HealthTrust: Access Blue SOS 20/40/1KDED-RX10/20/45

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

Coverage Period: 01/01/2016 – 12/31/2016
Coverage for: Individual/Family | **Plan Type:** HMO

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 www.anthem.com or by calling 1-800-870-3122.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	**$1,000** individual/**$3,000** family. **Deductible** does not apply to in-network preventive care, in-network office visits, prescription drugs and lab services provided in a preferred lab. **Copayments** don't count toward the **deductible**.	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** 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 **deductible**.
Are there other deductibles for specific services?	Yes. **$100** Durable Medical Equipment. There are no other specific **deductibles**.	You must pay all of the costs for these services up to the specific **deductible** amount before this plan begins to pay for these services.
Is there an out-of-pocket limit on my expenses?	Yes. **For medical expenses:** **$5,000** individual/**$10,000** family. **For prescriptions:** **$1,600** individual/**$3,200** family.	The **out-of-pocket limit** 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 out-of-pocket limit?	Premiums, balance billed charges, out-of-network expenses and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit.**
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 *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes. For a list of **network providers**, see www.anthem.com or call 1-800-870-3122.	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**.

Questions: Call **1-800-870-3122** or visit us at **www.anthem.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.anthem.com** or call **1-800-870-3122** to request a copy.

Do I need a referral to see a specialist?	You do not need a referral to see a **network specialist**. You do need a referral for all out-of-network **providers**.	This plan will pay some or all of the costs to see a **specialist** for covered services but only if you have the plan's permission before you see an out-of-network **specialist**.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. 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 **network providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a Network Provider or Referred Care	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$20 copay per visit	Not covered	——none——
	Specialist visit	$40 copay per visit	Not covered	——none——
	Other practitioner office visit	$40 copay per visit	Not covered	Chiropractic care limited to 12 visits per member per calendar year.
	Preventive care/screening/immunization	No charge	Not covered	——none——
If you have a test	Diagnostic test (x-ray, blood work)	0% coinsurance	Not covered	Services in a preferred lab are covered at 100%.
	Imaging (CT/PET scans, MRIs)	0% coinsurance	Not covered	——none——

Common Medical Event	Services You May Need	Your Cost If You Use a Network Provider or Referred Care	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at **1-888-726-1631** or **www.caremark.com.**	Generic drugs	$10/Rx for retail; $10/Rx for mail service	Your copay and any balance billing.	There is a limit of a 34 day supply at retail and a 90 day supply at mail service. Limitations may apply to specific drugs and programs. You pay the PCP-referred benefit copay when using a CVS Caremark participating pharmacy.
	Preferred brand drugs	$20/Rx for retail; $20/Rx for mail service	Your copay and any balance billing.	
	Non-preferred brand drugs	$45/Rx for retail; $45/Rx for mail service	Your copay and any balance billing.	
	Specialty drugs	No retail coverage; Rx copay for mail service	Not covered	Specialty medication available through preferred mail service only.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$75 copay or 0% coinsurance	Not covered	$75 copay applies to preferred ambulatory surgery centers. Costs may vary by site of service.
	Physician/surgeon fees	$75 copay or 0% coinsurance	Not covered	
If you need immediate medical attention	Emergency room services	$100 copay before deductible.	$100 copay before deductible.	Copay waived if admitted.
	Emergency medical transportation	0% coinsurance	0% coinsurance	——none——
	Urgent care	$50 copay before deductible.	$100 copay before deductible.	——none——
If you have a hospital stay	Facility fee (e.g., hospital room)	0% coinsurance	Not covered	——none——
	Physician/surgeon fee	0% coinsurance	Not covered	——none——

Common Medical Event	Services You May Need	Your Cost If You Use a Network Provider or Referred Care	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	$20 copay per visit	Not covered	none
	Mental/Behavioral health inpatient services	0% coinsurance	Not covered	
	Substance use disorder outpatient services	$20 copay per visit	Not covered	
	Substance use disorder inpatient services	0% coinsurance	Not covered	
If you are pregnant	Prenatal and postnatal care	0% coinsurance	Not covered	Copay applies to initial visit
	Delivery and all inpatient services	0% coinsurance	Not covered	Other cost sharing may apply depending on services provided.

Common Medical Event	Services You May Need	Your Cost If You Use a Network Provider or Referred Care	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	0% coinsurance	Not covered	none
	Rehabilitation services	$40 copay per visit	Not covered	Physical, occupational and speech therapy is limited to 20 visits per therapy per member per year.
	Habilitation services	$40 copay per visit	Not covered	All rehabilitation and habilitation visits count towards your rehabilitation limit. Autism spectrum disorder is excluded.
	Skilled nursing care	0% coinsurance	Not covered	Maximum of 100 days per member per calendar year. Separate maximum of 100 days per member per calendar year for inpatient physical rehabilitation.
	Durable medical equipment	20% coinsurance	Not covered	none
	Hospice service	0% coinsurance	Not covered	none
If your child needs dental or eye care	Eye exam	No charge	Not covered	Limited to one exam every calendar year.
	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
- Cosmetic surgery
- Dental care (Adult)
- Dental care (Children)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- 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.)

- Bariatric surgery
- Chiropractic care (limitations apply)
- Hearing aids (limitations apply)
- Infertility treatment (limitations apply)
- Routine eye care(Adult) (limit of one exam every two years)

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 1-800-527-5001. 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:

For Medical Claims:
Anthem Blue Cross and Blue Shield
PO BOX 518
North Haven, CT 06473-0518

For Prescription Drug Claims:
Prescription Claim appeals MC109
CVS Caremark
PO Box 52084
Phoenix, AZ 58072-2084

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.**

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** $6,370
- **Patient pays** $1,170

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	$1,000
Copays	$20
Coinsurance	$0
Limits or exclusions	$150
Total	**$1,170**

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

- **Amount owed to providers:** $5,400
- **Plan pays** $4,390
- **Patient pays** $1,010

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	$100
Copays	$600
Coinsurance	$230
Limits or exclusions	$80
Total	**$1,010**

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.