance use disorder lab services.	
	Imaging (CT/PET scans, MRIs)	No Charge	50% coinsurance	*See <u>preauthorization</u> schedule attached to your plan document.	
	Generic drugs	\$7 copayment/prescription preferred and \$25 copayment/prescription non-preferred (retail) \$18 copayment/prescription preferred and \$63 copayment/prescription non-preferred (home delivery)		Covers up to a 30-day supply (retail) 90-day supply (home delivery).	
If you need drugs to treat your	Preferred brand drugs	\$55 <u>copayment</u> /prescription (retail) \$138 <u>copayment</u> /prescription (home delivery)		Covers up to a 30-day supply (retail) 90-day supply (home delivery).	
illness or condition More information about prescription drug coverage is	Non Preferred brand drugs	\$80 <u>copayment</u> /prescription (retail) \$200 <u>copayment</u> /prescription (home delivery)		Covers up to a 30-day supply (retail) 90-day supply (home delivery).	
available by calling 1-800-730-7219	Specialty drugs	20% coinsurance/prescription preferred and coinsurance/prescription non-preferred (generic) coinsurance/prescription preferred and coinsurance/prescription preferred (brand)		Prescription written for up to 30 days supply. / \$250 maximum copayment/prescription preferred and \$350 maximum copayment/prescription non-preferred (generic) / \$250 maximum copayment/prescription preferred and \$350 maximum copayment/prescription non-preferred (brand)	

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

		What You Will Pay		Limitations Fuscations 9 Other	
Common Medical Event	Services You May Need	In-network Provider (You will pay the least)	Out-of-network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$175 copayment Acute Care Hospital and \$175 copayment Ambulatory Surgical Center	50% coinsurance	No coverage for services at <u>out-of-network</u> ambulatory surgical facilities	
	Physician/surgeon fees	No Charge	50% coinsurance	*See <u>preauthorization</u> schedule attached to your plan document.	
	Emergency room care	\$175 copayment/Visit	\$175 copayment/Visit	Copayment waived if admitted inpatient.	
If you need immediate medical attention	Emergency medical transportation	No Charge	No Charge	None	
	<u>Urgent care</u>	\$75 copayment/Visit	\$75 copayment/Visit	None	
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	50% coinsurance	*See <u>preauthorization</u> schedule attached to your plan document.	
	Physician/surgeon fees	No Charge	50% coinsurance	None	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Outpatient office visits: \$10 copayment/Visit; all other outpatient services: No Charge	50% coinsurance	None	
	Inpatient services	No Charge	50% coinsurance	None	
	Office visits	\$20 copayment/Visit	50% coinsurance	Depending on the type of services, a copayment, coinsurance or deductible may apply.	
If you are pregnant	Childbirth/delivery professional services	No Charge	50% coinsurance	Depending on the type of services, a copayment, coinsurance or deductible may apply.	
	Childbirth/delivery facility services	No Charge	50% coinsurance	Depending on the type of services, a copayment, coinsurance or deductible may apply.	
If you need help recovering or have other special health needs	Home health care	No Charge	50% coinsurance	60 visits limit per benefit period. (Visit limits not applicable to mental health care and substance use disorder services.) *See preauthorization schedule attached to your plan document.	

	Services You May Need	What Yo	u Will Pay	Limitations Forestions 9 Other	
Common Medical Event		In-network Provider (You will pay the least)	Out-of-network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Rehabilitation services	\$20 <u>copayment</u> /Visit	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	\$20 <u>copayment</u> /Visit	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	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	Not Covered	*See <u>preauthorization</u> schedule attached to your plan document.	
	Hospice services	No Charge	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 plan document for non-standard frame benefits.	Balance of retail charge after frames and lens allowance. See plan 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
 Hearing aids life of the mother is endangered)

• 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 these services. This isn't a complete list. Please see your plan document.)

Acupuncture

Infertility treatment

Chiropractic care

Non-emergency care when traveling outside 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 www.dol.gov/ebsa/healthreform 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 Marketplace. For more information about the Marketplace, visit pennie.com 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 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 Pennsylvania Insurance Department at 1-877-881-6388.

Does this plan provide Minimum Essential Coverage?

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.

-To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:

What isn't covered

Limits or exclusions

The total Peg would pay is



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 <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Ba (9 months of in-network pre-natal ca 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 plan's overall deductible Specialist copayment Hospital (facility) coinsurance Other coinsurance 	\$1,700 \$20 0% 0%	 The plan's overall deductible Specialist copayment Hospital (facility) coinsurance Other coinsurance 	\$1,700 \$20 0% 0%	 The plan's overall deductible Specialist copayment Hospital (facility) coinsurance Other coinsurance 	\$1,700 \$20 0% 0%
This EXAMPLE event includes servi Specialist office visits (prenatal care) Childbirth/Delivery Professional Servic Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and bloo Specialist visit (anesthesia)	es	This EXAMPLE event includes services like: Primary care physician office visits (including disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose meter)		This EXAMPLE event includes services like: Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)	
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay: Cost Sharing		In this example, Joe would pay: Cost Sharing		In this example, Mia would pay: Cost Sharing	
Deductibles	\$1,700	Deductibles	\$1,700	Deductibles	\$1,700
Copayments	\$50	Copayments	\$1,100	Copayments	\$100
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$0

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.

What isn't covered

Limits or exclusions

The total Joe would pay is

\$1,750

\$0

\$1,800

What isn't covered

Limits or exclusions

The total Mia would pay is

\$2,800

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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).

Để 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 (ТТҮ: 711).

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무료 전화 통역 서비스 800.962.2242 (TTY: 711).

Per parlare con un interprete nella vostra lingua gratis, chiami 800.962.2242 (TTY: 711)

للتحدث مجانًا إلى مترجم للغتك، يرجى الاتصال بـ 800.962.2242 (الهاتف النصبي: 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).

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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).

ដើម្បីនិយាយជាមួយអ្នកបកប្រែផ្ទាល់មាត់ជាភាសារបស់អ្នកដោយមិនគិតថ្លៃ សូមហៅទៅកាន់ 800.962.2242 (TTY: 711)

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

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