



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

Coverage for: Individual/Family | Plan Type: 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, visit www.bcbsks.com/blueaccess or call 1-800-432-3990. 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.bcbsks.com/blueaccess or call 1-800-432-3990 to request a copy.

| Important Questions | Answers | Why this Matters: |
|--|--|--|
| What is the overall deductible? | \$5,000 person / \$10,000 family. Doesn't apply to In-Network preventive care. | Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible. |
| Are there services covered before you meet your deductible? | Yes, preventive care. | For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/. |
| Are there other deductibles for specific services? | Yes. \$5,000 person / \$10,000 family for prescription drug coverage. There are no other specific deductibles. | You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services. |
| What is the out-of-pocket limit for this plan? | Deductible is \$5,000 person / \$10,000 family. Total out of pocket max is \$6,350 person / \$12,700 family. 20% non PPO penalty applies annually up to \$2,000 person / \$4,000 family. | The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit 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 network provider? | Yes. See www.bcbsks.com/providerdirectory or call 1-800-432-3990 for a list of network providers. | This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). |
| Do you need a referral to see a specialist? | No. | You can see the specialist you choose without a referral. |
| All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies. | | |

Questions: Call 1-800-432-3990 or visit us at www.bcbsks.com. If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.cciio.cms.gov or call 1-800-432-3990 to request a copy.

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|--|--|---|---|---|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | Deductible then \$0 | Deductible then \$0 | _____none_____ |
| | Specialist visit | Deductible then \$0 | Deductible then \$0 | _____none_____ |
| If you have a test | Preventive care/screening/immunization | \$0. Preventive is without cost share. | Deductible then \$0 | Immunitations as identified by the Center of Medicare and Medicaid Services. |
| | Diagnostic test (x-ray, blood work) | Deductible then \$0 | Deductible then \$0 | _____none_____ |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.bcbsks.com | Imaging (CT/PET scans, MRIs) | Deductible then \$0 | Deductible then \$0 | _____none_____ |
| | Generic drugs | Deductible then \$15 copay | Deductible then \$15 copay | \$5000 person / \$10000 family deductible then 0% coinsurance. |
| | Preferred brand drugs | Deductible then \$50 copay | Deductible then \$50 copay | \$5000 person / \$10000 family deductible then 0% coinsurance. |
| | Non-preferred brand drugs | Deductible then \$75 copay | Deductible then \$75 copay | \$5000 person / \$10000 family deductible then 0% coinsurance. |
| | Specialty drugs | Deductible then 0% coinsurance | Not Covered | \$5000 person / \$10000 family deductible then 0% coinsurance. Specialty Drugs must be obtained from the Blue Cross and Blue Shield of Kansas Designated Specialty Pharmacy. If a Specialty Prescription Drug is obtained from a Pharmacy other than our Designated Specialty Pharmacy, the drug will not be eligible for benefits. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | Deductible then \$0 | Deductible then \$0 | _____none_____ |
| | Physician/surgeon fees | Deductible then \$0 | Deductible then \$0 | _____none_____ |
| If you need immediate medical attention | Emergency room care | Deductible then \$0 | Deductible then \$0 | _____none_____ |
| | Emergency medical transportation | Deductible then \$0 | Deductible then \$0 | _____none_____ |
| | Urgent care | Deductible then \$0 | Deductible then \$0 | _____none_____ |

Questions: Call 1-800-432-3990 or visit us at www.bcbsks.com.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.ccio.cms.gov or call 1-800-432-3990 to request a copy.

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|---|--|--|---|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you have a hospital stay | Facility fee (e.g., hospital room) | Deductible then \$0 | Deductible then \$0 | _____none_____ |
| | Physician/surgeon fees | Deductible then \$0 | Deductible then \$0 | _____none_____ |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | Deductible then \$0 | Deductible then \$0 | _____none_____ |
| | Inpatient services | Deductible then \$0 | Deductible then \$0 | _____none_____ |
| If you are pregnant | Office visits | Deductible then \$0 | Deductible then \$0 | _____none_____ |
| | Childbirth/delivery professional services | Deductible then \$0 | Deductible then \$0 | _____none_____ |
| | Childbirth/delivery facility services | Deductible then \$0 | Deductible then \$0 | _____none_____ |
| | Home health care | Deductible then \$0 | Deductible then \$0 | _____none_____ |
| If you need help recovering or have other special health needs | Rehabilitation services | Deductible then \$0 | Deductible then \$0 | _____none_____ |
| | Habilitation services | Deductible then \$0 | Deductible then \$0 | _____none_____ |
| | Skilled nursing care | Deductible then \$0 | Deductible then \$0 | _____none_____ |
| | Durable medical equipment | Deductible then \$0 | Deductible then \$0 | _____none_____ |
| | Hospice services | Deductible then \$0 | Deductible then \$0 | _____none_____ |
| If your child needs dental or eye care | Children's eye exam | Deductible then \$0 | Deductible then \$0 | Same as specialist visit unless vision screening for children under 5 years which is covered at 100% as preventative. |
| | Children's glasses | Not Covered | Not Covered | _____none_____ |
| | Children's dental check-up | Not Covered | Not Covered | _____none_____ |

Questions: Call 1-800-432-3990 or visit us at www.bcbsks.com.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.cciio.cms.gov or call 1-800-432-3990 to request a copy.

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](#).)

- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Hearing aids
- Long-term care
- Weight loss programs

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

- Infertility treatment
 - Non-emergency care when traveling outside the U.S.
 - Private-duty nursing
 - Routine eye care (Adult)
 - Routine foot care
 - Spinal manipulations
- See www.bcbs.com/already-a-member/coverage-home-and-away.html

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: Blue Cross and Blue Shield of Kansas Customer Service at 1-800-432-3990. You may also contact your state insurance department, Kansas Insurance Department, 420 SW 9th Street, Topeka, Kansas 66612-1678, Phone: 800-432-2484, or visit www.ksinsurance.org, or the Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. 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 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: Customer Service at 1-800-432-3990 or you can visit www.bcbsks.com/blueaccess, or the Kansas Insurance Department, 420 SW 9th Street, Topeka, Kansas 66612-1678, Phone: 800-432-2484, or visit www.ksinsurance.org, or the Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

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](#).

Questions: Call 1-800-432-3990 or visit us at www.bcbsks.com.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.cciio.cms.gov or call 1-800-432-3990 to request a copy.

Language Access Services:

| | | |
|--------------------|---|----------------|
| Spanish (Español): | Para obtener asistencia en Español, llame al | 1-800-432-3990 |
| Tagalog (Tagalog): | Kung kailangan ninyo ang tulong sa Tagalog tumawag sa | 1-800-432-3990 |
| Chinese (中文): | 如果需要中文的帮助，请拨打这个号码 | 1-800-432-3990 |
| Navajo (Dine): | Dine'ehgo shika at'ohwol ninisingo, kwijijigo holne' | 1-800-432-3990 |

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

Questions: Call **1-800-432-3990** or visit us at www.bcbsks.com.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.cciio.cms.gov or call **1-800-432-3990** to request a copy.

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)

- The plan's overall deductible \$5000
- Specialist deductible \$5000
- Hospital (facility) deductible \$5000
- Other deductible \$5000

This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
 Diagnostic tests (ultrasounds and blood work)
 Specialist visit (anesthesia)

Total Example Cost \$12840

In this example, Peg would pay:

| Cost Sharing | |
|-----------------------------------|---------------|
| Deductibles | \$5000 |
| Copayments | \$60 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$60 |
| The total Peg would pay is | \$5120 |

The plan would be responsible for the other costs of these EXAMPLE covered services.

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- The plan's overall deductible \$5000
- Specialist deductible \$5000
- Hospital (facility) deductible \$5000
- Other deductible \$5000

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)

Total Example Cost \$7460

In this example, Joe would pay:

| Cost Sharing | |
|-----------------------------------|---------------|
| Deductibles | \$2926 |
| Copayments | \$1115 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$55 |
| The total Joe would pay is | \$4096 |

The plan would be responsible for the other costs of these EXAMPLE covered services.

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

- The plan's overall deductible \$5000
- Specialist deductible \$5000
- Hospital (facility) deductible \$5000
- Other deductible \$5000

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 \$2010

In this example, Mia would pay:

| Cost Sharing | |
|-----------------------------------|---------------|
| Deductibles | \$1925 |
| Copayments | \$0 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$1925 |

Questions: Call 1-800-432-3990 or visit us at www.bcbsks.com.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.cciio.cms.gov or call 1-800-432-3990 to request a copy.

Blue Cross and Blue Shield of Kansas is an independent licensee of the Blue Cross Blue Shield Association. HDHPng 01/19