

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 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 ? | \$1,300 person/\$2,600 family. | 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 ? | No. | You will have to meet the deductible before the plan pays for any services. |
| Are there other deductibles for specific services? | No. There are no other specific deductibles . | You don't have to meet deductibles for specific services. |
| What is the out-of-pocket limit for this plan ? | Coinsurance is 20% to a max of \$2,600 person / \$5,200 family. Total out of pocket max is \$3,900 person / \$7,800 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 ? | Copayments for certain services, 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.

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| 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 20% coinsurance | Deductible then 20% coinsurance | _____none_____ |
| | Specialist visit | Deductible then 20% coinsurance | Deductible then 20% coinsurance | _____none_____ |
| | Preventive care/screening /immunization | Deductible then 20% coinsurance | Deductible then 20% coinsurance | _____none_____ |
| If you have a test | Diagnostic test (x-ray, blood work) | Deductible then 20% coinsurance | Deductible then 20% coinsurance | _____none_____ |
| | Imaging (CT/PET scans, MRIs) | Deductible then 20% coinsurance | Deductible then 20% coinsurance | _____none_____ |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.bcbsks.com | Generic drugs | \$15 copay | \$15 copay | Generic drugs are mandatory if available. |
| | Preferred brand drugs | \$45 copay | \$45 copay | _____none_____ |
| | Non-preferred brand drugs | \$45 copay | \$45 copay | _____none_____ |
| | Specialty drugs | Copay as applicable on the above three categories | Copay as applicable on the above three categories | _____none_____ |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | Deductible then 20% coinsurance | Deductible then 20% coinsurance | _____none_____ |
| | Physician/surgeon fees | Deductible then 20% coinsurance | Deductible then 20% coinsurance | _____none_____ |
| If you need immediate medical attention | Emergency room care | Deductible then 20% coinsurance | Deductible then 20% coinsurance | _____none_____ |
| | Emergency medical transportation | Deductible then 20% coinsurance | Deductible then 20% coinsurance | _____none_____ |
| | Urgent care | Deductible then 20% coinsurance | Deductible then 20% coinsurance | Same as office visit. |
| If you have a hospital stay | Facility fee (e.g., hospital room) | Deductible then 20% coinsurance | Deductible then 20% coinsurance | _____none_____ |

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| 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 | Physician/surgeon fees | Deductible then 20% coinsurance | Deductible then 20% coinsurance | _____none_____ |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | Deductible then 20% coinsurance | Deductible then 20% coinsurance | _____none_____ |
| | Inpatient services | Deductible then 20% coinsurance | Deductible then 20% coinsurance | _____none_____ |
| If you are pregnant | Office visits | Deductible then 20% coinsurance | Deductible then 20% coinsurance | _____none_____ |
| | Childbirth/delivery professional services | Deductible then 20% coinsurance | Deductible then 20% coinsurance | _____none_____ |
| | Childbirth/delivery facility services | Deductible then 20% coinsurance | Deductible then 20% coinsurance | _____none_____ |
| If you need help recovering or have other special health needs | Home health care | \$0. Home Health Care is without cost share. | \$0. Home Health Care is without cost share. | _____none_____ |
| | Rehabilitation services | Deductible then 20% coinsurance | Deductible then 20% coinsurance | _____none_____ |
| | Habilitation services | Deductible then 20% coinsurance | Deductible then 20% coinsurance | _____none_____ |
| | Skilled nursing care | Not Covered | Not Covered | _____none_____ |
| | Durable medical equipment | Deductible then 20% coinsurance | Deductible then 20% coinsurance | _____none_____ |
| | Hospice services | \$0. Hospice is without cost share. | \$0. Hospice is without cost share. | _____none_____ |
| If your child needs dental or eye care | Children's eye exam | Deductible then 20% coinsurance | Deductible then 20% coinsurance | Same as specialist visit |
| | Children's glasses | Not Covered | Not Covered | _____none_____ |
| | Children's dental check-up | Not Covered | Not Covered | _____none_____ |

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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. See www.bcbs.com/already-a-member/coverage-home-and-away.html
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care
- Spinal manipulations

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.

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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 | 1-800-432-3990 |
| 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): | Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' | 1-800-432-3990 |

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

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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](#) \$1300
- [Specialist coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

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:

| <i>Cost Sharing</i> | |
|-----------------------------------|---------------|
| Deductibles | \$1300 |
| Copayments | \$60 |
| Coinsurance | \$2527 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$60 |
| The total Peg would pay is | \$3947 |

Managing Joe's type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) \$1300
- [Specialist coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 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 \$7460

In this example, Joe would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|---------------|
| Deductibles | \$1300 |
| Copayments | \$1050 |
| Coinsurance | \$615 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$55 |
| The total Joe would pay is | \$3020 |

Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$1300
- [Specialist coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

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:

| <i>Cost Sharing</i> | |
|-----------------------------------|---------------|
| Deductibles | \$1300 |
| Copayments | \$0 |
| Coinsurance | \$385 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$1685 |

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

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