The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit

www.bcbstx.com/member/policy-forms/2020 or by calling 1-800-521-2227. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance</u> <u>billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at

https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/UG-Glossary-508-MM.pdf or call 1-855-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	<u>Network</u> : \$1,500 Individual/\$4,500 Family <u>Out-of-Network</u> : \$3,000 Individual/\$9,000 Family	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> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. In-Network Preventive Health, services with a copay, and <u>prescription drugs</u> are covered before you meet your <u>deductible</u> .	services without cost-sharing and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> .
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</u> <u>limit</u> for this <u>plan</u> ?	<u>Network</u> : \$6,000 Individual/\$12,000 Family <u>Out-of-Network</u> : Unlimited Individual/Unlimited 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> has been met.
What is not included in the out-of-pocket limit?	Premiums,balance-billed 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 <u>www.bcbstx.com/go/bcppo</u> or call 1-800-521-2227 for a list of Participating <u>providers</u> .	This <u>plan</u> uses a <u>provider</u> <u>network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u> <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 <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance</u> <u>billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

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

		What You	ı Will Pay	
Common Medical Event	Services You May Need	Network Providers (You will pay the least)	Out-of-Network Providers (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$30/visit; <u>deductible</u> does not apply	40% <u>coinsurance</u>	Virtual visits are available. See your benefit booklet* for details.
If you visit a health care provider's office or	<u>Specialist</u> visit	\$60/visit; <u>deductible</u> does not apply	40% coinsurance	None
clinic	Preventive care/screening/ immunization	No Charge; <u>deductible</u> does not apply	40% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>coinsurance</u>	40% coinsurance	Preauthorization may be required; see your benefit booklet* for details.
-	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% <u>coinsurance</u>	

	What You Will Pay			
Common Medical Event	Services You May Need	Network Providers (You will pay the least)	Out-of-Network Providers (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Preferred generic drugs	Retail - Preferred Participating - No Charge Participating - \$10/prescription Mail - No Charge; <u>deductible</u> does not apply	Retail - \$10/prescription, <u>deductible</u> does not apply plus 50% additional charge	
	Non-preferred generic drugs	Retail - Preferred Participating - \$10/prescription Participating - \$20/prescription Mail - \$30/prescription; <u>deductible</u> does not apply	Retail - \$20/prescription, <u>deductible</u> does not apply plus 50% additional charge	Limited to a 30-day supply at retail (or a
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.bcbstx.com/rx1. pdf	Preferred brand drugs	Retail - Preferred Participating - \$50/prescription Participating - \$70/prescription Mail - \$150/prescription; <u>deductible</u> does not apply		90-day supply at a <u>network</u> of select retail pharmacies). Up to a 90-day supply at mail order. <u>Specialty drugs</u> limited to a 30-day supply. Payment of the difference between the cost of a brand name drug and a generic may also be required if a generic drug is available.
	Non-preferred brand drugs	Retail - Preferred Participating - \$100/prescription Participating - \$120/prescription Mail - \$300/prescription; <u>deductible</u> does not apply		Additional Out-of-Network charge will not apply to any <u>deductible</u> or out-of-pocket amounts.
	Preferred <u>specialty drugs</u>	\$150/prescription; <u>deductible</u> does not apply	\$150/prescription; <u>deductible</u> does not apply plus 50% additional charge	
	Non-preferred <u>specialty drugs</u>	\$250/prescription; <u>deductible</u> does not apply	\$250/prescription; <u>deductible</u> does not apply plus 50% additional charge	

	What You Will Pay			
Common Medical Event	Services You May Need	Network Providers (You will pay the least)	Out-of-Network Providers (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	<u>Preauthorization</u> may be required. Abortion is not covered except in limited
surgery	Physician/surgeon fees	20% coinsurance	40% coinsurance	circumstances. For Outpatient Infusion Therapy, see your benefit booklet* for details.
	Emergency room care	\$400/visit plus 20% coinsurance	\$400/visit plus 20% coinsurance	None
If you need immediate medical attention	Emergency medical transportation	20% <u>coinsurance</u>	20% <u>coinsurance</u>	<u>Preauthorization</u> may be required for non-emergency transportation; see your benefit booklet* for details.
	<u>Urgent care</u>	\$60/visit; <u>deductible</u> does not apply	40% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	<u>Preauthorization</u> required. <u>Preauthorization</u> penalty: \$250 Out-of-Network. See your
Stay	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	benefit booklet* for details.
If you need mental health, behavioral	Outpatient services	\$30/office visits; 20% <u>coinsurance</u> for other outpatient services	40% coinsurance	<u>Preauthorization</u> may be required; see your benefit booklet* for details.
health, or substance abuse services	Inpatient services	20% coinsurance	40% <u>coinsurance</u>	Preauthorization required. Preauthorization penalty: \$250 Out-of-Network.
	Office visits	Primary Care: \$30 <u>Specialist</u> : \$60; <u>deductible</u> does not apply	40% coinsurance	Copay applies to first prenatal visit (per pregnancy). <u>Cost sharing</u> does not apply for certain <u>preventive services.</u> Depending on the
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	40% <u>coinsurance</u>	type of services, <u>coinsurance</u> may apply. Maternity care may include tests and services
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	described elsewhere in the SBC (i.e. ultrasound).
	<u>Home health care</u>	20% coinsurance	40% coinsurance	60 visits/year. <u>Preauthorization</u> may be required.
If you need help recovering or have	Rehabilitation services	20% coinsurance	40% coinsurance	35 visit maximum per benefit period, including
	Habilitation services	20% coinsurance	40% <u>coinsurance</u>	chiropractic. <u>Preauthorization</u> may be required.
other special health needs	Skilled nursing care	20% coinsurance	40% <u>coinsurance</u>	25 days/year. <u>Preauthorization</u> may be required.
	Durable medical equipment	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Preauthorization may be required.
	Hospice services	20% coinsurance	40% coinsurance	required.

*For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.bcbstx.com/member/policy-forms/2020</u>.

		What You	ı Will Pay	
Common Medical Event	Services You May Need	Network Providers (You will pay the least)	Out-of-Network Providers (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Children's eye exam	No Charge; <u>deductible</u> does not apply	Up to a \$30 reimbursement is available; <u>deductible</u> does not apply	One visit per year. <u>Out-of-Network</u> reimbursement will not exceed the retail cost. See your benefit booklet* (Pediatric Vision Care Benefits) for details.
If your child needs dental or eye care	Children's glasses	No Charge; <u>deductible</u> does not apply	Reimbursement is available; <u>deductible</u> does not apply	One pair of glasses per year. Reimbursement for frames, lenses and lens options purchased <u>Out-of-Network</u> is available (not to exceed retail cost). See your benefit booklet* (Pediatric Vision Care Benefits) for details.
	Children's dental check-up	30% coinsurance	30% <u>coinsurance</u>	None

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u>.)

 Abortion (Except for a pregnancy that, as certified by a physician, places the woman in danger of death or a serious risk of substantial impairmen of a major bodily function unless an abortion is performed) Acupuncture Bariatric surgery Cosmetic surgery (Except for the correction of congenital deformities or for conditions resulting from accidental injuries, scars, tumors or diseases. When <u>medically necessary</u>.) 	 Infertility treatment (Diagnosis and treatment covered; in vitro not covered) Long-term care Non-emergency care when traveling outside the U.S. 	 Private-duty nursing (Except for extended care) Routine eye care (Adult) Routine foot care (Except in connection with diabetes, circulatory disorders of the lower extremities, peripheral vascular disease, peripheral neuropathy, or chronic arterial or venous insufficiency) Weight loss programs
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Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document)

Chiropractic care (Max. 35 visits/year)
 Hearing aids (Limited to two hearing aids every three years)

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: For group health coverage contact the <u>plan</u>, Blue Cross and Blue Shield of Texas at 1-800-521-2227 or visit <u>www.bcbstx.com</u>. For group health coverage subject to ERISA, contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>. For non-federal governmental group health <u>plans</u>, contact Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>. Church <u>plans</u> are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State insurance regulator regarding their possible rights to continuation coverage under State law. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <u>Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318-2596.

*For more information about limitations and exceptions, see the plan or policy document at www.bcbstx.com/member/policy-forms/2020.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: For group health coverage subject to ERISA: Blue Cross and Blue Shield of Texas at 1-800-521-2227 or visit <u>www.bcbstx.</u> <u>com</u>, the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>, and the Texas Department of Insurance, Consumer Protection at 1-800-252-3439 or <u>www.tdi.texas.gov</u>. For non-federal governmental group health <u>plans</u> and church <u>plans</u> that are group health <u>plans</u>, Blue Cross and Blue Shield of Texas at 1-800-521-2227 or <u>www.bcbstx.com</u> or contact the Texas Department of Insurance, Consumer Protection at 1-800-521-2227 or <u>www.bcbstx.com</u> or contact the Texas Department of Insurance, Consumer Health Assistance Program at 1-800-252-3439 or visit <u>www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/</u> tx.html.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have <u>Minimum Essential Coverage</u> 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.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-521-2227. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-521-2227. Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-800-521-2227. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-521-2227.

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 hospital delivery)	Managing Joe's type 2 D (a year of routine in-networ well-controlled condit	k care of a
Hospital (facility) coinsurance	 The <u>plan's</u> overall <u>deductible</u> Specialist copayment Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$1, •
This EXAMPLE event includes services like: Specialist office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services	This EXAMPLE event includes se Primary care physician office visi disease education)	

Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood work) Specialist visit (anesthesia)

Total Example Cost	\$12,800		
In this example, Peg would pay:			
Cost Sharing			
Deductibles	\$1,500		
Copayments	\$30		
Coinsurance	\$2,200		
What isn't covered			
Limits or exclusions	\$60		
The total Peg would pay is	\$3,790		

well-controlled condition)	
 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$1,500 \$60 20% 20%

XAMPLE event includes services like:

ry care physician office visits (including e education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (*qlucose meter*)

Total Example Cost	\$7,400
In this example, Joe would pay:	
Cost Sharing	
Deductibles	\$1,500
Copayments	\$1,000
Coinsurance	\$70
What isn't covered	
Limits or exclusions	\$60
The total Joe would pay is	\$2,630

Mia's Simple Fracture (in-network emergency room visit and follow up

care)

The <u>plan's</u> overall <u>deductible</u>	\$1,500
Specialist copayment	\$60
Hospital (facility) <u>coinsurance</u>	20%
Other <u>coinsurance</u>	20%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic test (x-rav) Durable medical equipment (*crutches*) Rehabilitation services (physical therapy)

Total Example Cost	\$1,900
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In this example. Mia would pay:

Cost Sharing	
Deductibles	\$1,400
Copayments	\$500
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,900



BlueCross BlueShield of Texas

If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 855-710-6984.

Español Spanish	Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-710-6984.
العربية Arabic	إن كان لديك أو لدى شخص تساعده أسئلة، فلديك الحق في الحصول ىلع المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة المتحدث مع مترجم فوري، اتصل ىلع الرم 6984-710-855.
繁體中文 Chinese	如果您,或您正在協助的對象,對此有疑問,您有權利免費以您的母語獲得幫助和訊息。洽詢一位翻譯員,請撥電話 號碼 855-710-6984。
Français French	Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-710-6984.
Deutsch German	Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-710-6984 an.
ગુજરાતી Gujarati	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયર્ક્રમ્ બાબતે પ્રશ્નો હોય, તો તમને વિના ખચેર્, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો ઠક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કૉલ કરો.
हिंदी Hindi	यिद आपके, या आप जिसकी सहायता कर रहे हैं उैसके, प्रश्न हैं, तो आपके अपनी भाषा म निःशुल्क सहायता और जानकारी प्राप्त करन का अधिकार है। किसी अनवादक स बात करन क लिए 855-710-6984 पर कॉल करें।.
Italiano Italian	Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare il numero 855-710-6984.
한국어 Korean	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가 필요하시면 855-710-6984 로 전화하십시오.
Diné Navajo	T'áá ni, éí doodago ła'da bíká anánílwo'ígíí, na'ídíłkidgo, ts'ídá bee ná ahóóti'i' t'áá níík'e níká a'doolwoł dóó bína'ídíłkidígíí bee nił h odoonih. Ata'dahalne'ígíí bich'į' hodíílnih kwe'é 855-710-6984.
فارسی Persian	اگر شما، يا كسى كه شما به او كمك مي كنيد، سؤالى داشته باشيد، حق اين را داريد كه به زبان خود، به طور رايگان كمك و اطلاعات دريافت نماييد .جهت گفتگو با يك مترجم شهافى، با شماره تمسا حاصل نماييد 6984-710-855
Polski Polish	Jeśli Ty lub osoba, której pomagasz, macie jakiekolwiek pytania, macie prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 855-710-6984.
Русский Russian	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Чтобы связаться с переводчиком, позвоните по телефону 855-710-6984.
Tagalog Tagalog	Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.
اردو Urdu	اگر آپ کو، یا کسی ایسے نرد کو جس کی آپ مدد کررہے ہیں، کوئی سوال درپیش ہے تو، آپ کو اپنی زبان میں مفتمدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لئے۔ 8984-710-858 پر کال کریں۔
Tiếng Việt Vietnamese	Nếu quý vị, hoặc người mà quý vị giúp đỡ, có câu hỏi, thì quý vị có quyền được giúp đỡ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, gọi 855-710-6984.



Health care coverage is important for everyone.

We provide free communication aids and services for anyone with a disability or who needs language assistance. We do not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability.

To receive language or communication assistance free of charge, please call us at 855-710-6984.

If you believe we have failed to provide a service, or think we have discriminated in another way, contact us to file a grievance.

Office of Civil Rights Coordinator 300 E. Randolph St. 35th Floor Chicago, Illinois 60601	TTY/TDD: Fax:	855-664-7270 (voicemail) 855-661-6965 855-661-6960 CivilRightsCoordinator@hcsc.net	
You may file a civil rights complaint with the U.S. Department U.S. Dept. of Health & Human Services 200 Independence Avenue SW Room 509F, HHH Building 1019	Phone: TTY/TDD:	man Services, Office for Civil Rights, at: 800-368-1019 800-537-7697 https://ocrportal.hhs.gov/ocr/portal/lobby.jsf	