

 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, call 1-844-926-2262. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider or other underlined terms see the Glossary. You may view the Glossary at healthcare.gov/sbc-glossary or call 1-844-926-2262 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$0	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
Are there services covered before you meet your <u>deductible</u> ?	Not applicable	Not applicable
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	Single Plan: \$3,000 employee Family Plan: \$3,000 person/\$6,000 family	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> is met.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premiums</u> , <u>balance-billing</u> charges and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See HealthPlansInc.com/BMC or call 1-844-926-2262 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You pay less if you use a <u>provider</u> in the <u>plan's network</u> . You 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 difference between the <u>provider's</u> 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> ?	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .



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

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Tier 1 Core Network & BMC Select Providers, all HPHC Physicians & most HPHC Hospitals	Tier 2 High Cost HPHC Hospitals	
		(You pay the least)	(You pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$25 <u>copay</u> /visit		You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if services are <u>preventive</u> . Then check what your <u>plan</u> will pay.
	<u>Specialist</u> visit (referral required)	\$30 <u>copay</u> /visit		
	<u>Preventive care/screening/Immunization</u>	No charge		
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge		None
	Imaging (CT/PET scan, MRI)-Hospital based Non-Hospital based	\$100 <u>copay</u> /visit \$50 <u>copay</u> /visit	\$400 <u>copay</u> /visit \$400 <u>copay</u> /visit	None
If you need drugs to treat your illness or condition. More information about <u>prescription drug coverage</u> is available at HealthPlansInc.com/BMC	Generic drugs— BMC Pharmacy (30 days) BMC Pharmacy (90 days) Retail Mail Order	\$7 <u>copay</u> /prescription \$14 <u>copay</u> /prescription \$20 <u>copay</u> /prescription \$40 <u>copay</u> /prescription		Covers up to 30-day supply (BMC Employee Pharmacy Retail and Express Scripts Retail); 90-day supply (BMC Employee Pharmacy and Express Scripts Mail Order Pharmacy). <u>Prescription drug</u> program requires certain <u>specialty</u> drugs be accessed through Accredo Health Group, an Express Scripts specialty pharmacy. Please call the number on your ID card for a list of such drugs
	Preferred brand drugs— BMC Pharmacy (30 days) BMC Pharmacy (90 days) Retail Mail Order	\$15 <u>copay</u> /prescription \$30 <u>copay</u> /prescription \$40 <u>copay</u> /prescription \$80 <u>copay</u> /prescription		
	Non-preferred brand drugs— BMC Pharmacy (30 days) BMC Pharmacy (90 days) Retail Mail Order	\$25 <u>copay</u> /prescription \$75 <u>copay</u> /prescription \$80 <u>copay</u> /prescription \$240 <u>copay</u> /prescription		
	<u>Specialty</u> drugs— BMC Pharmacy (30-day supply) BMC Pharmacy (90-day supply) Retail Mail Order	\$30 <u>copay</u> /prescription \$90 <u>copay</u> /prescription 20% <u>coinsurance</u> (\$250 max/prescription) 20% <u>coinsurance</u> (\$750 max/prescription)		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$100 <u>copay</u> /admission	\$650 <u>copay</u> /admission	<u>Preauthorization</u> required for all spine & joint surgeries or you pay \$500 more. <u>Referral</u> required for Surgeon.
	Physician/surgeon fees	No charge		



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		Tier 1 Core Network & BMC Select Providers, all HPHC Physicians & most HPHC Hospitals	Tier 2 High Cost HPHC Hospitals	
		(You pay the least)	(You pay the most)	
If you need immediate medical attention	Emergency room care	\$150 <u>copay</u> /visit		Copay waived if admitted
	Emergency medical transportation	No charge		None
	<u>Urgent care</u> —Doctor on Demand, CVS Minute Clinics, Stand Alone Urgent Care Centers	\$7 <u>copay</u> /visit		None
If you have a hospital stay	Facility fee (hospital room)	\$250 <u>copay</u> /admission	\$1,000 <u>copay</u> /admission	<u>Preauthorization</u> required
	Physician/surgeon fees	No charge		
If you need mental health, behavioral health, substance abuse services	Outpatient services— Office visit	\$7 <u>copay</u> /visit		<u>Preauthorization</u> required for Intensive Outpatient Treatment & Inpatient Services
	Intensive Outpatient Treatment	No charge		
If you are pregnant	Inpatient services	No charge		Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). Requires <u>preauthorization</u> for stays over 48 hrs (normal delivery)/96 hrs (caesarean).
	Office visits	No charge		
	Childbirth/delivery professional services	\$100 <u>copay</u> /admission	\$1,000 <u>copay</u> /admission	
If you need help recovering or have other special health needs	<u>Home health care</u>	No charge		<u>Preauthorization</u> required
	<u>Rehabilitation services</u> — Inpatient	No charge		60 days/yr. Requires <u>preauthorization</u> for Inpatient & Speech therapy. 60 visits/yr combined for Physical & Occupational therapies. Limits do not apply to children under age of 3 if Medically Necessary
		Outpatient	\$7 <u>copay</u> /visit	
	<u>Habilitation services</u> — Early Intervention	No charge		to age 3. <u>Referral</u> required from HPHC provider only. <u>Preauthorization</u> & visit limits based on services provided.
		Developmental Delay	\$20 <u>copay</u> /visit	
<u>Skilled nursing care</u>	No charge		100 days/yr. <u>Preauthorization</u> required	



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		(You pay the least)	(You pay the most)	
If you need help recovering or have other special health needs (continued)	Durable medical equipment— Oxygen & respiratory equipment	20% <u>coinsurance</u> No charge	Not available Not available	Preauthorization required for rental over 3 months, equipment over \$1,000, neuromuscular stimulator equipment and implantable loop recorders & defibrillators
	Hospice services	No charge		Preauthorization required
If your child needs dental or eye care	Children's eye exam	\$30 <u>copay</u> /visit		1 exam/yr
	Children's glasses	Not covered		n/a
	Children's dental check-up	\$7 <u>copay</u> /visit		2 exams/yr to age 13

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.)

- Cosmetic surgery
- Non-emergency care when traveling outside U.S.
- Weight loss programs
- Dental care (over age 13)
- Private Duty Nursing
- Long term care
- Routine foot care

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

- Acupuncture (16 visits/yr)
- Hearing aids (\$1,000/aid/ear/36 months)
- Bariatric Surgery
- Infertility treatment
- Chiropractic care (16 visits/yr)
- Routine eye care (adult-1 exam/yr)

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 the U.S. Department of Labor, Employee Benefits Security Administration, at 1-866-444-EBSA (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, you can contact the plan at 1-844-926-2262. You may also contact the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

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? 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.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-844-926-2262

Portuguese (Portuguès): De assistència em Português, ligue 1-844-926-2262

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-844-926-2262

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

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 <u>deductible</u>	\$0
■ Specialist <u>copayment</u>	\$30
■ Hospital (facility) <u>copayment</u>	\$250
■ Other <i>no charge</i>	

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	\$12,700
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$300
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$360

Managing Joe's type 2 Diabetes

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

■ The plan's overall <u>deductible</u>	\$0
■ Specialist <u>copayment</u>	\$30
■ Hospital (facility) <u>copayment</u>	\$250
■ Other <u>coinsurance</u>	20%

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	\$5,600
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$400
Coinsurance	\$200
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$620

Mia's Simple Fracture

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

■ The plan's overall <u>deductible</u>	\$0
■ Specialist <u>copayment</u>	\$30
■ Hospital (facility) <u>copayment</u>	\$250
■ Other <u>copayment</u>	\$7

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	\$2,800
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$300
Coinsurance	\$60
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$360