

LEE COUNTY BOC: Platinum Plan Blue Choice PPO non-std PPO5 750/80 A

Coverage Period: 02/01/2016 - 01/31/2017

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Individual/Family | Plan Type: PPO



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at <https://eoc.bcbsga.com/eocdps/aso> or by calling 1-855-397-9267.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	<p>\$750 Individual/\$2,250 Family for In-Network Providers.</p> <p>\$1,250 Individual/\$3,750 Family for Out-of-Network Providers.</p> <p>Does not apply to Hospice, In-Network Emergency Room Services, Preventive Care, Primary Care Visit and Specialist Visit.</p> <p>In-Network Provider and Out-of-Network Provider deductibles are separate and do not count towards each other.</p>	<p>You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u>.</p>
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	<p>Yes. \$2,750 Individual/\$8,250 Family for In-Network Providers.</p> <p>\$5,250 Individual/\$15,750 Family for Out-of-Network Providers.</p> <p>In-Network Provider and Out-of-Network Provider out-of-pocket are separate and do not count towards each other.</p>	<p>The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.</p>
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, Balance-billed 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> .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.

Questions: Call 1-855-397-9267 or visit us at www.bcbsga.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.ccjio.cms.gov or call 1-855-397-9267 to request a copy.

Important Questions	Answers	Why this Matters:
Does this plan use a <u>network of providers</u> ?	Yes. See www.bcbsga.com or call 1-855-397-9267 for a list of In-Network Providers.	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a <u>specialist</u> ?	No. You don't need a referral to see a specialist.	You can see the specialist you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 7. See your policy or plan document for additional information about excluded services .

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- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
 - **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
 - The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
 - This plan may encourage you to use In-Network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you visit a health care <u>provider's office or clinic</u>	Primary care visit to treat an injury or illness	\$35 Copay/Visit	40% Coinsurance	-----none-----
	Specialist visit	\$50 Copay/Visit	40% Coinsurance	-----none-----
	Other practitioner office visit	Manipulative Therapy 20% Coinsurance Acupuncturist Not Covered	Manipulative Therapy 40% Coinsurance Acupuncturist Not Covered	Manipulative Therapy Coverage is limited to 20-visit per Benefit Period maximum including Physical Therapy and Occupational Therapy combined In-Network and Out-of-Network Providers. Acupuncturist -----none-----
	Preventive care/screening/immunization	No Cost Share	30% Coinsurance	Deductible waived through age 5 for Out-of-Network Providers.

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
<p>If you have a test</p>	<p>Diagnostic test (x-ray, blood work)</p>	<p>Lab - Office \$35 Copay/Visit X-Ray - Office \$35 Copay/Visit</p>	<p>Lab - Office 40% Coinsurance X-Ray - Office 40% Coinsurance</p>	<p>Lab - Office Costs may vary by site of service. You should refer to your formal contract of coverage for details. X-Ray - Office Costs may vary by site of service. You should refer to your formal contract of coverage for details.</p>
	<p>Imaging (CT/PET scans, MRIs)</p>	<p>20% Coinsurance</p>	<p>40% Coinsurance</p>	<p>-----none-----</p>
<p>If you need drugs to treat your illness or condition</p> <p>More information about prescription drug coverage is available at www.anthem.com/p/harmacyinformation/</p>	<p>Tier1 - Typically Generic</p>	<p>\$15 Copay/Prescription for Retail Drugs \$30 Copay/Prescription for Mail Order</p>	<p>Member pays 100% Cost Share</p>	<p>30 day supply for Retail Drugs. 90 day supply for Mail Order. You must pay for your Out-of-Network benefits in full and submit a claim to the plan for reimbursement.</p>
	<p>Tier2 - Typically Preferred / Brand</p>	<p>\$30 Copay/Prescription for Retail Drugs \$60 Copay/Prescription for Mail Order</p>	<p>Member pays 100% Cost Share</p>	<p>30 day supply for Retail Drugs. 90 day supply for Mail Order. You must pay for your Out-of-Network benefits in full and submit a claim to the plan for reimbursement.</p>
	<p>Tier3 - Typically Non-Preferred / Specialty Drugs</p>	<p>\$60 Copay/Prescription for Retail Drugs \$120 Copay/Prescription for Mail Order</p>	<p>Member pays 100% Cost Share</p>	<p>30 day supply for Retail Drugs. 90 day supply for Mail Order. You must pay for your Out-of-Network benefits in full and submit a claim to the plan for reimbursement.</p>

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
	Tier4 - Typically Specialty Drugs	<p>20% Coinsurance, up to a \$300 maximum per Prescription Drug for Retail Drugs</p> <p>20% Coinsurance, up to a \$300 maximum per Prescription Drug for Mail Order</p>	Member pays 100% Cost Share	<p>30 day supply for Retail Drugs.</p> <p>30 day supply for Mail Order.</p> <p>Specialty Drugs can only be obtained from a Specialty Pharmacy.</p> <p>You must pay for your Out-of-Network benefits in full and submit a claim to the plan for reimbursement.</p>
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% Coinsurance	40% Coinsurance	-----none-----
	Physician/surgeon fees	20% Coinsurance	40% Coinsurance	-----none-----
If you need immediate medical attention	Emergency room services	\$250 Copay/Visit	\$250 Copay/Visit	If admitted to the Hospital, ER Copay is waived.
	Emergency medical transportation	No Cost Share	No Cost Share	-----none-----
	Urgent care	\$60 Copay/Visit	40% Coinsurance	-----none-----
If you have a hospital stay	Facility fee (e.g., hospital room)	20% Coinsurance	40% Coinsurance	-----none-----
	Physician/surgeon fee	20% Coinsurance	40% Coinsurance	-----none-----

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	Mental/Behavioral Health Office Visit \$35 Copay/Visit Mental/Behavioral Health Facility Visit - Facility Charges 20% Coinsurance	Mental/Behavioral Health Office Visit 40% Coinsurance Mental/Behavioral Health Facility Visit - Facility Charges 40% Coinsurance	Mental/Behavioral Health Office Visit -----none----- Mental/Behavioral Health Facility Visit - Facility Charges Failure to obtain pre-authorization may result in non-coverage or reduced benefits.
	Mental/Behavioral health inpatient services	20% Coinsurance	40% Coinsurance	Failure to obtain pre-authorization may result in non-coverage or reduced benefits.
	Substance use disorder outpatient services	Substance Abuse Office Visit \$35 Copay/Visit Substance Abuse Facility Visit - Facility Charges 20% Coinsurance	Substance Abuse Office Visit 40% Coinsurance Substance Abuse Facility Visit - Facility Charges 40% Coinsurance	Substance Abuse Office Visit -----none----- Substance Abuse Facility Visit - Facility Charges Failure to obtain pre-authorization may result in non-coverage or reduced benefits.
	Substance use disorder inpatient services	20% Coinsurance	40% Coinsurance	Failure to obtain pre-authorization may result in non-coverage or reduced benefits.
If you are pregnant	Prenatal and postnatal care	\$100 Copay/Visit	40% Coinsurance	Copay applies for first office visit only. There may be other levels of cost share that are contingent on how services are provided, please see your formal contract of coverage for a complete explanation.
	Delivery and all inpatient services	20% Coinsurance	40% Coinsurance	-----none-----

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	\$35 Copay/Visit	40% Coinsurance	Coverage is limited to 120-visit per Benefit Period maximum combined In-Network and Out-of-Network Providers.
	Rehabilitation services	20% Coinsurance	40% Coinsurance	Coverage is limited to 20-visit per Benefit Period maximum combined for Physical Therapy, Occupational Therapy and Chiropractic care/Manipulation Therapy combined In-Network and Out-of-Network Providers. Coverage is limited to 20-visit per Benefit Period maximum for Speech Therapy combined In-Network and Out-of-Network Providers. Coverage is limited to 36-visit per Benefit Period maximum for Cardiac Rehabilitation combined In-Network and Out-of-Network Providers.
	Habilitation services	20% Coinsurance	40% Coinsurance	Habilitation visits count towards your Rehabilitation limit.
	Skilled nursing care	20% Coinsurance	40% Coinsurance	Coverage is limited to 30-day per Benefit Period maximum combined In-Network and Out-of-Network Providers.
	Durable medical equipment	20% Coinsurance	40% Coinsurance	-----none-----
	Hospice service	No Cost Share	No Cost Share	-----none-----
If your child needs dental or eye care	Eye exam	Not Covered	Not Covered	-----none-----
	Glasses	Not Covered	Not Covered	-----none-----
	Dental check-up	Not Covered	Not Covered	-----none-----

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Hearing aids
- Infertility treatment
- Long-term care
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Chiropractic care
- Most coverage provided outside the United States. See www.bcbs.com/bluecardworldwide

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a premium, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-855-397-9267. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact:

Anthem BlueCross BlueShield
ATTN: Appeals
P.O. Box 105449
Atlanta, GA 30548-5449

Georgia Office of Insurance and Safety Fire Commissioner
Consumer Services Division
2 Martin Luther King, Jr. Drive
West Tower, Suite 716
Atlanta, Georgia 30334
(800) 656-2298
<http://www.oci.ga.gov/ConsumerService/Home.aspx>

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

Si no es miembro todavía y necesita ayuda en idioma español, le suplicamos que se ponga en contacto con su agente de ventas o con el administrador de su grupo. Si ya está inscrito, le rogamos que llame al número de servicio de atención al cliente que aparece en su tarjeta de identificación.

如果您是非會員並需要中文協助，請聯絡您的銷售代表或小組管理員。如果您已參保，則請使用您 ID 卡上的號碼聯絡客戶服務人員。

Kung hindi ka pa miyembro at kailangan ng tulong sa wikang Tagalog, mangyaring makipag-ugnayan sa iyong sales representative o administrator ng iyong pangkat. Kung naka-enroll ka na, mangyaring makipag-ugnayan sa serbisyo para sa customer gamit ang numero sa iyong ID card.

Doo bee a'tah ni'liigoo eí dooda'í, shikáa adoolwoł íinízinigo t'áa diné k'éjígó, t'áa shoodí ba na'alníhí ya sidáhí bich'í naabídíłkiid. Eí doo biigha daago ni ba'nija'go ho'aalágú bich'í hodiilní. Hai'daą iini'taago eíya, t'áa shoodí diné ya atáh halne'ígú ní béesh bee hane'í wólta' bi'ki si'níligú bi'kéhgo bich'í hodiilní.

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

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays: \$5,280
- Patient pays: \$2,260

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$750
Copays	\$430
Coinsurance	\$930
Limits or exclusions	\$150
Total	\$2,260

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays: \$3,430
- Patient pays: \$1,970

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$750
Copays	\$930
Coinsurance	\$210
Limits or exclusions	\$80
Total	\$1,970

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, copayments, and coinsurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✗ **No.** Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as copayments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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LEE COUNTY BOC: Blue Choice PPO - Gold plan Ns PPO5 1.5K/20 RxA

Coverage Period: 02/01/2016 - 01/31/2017

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Individual/Family | Plan Type: PPO



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Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	\$1,500 Individual/ \$4,500 Family for In-Network Providers. \$3,000 Individual/ \$9,000 Family for Out-of-Network Providers. Does not apply to In-Network Hospice, Preventive Care, Primary Care Visit and Specialist Visit. In-Network Provider and Out-of-Network Provider deductibles are separate and do not count towards each other.	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. \$3,500 Individual/ \$10,500 Family for In-Network Providers. \$13,500 Individual/ \$27,000 Family for Out-of-Network Providers. In-Network Provider and Out-of-Network Provider out-of-pocket are separate and do not count towards each other.	The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, Balance-billed 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> .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.

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Do I need a referral to see a <u>specialist</u> ?	No. You don't need a referral to see a specialist.	You can see the specialist you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 8. See your policy or plan document for additional information about excluded services .



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use In-Network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$35 Copay/Visit	40% Coinsurance	-----none-----
	Specialist visit	\$50 Copay/Visit	40% Coinsurance	-----none-----
	Other practitioner office visit	Manipulative Therapy \$35 Copay/Visit Acupuncturist Not Covered	Manipulative Therapy 40% Coinsurance Acupuncturist Not Covered	Manipulative Therapy Coverage is limited to 20-visit per Benefit Period maximum combined In-Network and Out-of-Network Providers. Acupuncturist -----none-----
	Preventive care/screening/immunization	No Cost Share	30% Coinsurance	Deductible waived through age 5 for Out-of-Network Providers.

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you have a test	Diagnostic test (x-ray, blood work)	Lab - Office \$35 Copay/Visit X-Ray - Office \$35 Copay/Visit	Lab - Office 40% Coinsurance X-Ray - Office 40% Coinsurance	Lab - Office Costs may vary by site of service. You should refer to your formal contract of coverage for details. X-Ray - Office Costs may vary by site of service. You should refer to your formal contract of coverage for details.
	Imaging (CT/PET scans, MRIs)	20% Coinsurance	40% Coinsurance	-----none-----

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
<p>If you need drugs to treat your illness or condition</p> <p>More information about prescription drug coverage is available at www.anthem.com/pharmacyinformation/</p>	Tier1 - Typically Generic	<p>\$15 Copay/Prescription for Retail Drugs \$30 Copay/Prescription for Home Delivery</p>	Member pays 100% Cost Share	<p>30 day supply for Retail Drugs. 90 day supply for Home Delivery. You must pay for your Out-of-Network benefits in full and submit a claim to the plan for reimbursement.</p>
	Tier2 - Typically Preferred / Brand	<p>\$30 Copay/Prescription for Retail Drugs \$60 Copay/Prescription for Home Delivery</p>	Member pays 100% Cost Share	<p>30 day supply for Retail Drugs. 90 day supply for Home Delivery. If a member receives a Brand Name Drug that falls on Tier 2 or Tier 3 that has a Generic equivalent available, the member pays the Tier 1 Copay, plus the difference in cost between the Brand Drug and Generic Drug. This applies even when physician indicates DAW (dispense as written) or obtains an authorization. You must pay for your Out-of-Network benefits in full and submit a claim to the plan for reimbursement.</p>
	Tier3 - Typically Non-Preferred / Specialty Drugs	<p>\$60 Copay/Prescription for Retail Drugs \$120 Copay/Prescription for Home Delivery</p>	Member pays 100% Cost Share	<p>30 day supply for Retail Drugs. 90 day supply for Home Delivery. If a member receives a Brand Name Drug that falls on Tier 2 or Tier 3 that has a Generic equivalent available, the member pays the Tier 1 Copay, plus the difference in cost between the Brand Drug and Generic Drug. This applies even when physician indicates DAW (dispense as written) or obtains an authorization. You must pay for your Out-of-Network benefits in full and submit a claim to the plan for reimbursement.</p>

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
	Tier4 - Typically Specialty Drugs	20% Coinsurance, up to a \$300 maximum per Prescription fill for Retail Drugs 20% Coinsurance, up to a \$300 maximum per Prescription fill for Home Delivery	Member pays 100% Cost Share	30 day supply for Retail Drugs. 30 day supply for Home Delivery. Specialty Drugs can only be obtained from a Specialty Pharmacy. You must pay for your Out-of-Network benefits in full and submit a claim to the plan for reimbursement.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% Coinsurance	40% Coinsurance	-----none-----
	Physician/surgeon fees	20% Coinsurance	40% Coinsurance	-----none-----
If you need immediate medical attention	Emergency room services	\$250 Copay/Visit then 0% Coinsurance	\$250 Copay/Visit then 0% Coinsurance	If admitted to the Hospital, ER Copay is waived.
	Emergency medical transportation	0% Coinsurance	0% Coinsurance	-----none-----
	Urgent care	\$60 Copay/Visit	40% Coinsurance	-----none-----
If you have a hospital stay	Facility fee (e.g., hospital room)	20% Coinsurance	40% Coinsurance	-----none-----
	Physician/surgeon fee	20% Coinsurance	40% Coinsurance	-----none-----

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	Mental/Behavioral Health Office Visit \$35 Copay/Visit Mental/Behavioral Health Facility Visit - Facility Charges 20% Coinsurance	Mental/Behavioral Health Office Visit 40% Coinsurance Mental/Behavioral Health Facility Visit - Facility Charges 40% Coinsurance	Mental/Behavioral Health Office Visit -----none----- Mental/Behavioral Health Facility Visit - Facility Charges Failure to obtain pre-authorization may result in non-coverage or reduced benefits.
	Mental/Behavioral health inpatient services	20% Coinsurance	40% Coinsurance	Failure to obtain pre-authorization may result in non-coverage or reduced benefits.
	Substance use disorder outpatient services	Substance Abuse Office Visit \$35 Copay/Visit Substance Abuse Facility Visit - Facility Charges 20% Coinsurance	Substance Abuse Office Visit 40% Coinsurance Substance Abuse Facility Visit - Facility Charges 40% Coinsurance	Substance Abuse Office Visit -----none----- Substance Abuse Facility Visit - Facility Charges Failure to obtain pre-authorization may result in non-coverage or reduced benefits.
	Substance use disorder inpatient services	20% Coinsurance	40% Coinsurance	Failure to obtain pre-authorization may result in non-coverage or reduced benefits.
If you are pregnant	Prenatal and postnatal care	\$100 Copay/Visit	40% Coinsurance	Copay applies for first visit only. There may be other levels of cost share that are contingent on how services are provided, please see your formal contract of coverage for a complete explanation.
	Delivery and all inpatient services	20% Coinsurance	40% Coinsurance	-----none-----

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
<p>If you need help recovering or have other special health needs</p>	Home health care	\$35 Copay/Visit	40% Coinsurance	Coverage is limited to 120-visit per Benefit Period maximum combined In-Network and Out-of-Network Providers.
	Rehabilitation services	\$35 Copay/Visit	40% Coinsurance	<p>Coverage is limited to 20-visit per Benefit Period maximum combined for Physical Therapy and Occupational Therapy combined In-Network and Out-of-Network Providers.</p> <p>Coverage is limited to 20-visit per Benefit Period maximum for Speech Therapy combined In-Network and Out-of-Network Providers.</p> <p>Cardiac Rehabilitation and Pulmonary Therapy: 20% Coinsurance for In-Network Providers. Cardiac Rehabilitation requires authorization.</p>
	Habilitation services	\$35 Copay/Visit	40% Coinsurance	Habilitation visits count towards your Rehabilitation limit.
	Skilled nursing care	20% Coinsurance	40% Coinsurance	Coverage is limited to 30-day per Benefit Period maximum combined In-Network and Out-of-Network Providers.
	Durable medical equipment	20% Coinsurance	40% Coinsurance	-----none-----
	Hospice service	No Cost Share	30% Coinsurance	-----none-----
<p>If your child needs dental or eye care</p>	Eye exam	Not Covered	Not Covered	-----none-----
	Glasses	Not Covered	Not Covered	-----none-----
	Dental check-up	Not Covered	Not Covered	-----none-----

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Hearing aids
- Infertility treatment
- Long-term care
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

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- Chiropractic care
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Anthem BlueCross BlueShield
ATTN: Appeals
P.O. Box 105449
Atlanta, GA 30548-5449

Georgia Office of Insurance and Safety Fire Commissioner
Consumer Services Division
2 Martin Luther King, Jr. Drive
West Tower, Suite 716
Atlanta, Georgia 30334
(800) 656-2298
<http://www.oci.ga.gov/ConsumerService/Home.aspx>

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan or policy does provide minimum essential coverage.**

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The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

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Kung hindi ka pa miyembro at kailangan ng tulong sa wikang Tagalog, mangyaring makipag-ugnayan sa iyong sales representative o administrator ng iyong pangkat. Kung naka-enroll ka na, mangyaring makipag-ugnayan sa serbisyo para sa customer gamit ang numero sa iyong ID card.

Doo bee a'tah ni'liigoo eí dooda'í, shikáa adoolwoł iínízinigo t'áá diné k'éjígó, t'áá shoodí ba na'ałníhí ya sidáhí bich'í naabídíłkiid. Eí doo biigha daago ni ba'nija'go ho'aalágú bich'í hodiilní. Hai'daą iini'taago eíya, t'áá shoodí diné ya atáh halne'ígú ní béesh bee hane'í wólta' bi'ki si'núłígú bi'kéhgo bich'í hodiilní.

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

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays: \$4,530
- Patient pays: \$3,010

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$1,500
Copays	\$430
Coinsurance	\$930
Limits or exclusions	\$150
Total	\$3,010

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays: \$2,910
- Patient pays: \$2,490

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$1,500
Copays	\$710
Coinsurance	\$200
Limits or exclusions	\$80
Total	\$2,490

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, copayments, and coinsurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✗ **No.** Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as copayments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

Questions: Call 1-855-397-9267 or visit us at www.bcbsga.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 1-855-397-9267 to request a copy.

LEE COUNTY BOC: HSA Option non-std HSAPPO8 2.6K 20 – PPO

Coverage Period: 02/01/2016 - 01/31/2017

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Individual/Family | Plan Type: CDHP



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at <https://eoc.bcbsga.com/eocdps/aso> or by calling 1-877-812-9777.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	<p>\$2,600 Individual/\$5,200 Family for In-Network Providers.</p> <p>\$6,000 Individual/\$12,000 Family for Out-of-Network Providers.</p> <p>Does not apply to In-Network Preventive Care.</p> <p>In-Network Provider and Out-of-Network Provider deductibles are separate and do not count towards each other.</p>	<p>You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u>.</p>
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	<p>Yes. \$4,600 Individual/\$9,200 Family for In-Network Providers.</p> <p>\$15,000 Individual/\$30,000 Family for Out-of-Network Providers.</p> <p>In-Network Provider and Out-of-Network Provider out-of-pocket are separate and do not count towards each other.</p>	<p>The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.</p>
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, Balance-billed 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> .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.

Questions: Call 1-877-812-9777 or visit us at www.bcbsga.com.

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Important Questions	Answers	Why this Matters:
Does this plan use a <u>network of providers</u> ?	Yes. See www.bcbsga.com or call 1-877-812-9777 for a list of In-Network Providers.	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a <u>specialist</u> ?	No. You don't need a referral to see a specialist.	You can see the specialist you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 8. See your policy or plan document for additional information about excluded services .

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- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
 - **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
 - The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
 - This plan may encourage you to use In-Network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you visit a health care <u>provider's office or clinic</u>	Primary care visit to treat an injury or illness	20% Coinsurance	40% Coinsurance	-----none-----
	Specialist visit	20% Coinsurance	40% Coinsurance	-----none-----
	Other practitioner office visit	Manipulative Therapy 20% Coinsurance Acupuncturist Not Covered	Manipulative Therapy 40% Coinsurance Acupuncturist Not Covered	Manipulative Therapy Coverage is limited to 20-visit per Benefit Period maximum. Acupuncturist -----none-----
	Preventive care/screening/immunization	No Cost Share	30% Coinsurance	Deductible waived through age 5 for Out-of-Network Providers.

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you have a test	Diagnostic test (x-ray, blood work)	Lab - Office 20% Coinsurance X-Ray - Office 20% Coinsurance	Lab - Office 40% Coinsurance X-Ray - Office 40% Coinsurance	-----none-----
	Imaging (CT/PET scans, MRIs)	20% Coinsurance	40% Coinsurance	-----none-----

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
<p>If you need drugs to treat your illness or condition</p> <p>More information about prescription drug coverage is available at www.anthem.com/pharmacyinformation/</p>	Tier1 - Typically Generic	20% Coinsurance for Retail Drugs 20% Coinsurance for Home Delivery	Member pays 100% Cost Share	30 day supply for Retail Drugs. 90 day supply for Home Delivery. You must pay for your Out-of-Network benefits in full and submit a claim to the plan for reimbursement. Your Coinsurance will apply after your Deductible is met.
	Tier2 - Typically Preferred / Brand	20% Coinsurance for Retail Drugs 20% Coinsurance for Home Delivery	Member pays 100% Cost Share	30 day supply for Retail Drugs. 90 day supply for Home Delivery. You must pay for your Out-of-Network benefits in full and submit a claim to the plan for reimbursement. If a member receives a Brand Name Drug that falls on Tier 2 or Tier 3 that has a Generic equivalent available, the member pays the Tier 1 Copay, plus the difference in cost between the Brand Drug and Generic Drug. This applies even when physician indicates DAW (dispense as written) or obtains an authorization. Your Coinsurance will apply after your Deductible is met.
	Tier3 - Typically Non-Preferred / Specialty Drugs	20% Coinsurance for Retail Drugs 20% Coinsurance for Home Delivery	Member pays 100% Cost Share	30 day supply for Retail Drugs. 90 day supply for Home Delivery. You must pay for your Out-of-Network benefits in full and submit a claim to the plan for reimbursement. If a member receives a Brand Name Drug that falls on Tier 2 or Tier 3 that has a Generic equivalent available, the member pays the Tier 1 Copay, plus the difference in cost between the Brand Drug and Generic Drug. This applies even when physician indicates DAW (dispense as written) or obtains an authorization. Your Coinsurance will apply after your Deductible is met.

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
	Tier4 - Typically Specialty Drugs	20% Coinsurance for Retail Drugs 20% Coinsurance for Home Delivery	Member pays 100% Cost Share	30 day supply for Retail Drugs. 30 day supply for Home Delivery. You must pay for your Out-of-Network benefits in full and submit a claim to the plan for reimbursement. Specialty Drugs can only be obtained from a Specialty Pharmacy. Your Coinsurance will apply after your Deductible is met.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% Coinsurance	40% Coinsurance	-----none-----
	Physician/surgeon fees	20% Coinsurance	40% Coinsurance	-----none-----
If you need immediate medical attention	Emergency room services	20% Coinsurance	20% Coinsurance	-----none-----
	Emergency medical transportation	20% Coinsurance	20% Coinsurance	-----none-----
	Urgent care	20% Coinsurance	40% Coinsurance	-----none-----
If you have a hospital stay	Facility fee (e.g., hospital room)	20% Coinsurance	40% Coinsurance	-----none-----
	Physician/surgeon fee	20% Coinsurance	40% Coinsurance	-----none-----

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	Mental/Behavioral Health Office Visit 20% Coinsurance Mental/Behavioral Health Facility Visit - Facility Charges 20% Coinsurance	Mental/Behavioral Health Office Visit 40% Coinsurance Mental/Behavioral Health Facility Visit - Facility Charges 40% Coinsurance	Mental/Behavioral Health Office Visit Failure to obtain pre-authorization may result in non-coverage or reduced benefits. Mental/Behavioral Health Facility Visit - Facility Charges Failure to obtain pre-authorization may result in non-coverage or reduced benefits.
	Mental/Behavioral health inpatient services	20% Coinsurance	40% Coinsurance	Failure to obtain pre-authorization may result in non-coverage or reduced benefits.
	Substance use disorder outpatient services	Substance Abuse Office Visit 20% Coinsurance Substance Abuse Facility Visit - Facility Charges 20% Coinsurance	Substance Abuse Office Visit 40% Coinsurance Substance Abuse Facility Visit - Facility Charges 40% Coinsurance	Substance Abuse Office Visit Failure to obtain pre-authorization may result in non-coverage or reduced benefits. Substance Abuse Facility Visit - Facility Charges Failure to obtain pre-authorization may result in non-coverage or reduced benefits.
	Substance use disorder inpatient services	20% Coinsurance	40% Coinsurance	Failure to obtain pre-authorization may result in non-coverage or reduced benefits.
If you are pregnant	Prenatal and postnatal care	20% Coinsurance	40% Coinsurance	-----none-----
	Delivery and all inpatient services	20% Coinsurance	40% Coinsurance	-----none-----

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	20% Coinsurance	40% Coinsurance	Coverage is limited to 120-visit per Benefit Period maximum.
	Rehabilitation services	20% Coinsurance	40% Coinsurance	Coverage is limited to 20-visit per Benefit Period maximum combined for Physical Therapy and Occupational Therapy. Coverage is limited to 20-visit per Benefit Period maximum for Speech Therapy. Cardiac Rehabilitation requires authorization.
	Habilitation services	20% Coinsurance	40% Coinsurance	Habilitation visits count towards your Rehabilitation limit.
	Skilled nursing care	20% Coinsurance	40% Coinsurance	Coverage is limited to 30-day per Benefit Period maximum.
	Durable medical equipment	20% Coinsurance	40% Coinsurance	-----none-----
	Hospice service	20% Coinsurance	40% Coinsurance	-----none-----
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	Glasses	Not Covered	Not Covered	-----none-----
	Dental check-up	Not Covered	Not Covered	-----none-----

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- Hearing aids
- Infertility treatment
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ATTN: Appeals
P.O. Box 105449
Atlanta, GA 30548-5449

Georgia Office of Insurance and Safety Fire Commissioner
Consumer Services Division
2 Martin Luther King, Jr. Drive
West Tower, Suite 716
Atlanta, Georgia 30334
(800) 656-2298
<http://www.oci.ga.gov/ConsumerService/Home.aspx>

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

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



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Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays: \$3,850
- Patient pays: \$3,690

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$2,600
Copays	\$0
Coinsurance	\$940
Limits or exclusions	\$150
Total	\$3,690

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays: \$2,190
- Patient pays: \$3,210

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$2,600
Copays	\$0
Coinsurance	\$530
Limits or exclusions	\$80
Total	\$3,210

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, copayments, and coinsurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as copayments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

Questions: Call 1-877-812-9777 or visit us at www.bcbsga.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 1-877-812-9777 to request a copy.