# WASHTENAW COMMUNITY COLLEGE

Simply Blue PPO HSA<sup>SM</sup> ASC with Rx

Coverage Period: Beginning on or after 01/01/2021

Note to ASC groups: Before completing this template, please reference the disclaimer on the attached cover page. Coverage for: Individual/Family | Plan Type: PPO

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 <u>www.bcbsm.com</u> or call the number on the back of your BCBSM ID card. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance 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.healthcare.gov/sbc-glossary or call the number on the back of your BCBSM ID card to request a copy.

Important Quastions	Answers		W/by this Matters	
Important Questions	In-Network	Out-of-Network	Why this Matters:	
What is the overall <u>deductible</u> ?	\$2,000 Individual/ \$4,000 Family	\$4,000 Individual/ \$8,000 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 policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.	
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care</u> before you meet your		This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>https://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 limit</u> for this <u>plan</u> ? (May include a <u>coinsurance</u> maximum)		\$6,000 Individual/ \$12,000 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> , the overall family <u>out-of-pocket limit</u> must be met.	
What is not included in the <u>out-of-</u> <u>pocket limit</u> ?	<u>Premiums, balance-b</u> <u>pharmacy</u> penalty an <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.bcbsn</u> number on the back o card for a list of <u>netwo</u>	of your BCBSM ID	This <u>plan</u> uses a <u>provider 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 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 **<u>copayment</u>** and **<u>coinsurance</u>** costs shown in this chart are after your **<u>deductible</u>** has been met, if a **<u>deductible</u>** applies.

		What You Will Pay		Limitationa Evantiona 8 Other Important	
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	No Charge	20% coinsurance	None	
If you visit a health care	<u>Specialist</u> visit	No Charge	20% <u>coinsurance</u>	None	
provider's office or clinic	<u>Preventive care</u> / <u>screening</u> / immunization	No Charge	Not covered	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No Charge	20% <u>coinsurance</u>	None	
n you nave a test	Imaging (CT/PET scans, MRIs)	No Charge	20% <u>coinsurance</u>	May require <u>preauthorization</u>	
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at <u>www.bcbsm.com/druglists</u>	Generic or select prescribed over-the- counter drugs	\$5 <u>copay</u> /prescription for retail 30-day supply; \$10 <u>copay</u> /prescription for retail or mail order 90-day supply	In-Network <u>copay</u> plus an additional 20% <u>coinsurance</u> of the approved amount	<u>Preauthorization</u> , step therapy and quantity limits may apply to select drugs. <u>Preventive</u> drugs covered in full. 90-day supply not covered out of network. Select diabetic supplies and devices may	
	Preferred brand-name drugs	\$25 <u>copay</u> /prescription for retail 30-day supply; \$50 <u>copay</u> /prescription for retail or mail order 90-day supply	In-Network <u>copay</u> plus an additional 20% of the approved amount		
	Nonpreferred brand-name drugs	\$50 <u>copay</u> /prescription for retail 30-day supply; \$100 <u>copay</u> /prescription for retail or mail order 90-day supply	In-Network <u>copay</u> plus an additional 20% of the approved amount	be covered under the prescription drug program.	
lf you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	20% coinsurance	None	
	Physician/surgeon fees	No Charge	20% <u>coinsurance</u>	None	
If you need immediate	Emergency room care	No Charge	No Charge	None	

		What You Will Pay		Limitations, Exceptions, & Other Important	
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
medical attention	Emergency medical transportation	No Charge	No Charge	Mileage limits apply	
	<u>Urgent care</u>	No Charge	20% <u>coinsurance</u>	None	
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	20% <u>coinsurance</u>	Preauthorization is required	
	Physician/surgeon fee	No Charge	20% <u>coinsurance</u>	None	
If you need behavioral health services (mental health and substance use	Outpatient services	No Charge	No Charge for mental health; 20% <u>coinsurance</u> for substance use disorder	None	
disorder)	Inpatient services	No Charge	20% <u>coinsurance</u>	Preauthorization is required.	
If you are pregnant	Office visits	Prenatal: No Charge; <u>deductible</u> does not apply Postnatal: No Charge	Prenatal: 20% <u>coinsurance</u> Postnatal: 20% <u>coinsurance</u>	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound) and depending on the type of services <u>cost share</u> may apply. <u>Cost sharing</u> does not apply for <u>preventive services</u> .	
	Childbirth/delivery professional services	No Charge	20% <u>coinsurance</u>	None	
	Childbirth/delivery facility services	No Charge	20% <u>coinsurance</u>	None	
	Home health care	No Charge	No Charge	Physician certification required.	
	Rehabilitation services	No Charge	20% <u>coinsurance</u>	Physical, Speech and Occupational Therapy is limited to a combined maximum of 30 visits per member, per calendar year.	
If you need help recovering or have other special health needs	Habilitation services	No Charge for Applied Behavioral Analysis; No Charge for Physical, Speech and Occupational Therapy		Applied behavioral analysis (ABA) treatment for Autism - when rendered by an approved board- certified analyst - is covered through age 18, subject to preauthorization.	
	Skilled nursing care	No Charge	No Charge	<u>Preauthorization</u> is required. Limited to 90 days per member per calendar year	
	<u>Durable medical</u> equipment	No Charge	No Charge	Excludes bath, exercise and deluxe equipment and comfort and convenience items. Prescription required.	

	Services You May Need	What Yo	ou Will Pay	Limitations, Exceptions, & Other Important Information
Common Medical Event		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Hospice services	No Charge	No Charge	Physician certification required. Visit limits apply.
If your child needs dental or	Children's eye exam	Not covered	Not covered	None
eye care For more information on	Children's glasses	Not covered	Not covered	None
pediatric vision or dental, contact your plan administrator	Children's dental check- up	Not covered	Not covered	None

Excluded Services & Other Covered Services Your Plan Generally Does NOT	rvices: 「Cover (Check your policy or <u>plan</u> document for more informa	tion and a list of any other <u>excluded services</u> .)
Acupuncture treatment	Hearing aids	• Routine eye care (Adult)
Cosmetic surgery	Infertility treatment	Routine foot care
Dental care (Adult)	Long term care	Weight loss programs
Other Covered Services (Limitations ma	ay apply to these services. This isn't a complete list. Please se	e your <u>plan</u> document.)
Bariatric surgery	Coverage provided outside the United States.	Private-duty nursing
Chiropractic care	See http://provider.bcbs.com	
·	<ul> <li>Non-emergency care when traveling outside the U.S.</li> </ul>	

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: Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or <u>www.dol.gov/ebsa/healthreform</u>, or the Department of Health and Human Services, Center for Consumer Information and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u> or by calling the number on the back of your BCBSM ID card. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318-2596.

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 Blue Cross<sup>®</sup> and Blue Shield<sup>®</sup> of Michigan by calling the number on the back of your BCBSM ID card.

Additionally, a consumer assistance program can help you file your appeal. Contact the Michigan Health Insurance Consumer Assistance Program (HICAP) Department of Insurance and Financial Services, P. O. Box 30220, Lansing, MI 48909-7720 or <a href="http://www.michigan.gov/difs">http://www.michigan.gov/difs</a> or <a href="http://www.michigan.gov/difs">difs-HICAP@michigan.gov/difs</a>

## 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 <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>. (IMPORTANT: Blue Cross Blue Shield of Michigan is assuming that your coverage provides for all Essential Health Benefit (EHB) categories as defined by the State of Michigan. The minimum value of your <u>plan</u> may be affected if your <u>plan</u> does not cover certain EHB categories, such as <u>prescription drugs</u>, or if your <u>plan</u> provides coverage of specific EHB categories, for example <u>prescription drugs</u>, through another carrier.)

## Language Access Services: See Addendum

-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 <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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	\$2,000
Specialist coinsurance	0%
Hospital (facility) <u>coinsurance</u>	0%
Other <u>coinsurance</u>	0%

## This EXAMPLE event includes services like:

<u>Specialist</u> office visits (*prenatal care*) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (*ultrasounds and blood work*) <u>Specialist</u> visit (*anesthesia*)

Total Example Cost	\$12,700

## In this example, Peg would pay:

Cost Sharing		
Deductibles	\$2,000	
<u>Copayments</u>	\$10	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$2,070	

# Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	\$2,000
Specialist coinsurance	0%
Hospital (facility) <u>coinsurance</u>	0%
Other coinsurance	0%

#### 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)

## In this example, Joe would pay:

Cost Sharing		
Deductibles	\$2,000	
<u>Copayments</u>	\$300	
<u>Coinsurance</u>	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$2,320	

## **Mia's Simple Fracture**

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

The <u>plan's</u> overall <u>deductible</u>	\$2,000
Specialist coinsurance	0%
Hospital (facility) <u>coinsurance</u>	0%
Other coinsurance	0%

#### This EXAMPLE event includes services like: Emergency room care (including medical

supplies) <u>Diagnostic tests</u> (*x-ray*) <u>Durable medical equipment</u> (*crutches*) <u>Rehabilitation services</u> (*physical therapy*)

#### In this example, Mia would pay:

<u>Cost Sharing</u>			
\$2,000			
\$0			
\$0			
\$0			
\$2,000			

If you are also covered by an account-type <u>plan</u> such as an integrated health flexible spending arrangement (FSA), health reimbursement arrangement (HRA), and/or a health savings account (HSA), then you may have access to additional funds to help cover certain <u>out-of-pocket expenses</u> – like the <u>deductible</u>, <u>copayments</u>, or <u>coinsurance</u>, or benefits not otherwise covered.

#### ADDENDUM – LANGUAGE ACCESS SERVICES and NON-DISCRIMINATION

#### We speak your language

If you, or someone you're helping, needs assistance, you have the right to get help and information in your language at no cost. To talk to an interpreter, call the Customer Service number on the back of your card, or 877-469-2583, TTY: 711 if you are not already a member.

Si usted, o alguien a quien usted está ayudando, necesita asistencia, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al número telefónico de Servicio al cliente, que aparece en la parte trasera de su tarjeta, o 877-469-2583, TTY: 711 si usted todavía no es un miembro.

إذا كنت أنت أو شخص آخر نساعده بحاجة لمساعدة، فلديك الحق في الحصول على المساعدة والمعلومات الضر ورية بلغتك دون أية تكلفة. المُحدت إلى مترجم اتصل برقم خدمة العملاء الموجود على ظهر بطاقتك، أو برقم TTY:711 869-2583-677، إذا لم تكن مشتركا بالفعل.

如果您,或是您正在協助的對象,需要協助,您有權利 免費以您的母語得到幫助和訊息。要洽詢一位翻譯員, 請撥在您的卡背面的客戶服務電話;如果您還不是會員, 請撥電話 877-469-2583, TTY; 711。

ى مى خەھەف، نى نىد قەر قىگە دۇرمەدەلەف ، ھىيمۇ مەنى خەندالام، مىسلەف مىيەللەردە خەر قىگە دۇرلىلەف خەندالام مەندە كىيەلام، رايلىدۇر داكە رلىقىم، ئەر ھەھەتەر بى دەلەر رەتىم، مەنى خار بۇلىدۇر دىكە تەرىكە خا ئىش مەدھەھەدەر نې TTY:711 ھەر-2583 TTY:711 مەنى خەتچە.

Nếu quý vị, hay người mà quý vị đang giúp đỡ, cần trợ giúp, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi số Dịch vụ Khách hàng ở mặt sau thể của quý vị, hoặc 877-469-2583, TTY: 711 nếu quý vị chưa phải là một thành viên.

Nëse ju, ose dikush që po ndihmoni, ka nevojë për asistencë, keni të drejtë të merrni ndihmë dhe informacion falas në gjuhën tuaj. Për të folur me një përkthyes, telefononi numrin e Shërbimit të Klientit në anën e pasme të kartës tuaj, ose 877-469-2583, TTY: 711 nëse nuk jeni ende një anëtar. 만약 귀하 또는 귀하가 돕고 있는 사람이 지원이 필요하다면, 귀하는 도움과 정보를 귀하의 언어로 비용 부담 없이 얻을 수 있는 권리가 있습니다. 통역사와 대화하려면 귀하의 카드 뒷면에 있는 고객 서비스 번호로 전화하거나, 이미 회원이 아닌 경우 877-469-2583, TTY: 711로 전화하십시오.

যদি আগনার, বা আগনি সাহায্য করছেন এমন কারো, সাহায্য প্রয়োজন হয়, তাহলে আগনার ভাষায় বিনামূল্যে সাহায্য ও তথ্য পাওয়ার অধিকার আগনার রয়েছে। কোনো একজন দোভাষীর সাথে কথা বলতে, আগনার কার্ডের পেছনে দেওয়া গ্রাহক সহায়তা নম্বরে কল করুন বা 877-469-2583, TTY: 711 যদি ইতোমধ্যে আগনি সদস্য না হয়ে থাকেন।

Jeśli Ty lub osoba, której pomagasz, potrzebujecie pomocy, masz prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer działu obsługi klienta, wskazanym na odwrocie Twojej karty lub pod numer 877-469-2583, TTY: 711, jeżeli jeszcze nie masz członkostwa.

Falls Sie oder jemand, dem Sie helfen, Unterstützung benötigt, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer des Kundendienstes auf der Rückseite Ihrer Karte an oder 877-469-2583, TTY: 711, wenn Sie noch kein Mitglied sind.

Se tu o qualcuno che stai aiutando avete bisogno di assistenza, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, rivolgiti al Servizio Assistenza al numero indicato sul retro della tua scheda o chiama il 877-469-2583, TTY: 711 se non sei ancora membro.

ご本人様、またはお客様の身の回りの方で支援を必要 とされる方でご質問がございましたら、ご希望の言語 でサポートを受けたり、情報を入手したりすることが できます。料金はかかりません。通訳とお話される場 合はお持ちのカードの裏面に記載されたカスタマーサ ービスの電話番号(メンバーでない方は 877-469-2583, TTY: 711)までお電話ください。

Если вам или лицу, которому вы помогаете, нужна помощь, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по номеру телефона отдела обслуживания клиентов, указанному на обратной стороне вашей карты, или по номеру 877-469-2583, TTY: 711, если у вас нет членства. Ukoliko Vama ili nekome kome Vi pomažete treba pomoć, imate pravo da besplatno dobijete pomoć i informacije na svom jeziku. Da biste razgovarali sa prevodiocem, pozovite broj korisničke službe sa zadnje strane kartice ili 877-469-2583, TTY: 711 ako već niste član.

Kung ikaw, o ang iyong tinutulungan, ay nangangailangan ng tulong, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa numero ng Customer Service sa likod ng iyong tarheta, o 877-469-2583, TTY: 711 kung ikaw ay hindi pa isang miyembro.

#### Important disclosure

Blue Cross Blue Shield of Michigan and Blue Care Network comply with Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Blue Cross Blue Shield of Michigan and Blue Care Network provide free auxiliary aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and information in other formats. If you need these services, call the Customer Service number on the back of your card, or 877-469-2583, TTY: 711 if you are not already a member. If you believe that Blue Cross Blue Shield of Michigan or Blue Care Network has failed to provide services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance in person, by mail, fax, or email with: Office of Civil Rights Coordinator, 600 E. Lafayette Blvd., MC 1302, Detroit, MI 48226, phone: 888-605-6461, TTY: 711, fax: 866-559-0578, email: CivilRights@bcbsm.com. If you need help filing a grievance, the Office of Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health & Human Services Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal available at

<u>https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</u>, or by mail, phone, or email at: U.S. Department of Health & Human Services, 200 Independence Ave, S.W., Washington, D.C. 20201, phone: 800-368-1019, TTD: 800-537-7697, email: <u>OCRComplaint@hhs.gov</u>. Complaint forms are available at <u>http://www.hhs.gov/ocr/office/file/index.html</u>. As a self-funded group, you are solely responsible for compliance with the federal Summary of Benefit and Coverage (SBC) rules, including SBC creation and distribution. BCBSM does not assume any responsibility for SBC rule compliance relating to your group health plan, or for creation or disclosure of compliant SBCs. This SBC template document is being provided as an example that may contain useful information concerning your BCBSM administered coverage as you create your own group health plan's SBC. This SBC template document being provided is not fully compliant with the SBC federal rules. It is your responsibility to work with your legal counsel to ensure proper compliance with the federal SBC rules. This SBC template document does not constitute legal, tax, actuarial, accounting, benefit design, compliance or other advice. BCBSM disclaims any liability or responsibility for any non-compliance by your group health plan with SBC rules and regulations relating to creation, disclosure or other requirements. You should also note that there may be additional special circumstances which may be applicable to your specific group health plan situation which may affect SBC content, including but not limited to account type arrangements such as flexible spending accounts (FSA), health reimbursement arrangements (HRA), and health savings accounts, (HSA), or for example, wellness programs, reference based pricing or benefits, or coverage not administered by BCBSM, or whether the coverage provides minimum essential coverage. If you have an ASC Plan Modification, it may be defined here in only a limited way.

# WASHTENAW COMMUNITY COLLEGE

Simply Blue PPO HSA<sup>SM</sup> ASC with Rx

Coverage Period: Beginning on or after 01/01/2021

Note to ASC groups: Before completing this template, please reference the disclaimer on the attached cover page. Coverage for: Individual/Family | Plan Type: PPO

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 <u>www.bcbsm.com</u> or call the number on the back of your BCBSM ID card. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance 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.healthcare.gov/sbc-glossary or call the number on the back of your BCBSM ID card to request a copy.

Important Quastions	Answers		Why this Matters:	
Important Questions	In-Network	Out-of-Network	willy this matters.	
What is the overall <u>deductible</u> ?	\$1,400 Individual/ \$2,800 Family	\$2,800 Individual/ \$5,600 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 policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.	
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care</u> before you meet your		This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .	
Are there other <u>deductibles</u> for specific services?	No.		You don't have to meet deductibles for specific services.	
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ? (May include a <u>coinsurance</u> maximum)	\$2,250 Individual/ \$4,500 Family	\$4,500 Individual/ \$9,000 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> , the overall family <u>out-of-pocket limit</u> must be met.	
What is not included in the <u>out-of-</u> <u>pocket limit</u> ?	<u>Premiums, balance-b</u> <u>pharmacy</u> penalty an <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.bcbsn</u> number on the back o card for a list of <u>netw</u>	of your BCBSM ID	This <u>plan</u> uses a <u>provider 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 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 **<u>copayment</u>** and **<u>coinsurance</u>** costs shown in this chart are after your **<u>deductible</u>** has been met, if a **<u>deductible</u>** applies.

		What Yo	ou Will Pay	Limitations Exceptions 9 Other Important	
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	No Charge	20% coinsurance	None	
If you visit a health care	<u>Specialist</u> visit	No Charge	20% <u>coinsurance</u>	None	
provider's office or clinic	<u>Preventive care</u> / <u>screening</u> / immunization	No Charge	Not covered	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No Charge	20% <u>coinsurance</u>	None	
n you nave a test	Imaging (CT/PET scans, MRIs)	No Charge	20% <u>coinsurance</u>	May require <u>preauthorization</u>	
If you need drugs to treat	Generic or select prescribed over-the- counter drugs	\$5 <u>copay</u> /prescription for retail 30-day supply; \$10 <u>copay</u> /prescription for retail or mail order 90-day supply	In-Network <u>copay</u> plus an additional 20% <u>coinsurance</u> of the approved amount		
your illness or condition More information about prescription drug coverage is available at www.bcbsm.com/druglists	Preferred brand-name drugs	\$25 <u>copay</u> /prescription for retail 30-day supply; \$50 <u>copay</u> /prescription for retail or mail order 90-day supply	In-Network <u>copay</u> plus an additional 20% of the approved amount	<u>Preauthorization</u> , step therapy and quantity limits may apply to select drugs. <u>Preventive</u> drugs covered in full. 90-day supply not covered out of network. Select diabetic supplies and devices may be covered under the prescription drug program.	
www.bcbsm.com/drugiists	Nonpreferred brand-name drugs	\$50 <u>copay</u> /prescription for retail 30-day supply; \$100 <u>copay</u> /prescription for retail or mail order 90-day supply	In-Network <u>copay</u> plus an additional 20% of the approved amount		
lf you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	20% coinsurance	None	
	Physician/surgeon fees	No Charge	20% <u>coinsurance</u>	None	
If you need immediate	Emergency room care	No Charge	No Charge	None	

		What You Will Pay		Limitations Exacutions 8 Other Important
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
medical attention	Emergency medical transportation	No Charge	No Charge	Mileage limits apply
	<u>Urgent care</u>	No Charge	20% <u>coinsurance</u>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	20% <u>coinsurance</u>	Preauthorization is required
	Physician/surgeon fee	No Charge	20% <u>coinsurance</u>	None
If you need behavioral health services (mental health and substance use	Outpatient services	No Charge	No Charge for mental health; 20% <u>coinsurance</u> for substance use disorder	None
disorder)	Inpatient services	No Charge	20% <u>coinsurance</u>	Preauthorization is required.
If you are pregnant	Office visits	Prenatal: No Charge; <u>deductible</u> does not apply Postnatal: No Charge	Prenatal: 20% <u>coinsurance</u> Postnatal: 20% <u>coinsurance</u>	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound) and depending on the type of services <u>cost share</u> may apply. <u>Cost sharing</u> does not apply for <u>preventive services</u> .
	Childbirth/delivery professional services	No Charge	20% <u>coinsurance</u>	None
	Childbirth/delivery facility services	No Charge	20% <u>coinsurance</u>	None
	Home health care	No Charge	No Charge	Physician certification required.
	Rehabilitation services	No Charge	20% <u>coinsurance</u>	Physical, Speech and Occupational Therapy is limited to a combined maximum of 30 visits per member, per calendar year.
If you need help recovering or have other special health needs	Habilitation services	No Charge for Applied Behavioral Analysis; No Charge for Physical, Speech and Occupational Therapy		Applied behavioral analysis (ABA) treatment for Autism - when rendered by an approved board- certified analyst - is covered through age 18, subject to preauthorization.
	Skilled nursing care	No Charge	No Charge	<u>Preauthorization</u> is required. Limited to 90 days per member per calendar year
	<u>Durable medical</u> equipment	No Charge	No Charge	Excludes bath, exercise and deluxe equipment and comfort and convenience items. Prescription required.

		What You Will Pay		Limitations, Exceptions, & Other Important	
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Hospice services	No Charge	No Charge	Physician certification required. Visit limits apply.	
If your child needs dental or	Children's eye exam	Not covered	Not covered	None	
eye care For more information on	Children's glasses	Not covered	Not covered	None	
pediatric vision or dental, contact your plan administrator	Children's dental check- up	Not covered	Not covered	None	

Excluded Services & Other Covered Services Your Plan Generally Does NOT	rvices: 「Cover (Check your policy or <u>plan</u> document for more informa	tion and a list of any other <u>excluded services</u> .)
Acupuncture treatment	Hearing aids	• Routine eye care (Adult)
Cosmetic surgery	Infertility treatment	Routine foot care
Dental care (Adult)	Long term care	Weight loss programs
Other Covered Services (Limitations ma	ay apply to these services. This isn't a complete list. Please se	e your <u>plan</u> document.)
Bariatric surgery	Coverage provided outside the United States.	Private-duty nursing
Chiropractic care	See http://provider.bcbs.com	
·	<ul> <li>Non-emergency care when traveling outside the U.S.</li> </ul>	

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: Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or <u>www.dol.gov/ebsa/healthreform</u>, or the Department of Health and Human Services, Center for Consumer Information and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u> or by calling the number on the back of your BCBSM ID card. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318-2596.

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 Blue Cross<sup>®</sup> and Blue Shield<sup>®</sup> of Michigan by calling the number on the back of your BCBSM ID card.

Additionally, a consumer assistance program can help you file your appeal. Contact the Michigan Health Insurance Consumer Assistance Program (HICAP) Department of Insurance and Financial Services, P. O. Box 30220, Lansing, MI 48909-7720 or <a href="http://www.michigan.gov/difs">http://www.michigan.gov/difs</a> or <a href="http://www.michigan.gov/difs">difs-HICAP@michigan.gov/difs</a>

## 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 <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>. (IMPORTANT: Blue Cross Blue Shield of Michigan is assuming that your coverage provides for all Essential Health Benefit (EHB) categories as defined by the State of Michigan. The minimum value of your <u>plan</u> may be affected if your <u>plan</u> does not cover certain EHB categories, such as <u>prescription drugs</u>, or if your <u>plan</u> provides coverage of specific EHB categories, for example <u>prescription drugs</u>, through another carrier.)

## Language Access Services: See Addendum

-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 <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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	\$1,400
Specialist coinsurance	0%
Hospital (facility) coinsurance	0%
Other <u>coinsurance</u>	0%

## This EXAMPLE event includes services like:

<u>Specialist</u> office visits (*prenatal care*) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (*ultrasounds and blood work*) <u>Specialist</u> visit (*anesthesia*)

Total Example Cost	\$12,700

## In this example, Peg would pay:

Cost Sharing		
Deductibles	\$1,400	
<u>Copayments</u>	\$10	
Coinsurance	\$0	
What isn't covered	·	
Limits or exclusions \$60		
The total Peg would pay is	\$1,470	

Managing Joe's Type 2 Diabetes	
(a year of routine in-network care of	
a well-controlled condition)	

The plan's overall deductible	\$1,400
Specialist coinsurance	0%
Hospital (facility) <u>coinsurance</u>	0%
Other coinsurance	0%

#### 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

## In this example, Joe would pay:

Cost Sharing		
Deductibles	\$1,400	
<u>Copayments</u>	\$400	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions \$20		
The total Joe would pay is \$1,82		

## Mia's Simple Fracture

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

The <u>plan's</u> overall <u>deductible</u>	\$1,400
Specialist coinsurance	0%
Hospital (facility) <u>coinsurance</u>	0%
Other <u>coinsurance</u>	0%

## This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic tests (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:

<u>Cost Sharing</u>		
\$1,400		
\$10		
\$0		
What isn't covered		
Limits or exclusions \$0		
\$1,410		

If you are also covered by an account-type <u>plan</u> such as an integrated health flexible spending arrangement (FSA), health reimbursement arrangement (HRA), and/or a health savings account (HSA), then you may have access to additional funds to help cover certain <u>out-of-pocket expenses</u> – like the <u>deductible</u>, <u>copayments</u>, or <u>coinsurance</u>, or benefits not otherwise covered.

#### ADDENDUM – LANGUAGE ACCESS SERVICES and NON-DISCRIMINATION

#### We speak your language

If you, or someone you're helping, needs assistance, you have the right to get help and information in your language at no cost. To talk to an interpreter, call the Customer Service number on the back of your card, or 877-469-2583, TTY: 711 if you are not already a member.

Si usted, o alguien a quien usted está ayudando, necesita asistencia, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al número telefónico de Servicio al cliente, que aparece en la parte trasera de su tarjeta, o 877-469-2583, TTY: 711 si usted todavía no es un miembro.

إذا كنت أنت أو شخص آخر نساعده بحاجة لمساعدة، فلديك الحق في الحصول على المساعدة والمعلومات الضر ورية بلغتك دون أية تكلفة. المُحدت إلى مترجم اتصل برقم خدمة العملاء الموجود على ظهر بطاقتك، أو برقم TTY:711 869-2583-677، إذا لم تكن مشتركا بالفعل.

如果您,或是您正在協助的對象,需要協助,您有權利 免費以您的母語得到幫助和訊息。要洽詢一位翻譯員, 請撥在您的卡背面的客戶服務電話;如果您還不是會員, 請撥電話 877-469-2583, TTY; 711。

ى مى خەھەف، نى نىد قەر قىگە دۇرمەدەلەف ، ھىيمۇ مەنى خەندالام، مىسلەف مىيەللەردە خەر قىگە دۇرلىلەف خەندالام مەندە كىيەلام، رايلىدۇر داكە رلىقىم، ئەر ھەھەتەر بى دەلەر رەتىم، مەنى خار بۇلىدۇر دىكە تەرىكە خا ئىش مەدھەھەدەر نې TTY:711 ھەر-2583 TTY:711 مەنى خەتچە.

Nếu quý vị, hay người mà quý vị đang giúp đỡ, cần trợ giúp, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi số Dịch vụ Khách hàng ở mặt sau thể của quý vị, hoặc 877-469-2583, TTY: 711 nếu quý vị chưa phải là một thành viên.

Nëse ju, ose dikush që po ndihmoni, ka nevojë për asistencë, keni të drejtë të merrni ndihmë dhe informacion falas në gjuhën tuaj. Për të folur me një përkthyes, telefononi numrin e Shërbimit të Klientit në anën e pasme të kartës tuaj, ose 877-469-2583, TTY: 711 nëse nuk jeni ende një anëtar. 만약 귀하 또는 귀하가 돕고 있는 사람이 지원이 필요하다면, 귀하는 도움과 정보를 귀하의 언어로 비용 부담 없이 얻을 수 있는 권리가 있습니다. 통역사와 대화하려면 귀하의 카드 뒷면에 있는 고객 서비스 번호로 전화하거나, 이미 회원이 아닌 경우 877-469-2583, TTY: 711로 전화하십시오.

যদি আগনার, বা আগনি সাহায্য করছেন এমন কারো, সাহায্য প্রয়োজন হয়, তাহলে আগনার ভাষায় বিনামূল্যে সাহায্য ও তথ্য পাওয়ার অধিকার আগনার রয়েছে। কোনো একজন দোভাষীর সাথে কথা বলতে, আগনার কার্ডের পেছনে দেওয়া গ্রাহক সহায়তা নম্বরে কল করুন বা 877-469-2583, TTY: 711 যদি ইতোমধ্যে আগনি সদস্য না হয়ে থাকেন।

Jeśli Ty lub osoba, której pomagasz, potrzebujecie pomocy, masz prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer działu obsługi klienta, wskazanym na odwrocie Twojej karty lub pod numer 877-469-2583, TTY: 711, jeżeli jeszcze nie masz członkostwa.

Falls Sie oder jemand, dem Sie helfen, Unterstützung benötigt, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer des Kundendienstes auf der Rückseite Ihrer Karte an oder 877-469-2583, TTY: 711, wenn Sie noch kein Mitglied sind.

Se tu o qualcuno che stai aiutando avete bisogno di assistenza, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, rivolgiti al Servizio Assistenza al numero indicato sul retro della tua scheda o chiama il 877-469-2583, TTY: 711 se non sei ancora membro.

ご本人様、またはお客様の身の回りの方で支援を必要 とされる方でご質問がございましたら、ご希望の言語 でサポートを受けたり、情報を入手したりすることが できます。料金はかかりません。通訳とお話される場 合はお持ちのカードの裏面に記載されたカスタマーサ ービスの電話番号(メンバーでない方は 877-469-2583, TTY: 711)までお電話ください。

Если вам или лицу, которому вы помогаете, нужна помощь, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по номеру телефона отдела обслуживания клиентов, указанному на обратной стороне вашей карты, или по номеру 877-469-2583, TTY: 711, если у вас нет членства. Ukoliko Vama ili nekome kome Vi pomažete treba pomoć, imate pravo da besplatno dobijete pomoć i informacije na svom jeziku. Da biste razgovarali sa prevodiocem, pozovite broj korisničke službe sa zadnje strane kartice ili 877-469-2583, TTY: 711 ako već niste član.

Kung ikaw, o ang iyong tinutulungan, ay nangangailangan ng tulong, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa numero ng Customer Service sa likod ng iyong tarheta, o 877-469-2583, TTY: 711 kung ikaw ay hindi pa isang miyembro.

#### Important disclosure

Blue Cross Blue Shield of Michigan and Blue Care Network comply with Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Blue Cross Blue Shield of Michigan and Blue Care Network provide free auxiliary aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and information in other formats. If you need these services, call the Customer Service number on the back of your card, or 877-469-2583, TTY: 711 if you are not already a member. If you believe that Blue Cross Blue Shield of Michigan or Blue Care Network has failed to provide services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance in person, by mail, fax, or email with: Office of Civil Rights Coordinator, 600 E. Lafayette Blvd., MC 1302, Detroit, MI 48226, phone: 888-605-6461, TTY: 711, fax: 866-559-0578, email: CivilRights@bcbsm.com. If you need help filing a grievance, the Office of Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health & Human Services Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal available at

<u>https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</u>, or by mail, phone, or email at: U.S. Department of Health & Human Services, 200 Independence Ave, S.W., Washington, D.C. 20201, phone: 800-368-1019, TTD: 800-537-7697, email: <u>OCRComplaint@hhs.gov</u>. Complaint forms are available at <u>http://www.hhs.gov/ocr/office/file/index.html</u>.

# WASHTENAW COMMUNITY COLLEGE

A nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association High Deductible Health Plan

Network

of Michigan

Coverage for: All Contract Types | Plan Type: HMO

# 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 <u>www.bcbsm.com</u> or call (800)-662-6667. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance 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 (<u>https://www.healthcare.gov/sbc-glossary</u>) or call (800)-662-6667 to request a copy.

Important Questions	Answers: Member / Family	Why This Matters:
What is the overall <u>deductible</u> ?	\$1,400/\$2,800	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 policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care</u> and routine maternity care	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>https://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 limit</u> for this <u>plan</u> ?	\$2,300/\$4,600	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> ,the overall family <u>out-of-pocket limit</u> must be met.
What is not included in the out-of-pocket limit?	<u>Premium</u> s, balance billed charges and health care this <u>plan</u> does not 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 <u>network provider</u> ?	Yes. See ( <u>www.BCBSM.com</u> ) or call the phone number on the back of your ID card for a list of <u>network providers</u> . (800)-662-6667 for a list of <u>network</u> <u>providers</u> .	This <u>plan</u> uses a <u>provider 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</u> 's 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 **<u>copayment</u>** and <u>**coinsurance**</u> costs shown in this chart are after your <u>**deductible**</u> has been met, if a <u>**deductible**</u> applies.

Common	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important
Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
	Primary care visit to treat an injury or illness	20% <u>coinsurance</u>	Not covered	20% <u>coinsurance</u> for online visits with a BCN participating online <u>provider</u> .
If you visit a health care	<u>Specialist visit</u>	20% <u>coinsurance</u>	Not covered	Requires <u>referral</u> . 30 combined visits for spinal manipulations performed by a chiropractor or osteopathic physician
<u>provider's</u> office or clinic	Preventive care/screening/immunization	No charge, <u>Deductible</u> does not apply	Not covered	<u>Deductible</u> does not apply to <u>preventive</u> <u>services</u> . You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . 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>	Not covered	May require <u>preauthorization</u> . <u>Deductible</u> does not apply to <u>preventive services</u>
•	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	Not covered	Requires preauthorization
	Tier 1A - Value	\$4	Not covered	Prior-auth & step therapy apply to select
	Tier 1B - Generics	\$15	Not covered	drugs. 50% <u>coinsurance</u> for sexual dysfunction
If you need drugs to treat	Tier 2 - Preferred Brand	\$40	Not covered	drugs. No charge for Tier 1A contraceptives. Any overall deductible/out-of-pocket maxes
your illness or condition More information about	information about Tier 3 - Non-Preferred Brand \$80 cop	\$80	Not covered	apply. 84-90 day retail & 31-90 day mail order <u>copay</u> s are 3x the 30-day <u>copay</u> minus \$10.
prescription drug coverage is available at (www.bcbsm.com/customd ruglist)	Tier 4 - Preferred Specialty	20% <u>coinsurance</u>	Not covered	\$200 <u>copay</u> max. Limited to a 30 day supply. <u>Specialty Drugs</u> are covered only within the Exclusive <u>Specialty</u> Pharmacy <u>Network</u> .
rugioty	Tier 5 - Non-Preferred Specialty	20% <u>coinsurance</u>	Not covered	\$300 <u>copay</u> max. Limited to a 30 day supply. <u>Specialty Drugs</u> are covered only within the Exclusive <u>Specialty</u> Pharmacy <u>Network</u> .
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	Not covered	May require <u>preauthorization</u> /50% <u>coinsurance</u> for weight reduction, TMJ, orthognathic surgery, reduction mammoplasty, male mastectomy, elective abortion
	Physician/surgeon fees	20% coinsurance	Not covered	See "Outpatient surgery facility fee"

Common		What You Will Pay		Limitations, Exceptions, & Other Important
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
	Emergency room care	20% <u>coinsurance</u>	20% <u>coinsurance</u>	None
If you need immediate medical attention	Emergency medical transportation	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Non-emergent transport is covered when preauthorized
	Urgent care	20% <u>coinsurance</u>	20% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	Not covered	<u>Preauthorization</u> is required. 50% <u>coinsurance</u> for weight reduction procedures, TMJ, orthognathic surgery, reduction mammoplasty, male mastectomy, elective abortion
	Physician/surgeon fee	20% <u>coinsurance</u>	Not covered	See "Hospital stay facility fee"
If you need behavioral	Outpatient services	20% <u>coinsurance</u>	Not covered	None
health services (mental health and substance use disorder)	Inpatient services	20% <u>coinsurance</u>	Not covered	Preauthorization is required
If you are pregnant	Office visits	No charge	Not covered	Postnatal and non-routine prenatal office visits- 20% <u>coinsurance</u> / <u>Deductible</u> applies except for routine maternity care
	Childbirth/delivery professional services	20% <u>coinsurance</u>	Not covered	None
	Childbirth/delivery facility services	20% <u>coinsurance</u>	Not covered	None

Common	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important
Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
	Home health care	20% <u>coinsurance</u>	Not covered	Requires <u>preauthorization</u> . Custodial care not covered.
	Rehabilitation services	20% <u>coinsurance</u>	Not covered	Requires <u>preauthorization</u> . Limited to one period of treatment for any combination of therapies within 60 consecutive days per medical episode. Subject to meaningful improvement within 60 days.
	Habilitation services	ABA - 20% <u>coinsurance</u>	Not covered	PT/OT/ST for autism spectrum disorder has unlimited visits. Requires preauthorization.
special health needs	Skilled nursing care	20% coinsurance	Not covered	Requires <u>preauthorization</u> /Limited to 45 days per calendar year. Custodial care not covered.
	<u>Durable medical equipment</u>	50% <u>coinsurance</u>	Not covered	Requires <u>preauthorization</u> and must be obtained from a BCN supplier. Convenience and comfort items not covered. Diabetic supplies covered with 20% <u>coinsurance</u> Certain diabetic supplies are covered through the pharmacy benefit if you have BCN pharmacy coverage. Applicable pharmacy cost-sharing will apply.
	Hospice services	20% coinsurance	Not covered	Inpatient care requires <u>preauthorization</u> . Housekeeping and custodial care not covered.
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Contact your benefit administrator for coverage information.
	Children's glasses	Not covered	Not covered	Contact your benefit administrator for coverage information.
	Children's dental check-up	Not covered	Not covered	Contact your benefit administrator for coverage information.

# Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Che	eck your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u> .)
<ul> <li>Acupuncture</li> <li>Cosmetic surgery</li> <li>Dental Care (Adult)</li> </ul>	<ul> <li>Long-term care</li> <li>Non-emergency care when traveling outside the U.S.</li> <li>Private-duty nursing</li> <li>Routine eye care (Adult)</li> <li>Routine foot care</li> <li>Weight loss programs</li> </ul>
<ul> <li>Bariatric surgery (Limited to one per lifetime. Requires preauthorization)</li> <li>Chiropractic care</li> </ul>	<ul> <li>Hearing aids - Coverage includes audiometric hearing aid examination or hearing aid evaluation / conformity evaluation test and conventional monaural or binaural hearing aids once per 36 months. Bone anchored hearing aid is also a covered benefit when preauthorized.</li> </ul>
	<ul> <li>Infertility treatment (Coverage includes diagnosis/counseling/treatment of infertility when medically necessary and preauthorized by BCN. See Certificate of Coverage for exclusions)</li> </ul>

#### 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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or <a href="http://www.doi.gov/ebsa/healthreform">www.doi.gov/ebsa/healthreform</a>., or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or <a href="http://www.cciio.cms.gov">www.cciio.cms.gov</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="http://www.HealthCare.gov">Health insurance Marketplace</a>. For more information about the <a href="http://www.HealthCare.gov">Marketplace</a>. For more

#### 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 : Blue Care Network, Appeals and Grievance Unit, MC C248, P.O. Box 284, Southfield, MI 48086 or fax. 1-866-522-7345. For state of Michigan assistance contact the Department of Insurance and Financial Services, Office of General Counsel-Appeals Section, 530 W. Allegan Street, 7<sup>th</sup> Floor, P. O. Box 30220, Lansing, MI 48909-7720, <u>http://www.michigan.gov/difs;</u> call 1-877-999-6442 or fax: 517-284-8838.

For Department of Labor assistance contact the Employee Benefits Security Administration at 1-866-444- EBSA (3272) or www.dol.gov/ebsa/healthreform

Additionally, a consumer assistance program can help you file your appeal. Contact the Michigan Health Insurance Consumer Assistance Program (HICAP), Department of Insurance and Financial Services, P. O. Box 30220, Lansing, MI 48909-7720, <u>http://www.michigan.gov/difs</u> or <u>difs-HICAP@michigan.gov</u>

#### 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 the Minimum Value Standard? Yes

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>. (IMPORTANT: Blue Care Network of Michigan is assuming that your coverage provides for all Essential Health Benefits (EHB) categories as defined by the State of Michigan. The minimum value of your <u>plan</u> may be affected if your <u>plan</u> does not cover certain EHB categories, such as <u>prescription drugs</u>, or if your <u>plan</u> provides coverage for specific EHB categories, for example, <u>prescription drugs</u>, through another carrier.)

#### **Translation available**

To get help reading in your language call the customer service number on the back of your ID card.

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

#### About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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	\$1400
Specialist coinsurance	20%
Hospital (facility) <u>coinsurance</u>	20%
Other coinsurance	20%

## This EXAMPLE event includes services like:

<u>Specialist</u> office visits (*prenatal care*) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (*ultrasounds and blood work*) <u>Specialist</u> visit (*anesthesia*)

Total Example Cost	\$12,700

## In this example, Peg would pay:

<u>Cost Sharing</u>	
Deductibles	\$1,400
<u>Copayments</u>	\$0
Coinsurance	\$900
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$2,360

Managing Joe's Type 2 Diabetes
(a year of routine in-network care of
a well-controlled condition)

<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist coinsurance</u></li> <li>Hospital (facility) <u>coinsurance</u></li> </ul>	\$1400 20% 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	\$5,600

## In this example, Joe would pay:

Cost Sharing	
Deductibles	\$1,400
<u>Copayments</u>	\$600
Coinsurance	\$200
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$2,220

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

The plan's overall deductible	\$1400
Specialist coinsurance	20%
Hospital (facility) coinsurance	20%
Other coinsurance	20%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic tests (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 ? I ?	
<u>Cost Sharing</u>	
<u>Deductibles</u>	\$1,400
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$400
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,800

If you are also covered by an account-type <u>plan</u> such as an integrated health reimbursement arrangement (HRA), and/or an health savings account (HSA), then you may have access to additional funds to help cover certain <u>out-of-pocket expenses</u>-like <u>deductible</u>, <u>copayments</u>, or <u>coinsurance</u> or benefits not otherwise covered.

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

#### ADDENDUM – LANGUAGE ACCESS SERVICES and NON-DISCRIMINATION

#### We speak your language

If you, or someone you're helping, needs assistance, you have the right to get help and information in your language at no cost. To talk to an interpreter, call the Customer Service number on the back of your card, or 877-469-2583, TTY: 711 if you are not already a member.

Si usted, o alguien a quien usted está ayudando, necesita asistencia, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al número telefónico de Servicio al cliente, que aparece en la parte trasera de su tarjeta, o 877-469-2583, TTY: 711 si usted todavía no es un miembro.

إذا كنت أنت أو سُخص آخر تساعده بحاجة لمساعدة، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك دون أية تكلفة. للتحدث إلى مترجم اتصل برقم خدمة العملاء الموجود على ظهر بطاقتك، أو برقم TTY:711 258-469-877، إذا لم تكن مشتركا بالفعل.

#### 如果您,或是您正在協助的對象,需要協助,您有權利 免費以您的母語得到幫助和訊息。要洽詢一位翻譯員, 請撥在您的卡背面的客戶服務電話;如果您還不是會員, 請撥電話 877-469-2583,TTY:711。

ى ئەسەر مەنى بىر قەرەقەم دەمەرەلەن ، ھىبىم مەنى خىزلام، ئەرمەن ، ئىرلالمەن خىمەتكە دۇملىلەن خىزلام ەخەدكىمىلام دىلىمەن دىلى بىرىم، لىۋەرىخىكە خىر بىر دىزلار بىخىكە، مەنى خل بۇلىمى دىيىكە دىمىكە خىر 2014 - 877 807-469 دىلىمان مەنى ئىزلىمى خەنىمە.

Nếu quý vị, hay người mà quý vị đang giúp đỡ, cần trợ giúp, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi số Dịch vụ Khách hàng ở mặt sau thẻ của quý vị, hoặc 877-469-2583, TTY: 711 nếu quý vị chưa phải là một thành viên.

Nëse ju, ose dikush që po ndihmoni, ka nevojë për asistencë, keni të drejtë të merrni ndihmë dhe informacion falas në gjuhën tuaj. Për të folur me një përkthyes, telefononi numrin e Shërbimit të Klientit në anën e pasme të kartës tuaj, ose 877-469-2583, TTY: 711 nëse nuk jeni ende një anëtar. 만약 귀하 또는 귀하가 돕고 있는 사람이 지원이 필요하다면, 귀하는 도움과 정보를 귀하의 언어로 비용 부담 없이 얻을 수 있는 권리가 있습니다. 통역사와 대화하려면 귀하의 카드 뒷면에 있는 고객 서비스 번호로 전화하거나, 이미 회원이 아닌 경우 877-469-2583, TTY: 711로 전화하십시오.

যদি আপনার, বা আপনি সাহায্য করছেন এমন কারো, সাহায্য প্রয়োজন হয়, তাহলে আপনার ভাষায় বিনামূল্যে সাহায্য ও তথ্য পাওয়ার অধিকার আপনার রয়েছে। কোনো একজন দোভাষীর সাথে কথা বলতে, আপনার কার্ডের পেছনে দেওয়া গ্লাহক সহায়তা নম্বরে কল করুন বা 877-469-2583, TTY: 711 যদি ইতোমধ্যে আপনি সদস্য না হয়ে থাকেন।

Jeśli Ty lub osoba, której pomagasz, potrzebujecie pomocy, masz prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer działu obsługi klienta, wskazanym na odwrocie Twojej karty lub pod numer 877-469-2583, TTY: 711, jeżeli jeszcze nie masz członkostwa.

Falls Sie oder jemand, dem Sie helfen, Unterstützung benötigt, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer des Kundendienstes auf der Rückseite Ihrer Karte an oder 877-469-2583, TTY: 711, wenn Sie noch kein Mitglied sind.

Se tu o qualcuno che stai aiutando avete bisogno di assistenza, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, rivolgiti al Servizio Assistenza al numero indicato sul retro della tua scheda o chiama il 877-469-2583, TTY: 711 se non sei ancora membro.

ご本人様、またはお客様の身の回りの方で支援を必要 とされる方でご質問がございましたら、ご希望の言語 でサポートを受けたり、情報を入手したりすることが できます。料金はかかりません。通訳とお話される場 合はお持ちのカードの裏面に記載されたカスタマーサ ービスの電話番号 (メンバーでない方は 877-469-2583, TTY: 711) までお電話ください。

Если вам или лицу, которому вы помогаете, нужна помощь, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по номеру телефона отдела обслуживания клиентов, указанному на обратной стороне вашей карты, или по номеру 877-469-2583, TTY: 711, если у вас нет членства. Ukoliko Vama ili nekome kome Vi pomažete treba pomoć, imate pravo da besplatno dobijete pomoć i informacije na svom jeziku. Da biste razgovarali sa prevodiocem, pozovite broj korisničke službe sa zadnje strane kartice ili 877-469-2583, TTY: 711 ako već niste član.

Kung ikaw, o ang iyong tinutulungan, ay nangangailangan ng tulong, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa numero ng Customer Service sa likod ng iyong tarheta, o 877-469-2583, TTY: 711 kung ikaw ay hindi pa isang miyembro.

#### Important disclosure

Blue Cross Blue Shield of Michigan and Blue Care Network comply with Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Blue Cross Blue Shield of Michigan and Blue Care Network provide free auxiliary aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and information in other formats. If you need these services, call the Customer Service number on the back of your card, or 877-469-2583, TTY: 711 if you are not already a member. If you believe that Blue Cross Blue Shield of Michigan or Blue Care Network has failed to provide services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance in person, by mail, fax, or email with: Office of Civil Rights Coordinator, 600 E. Lafayette Blvd., MC 1302, Detroit, MI 48226, phone: 888-605-6461, TTY: 711, fax: 866-559-0578, email: CivilRights@bcbsm.com. If you need help filing a grievance, the Office of Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health & Human Services Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal available at

<u>https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</u>, or by mail, phone, or email at: U.S. Department of Health & Human Services, 200 Independence Ave, S.W., Washington, D.C. 20201, phone: 800-368-1019, TTD: 800-537-7697, email: <u>OCRComplaint@hhs.gov</u>. Complaint forms are available at <u>http://www.hhs.gov/ocr/office/file/index.html</u>.