



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.bcbstx.com/coverage/Individual/index.html or by calling 1-888-697-0683.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u>?	In-Network \$500 Individual/ \$1,500 Family Out-of-Network \$1,000 Individual/ \$3,000 Family Doesn't apply to certain services that charge a copay, preventive care, and prescription drugs.	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?	Yes. Per Occurrence: In-Network \$200 /Out-of-Network \$300 Inpatient Admission. There are no other specific <u>deductibles</u> .	You must pay all the costs for these services up to the specific <u>deductible</u> amount before this plan begins to pay for these services.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. For In-Network \$4,000 Individual/ \$12,000 Family For Out-of-Network \$8,000 Individual/ \$24,000 Family Includes deductible.	The <u>out-of-pocket</u> 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 <u>out-of-pocket limit</u>?	Premiums, balance-billed charges, and health care this plan does not cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Does this plan use a <u>network of providers</u>?	Yes. See www.bcbstx.com or call 1-888-697-0683 for a list of participating providers.	If you use an in-network doctor or other health care <u>provider</u> , 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 <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> .
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 <u>specialist</u> 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 4. See your policy or plan document for additional information about <u>excluded services</u> .

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Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association



- **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 health 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**.)
- The 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 provider's office or clinic	Primary care visit to treat an injury or illness	\$30 copay/visit	40% coinsurance	---none---
	Specialist visit	\$60 copay/visit	40% coinsurance	
	Other practitioner office visit	\$30 copay/visit	40% coinsurance	Acupuncture not covered. Chiropractic care limited to 35 visits per year.
	Preventive care/screening/immunization	No Charge	40% coinsurance	---none---
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	40% coinsurance	---none---
	Imaging (CT / PET scans, MRIs)	20% coinsurance	40% coinsurance	CT for heart disease screening maximum benefit of 1 test for EDT every 5 years.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.bcbstx.com/member/rx_drugs.html	Preferred Generic Drugs	No Charge	No Charge	One Copay per 30-Day Supply, up to a 90-Day Supply. Standard Formulary applies. Certain women's preventative services will be covered with no cost to the member.
	Non-Preferred Generic Drugs	\$10 retail/\$20 mail copay/ prescription	50% coinsurance plus retail copay	
	Preferred Brand Drugs	\$50 retail/\$100 mail copay/prescription	50% coinsurance plus retail copay	
	Non-Preferred Brand Drugs	\$100 retail/\$200 mail copay/prescription	50% coinsurance plus retail copay	Standard Formulary applies. Certain women's preventative services will be covered with no cost to the member.
	Specialty Drugs	\$150 copay/ prescription	50% coinsurance plus copay	

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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 outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance plus \$150 copay/visit	40% coinsurance plus \$250 copay/visit	---none---
	Physician/surgeon fees	20% coinsurance	40% coinsurance	
If you need immediate medical attention	Emergency room services	20% coinsurance after \$400 copay/visit	20% coinsurance after \$400 copay/visit	Copay amount waived if admitted. If admitted, Inpatient Hospital services deductible will apply.
	Emergency medical transportation	20% coinsurance	20% coinsurance	---none---
	Urgent care	20% coinsurance	40% coinsurance	Copay may apply.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	IN \$200/OON \$300 Inpatient Per Occurrence Deductible. \$500 penalty for failure to Preauthorize.
	Physician/surgeon fee	20% coinsurance	40% coinsurance	---none---
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	\$30 copay/visit or 20% coinsurance for other outpatient services	40% coinsurance	IN \$150/OON \$250 Outpatient Surgery copay, facility only. Certain services must be preauthorized. \$500 penalty for failure to Preauthorize.
	Mental/Behavioral health inpatient services	20% coinsurance	40% coinsurance	IN \$200/OON \$300 Inpatient Per Occurrence Deductible. All services must be preauthorized. \$500 penalty for failure to Preauthorize.
	Substance use disorder outpatient services	\$30 copay/visit or 20% coinsurance for other outpatient services	40% coinsurance	IN \$150/OON \$250 Outpatient Surgery copay, facility only. Certain services must be preauthorized. \$500 penalty for failure to Preauthorize.
	Substance use disorder inpatient services	20% coinsurance	40% coinsurance	IN \$200/OON \$300 Inpatient Per Occurrence Deductible. All services must be preauthorized. \$500 penalty for failure to Preauthorize.

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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 are pregnant	Prenatal and postnatal care	\$30 copay/initial visit	40% coinsurance	Copay applies to first prenatal visit (per pregnancy)
	Delivery and all inpatient services	20% coinsurance	40% coinsurance	IN \$200/OON \$300 Inpatient Per Occurrence Deductible.
If you need help recovering or have other special health needs	Home health care	20% coinsurance	40% coinsurance	Limited to 60 visits per year. \$500 penalty for failure to Preauthorize.
	Rehabilitation services	20% coinsurance	40% coinsurance	Limited to 35 visits per year.
	Habilitation services	20% coinsurance	40% coinsurance	Limited to 35 visits per year.
	Skilled nursing care	20% coinsurance	40% coinsurance	Limited to 25 days per year. \$500 penalty for failure to Preauthorize.
	Durable medical equipment	20% coinsurance	40% coinsurance	---none---
	Hospice service	20% coinsurance	40% coinsurance	\$500 penalty for failure to Preauthorize.
If your child needs dental or eye care	Eye exam	No Charge	Covered	Up to \$30 Out of Network. Limited to one visit per calendar year.
	Glasses	No Charge	Covered	\$30 frames/ \$25 single vision lenses Out-of-Network. Frames limited to one pair per calendar year.
	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 <u>excluded services</u> .)		
- Acupuncture - Bariatric surgery	- Dental Care (Adult) - Long-term care	- Private-duty nursing (Only covered for extended care expenses) - Weight loss programs

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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 | • Infertility treatment (Diagnosis covered but treatment and Invitro not covered) | • Routine eye care (Adult) |
| • Cosmetic surgery (Only for the correction of congenital deformities or for conditions resulting from accidental injuries, scars, tumors or diseases. When Medically Necessary.) | • Most coverage provided outside the United States. See www.bcbstx.com | • Routine foot care (Only covered in connection with diabetes, circulatory disorders of the lower extremities, peripheral vascular disease, peripheral neuropathy, or chronic arterial or venous insufficiency) |
| • Hearing aids (Limited to 2 per 3 years) | • Non-emergency care when traveling outside the U.S. | |

Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at 1-888-697-0683. You may also contact your state insurance department at <http://www.tdi.texas.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: Texas Department of Insurance at (800) 578-4677 or visit <http://www.tdi.texas.gov>.

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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Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-888-697-0683.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-697-0683.

Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-888-697-0683.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-888-697-0683.

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

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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 the plan. The actual care you receive will be different from these examples, and the cost of that care also will 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 \$5,360
- Patient pays \$2,180

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	\$700
Copays	\$20
Coinsurance	\$1,310
Limits or exclusions	\$150
Total	\$2,180

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

- Amount owed to providers: \$5,400
- Plan pays \$3,900
- Patient pays \$1,500

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	\$500
Copays	\$680
Coinsurance	\$240
Limits or exclusions	\$80
Total	\$1,500



Questions and answers about 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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