
 The Summary of Benefits and Coverage (SBC) document will help you choose a health **plan**. The SBC shows you how you and the **plan** would share the cost for covered health care services. **NOTE: Information about the cost of this **plan** (called the **premium**) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, visit BCBSM.com. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary/> or call 1-866-917-7537 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	In Network: \$1,650 per member; \$3,300 per family (One family member may meet the full family deductible)	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible ?	Yes. Preventive care services (In-Network only) are covered before you meet your deductible .	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	In-Network: \$2,600 per member; \$5,200 per family Out-of-Network: \$7,000 per member; \$14,000 per family (For family coverage, the noted per member out-of-pocket limits do not apply. Instead, the out-of-pocket limit for any single member is \$8,150. Additionally, all members on the contract can contribute to the family out of pocket maximum.)	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit ?	Premiums , balance-billed charges, penalties for failure to obtain pre-authorization for services and healthcare the plan 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 network provider ?	Yes. See www.BCBSM.com or call 1-866-917-7537 for a list of network providers.	You pay the least if you use an In-Network provider . You pay more if you use an Out-of-Network provider . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist ?	No	You can see the specialist you choose without a referral .

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Providers (You will pay the least)	Out-of-Network Providers (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	10% after deductible	Not covered	—————none—————
	Specialist visit	10% after deductible	Not covered	—————none—————
	Preventive care/screening/immunization	0%, deductible waived	Not covered	Age and frequency limits may apply.
If you have a test	Diagnostic test (x-ray, blood work)	10% after deductible	Not covered	—————none—————
	Imaging (CT/PET scans, MRIs)	10% after deductible	Not covered	To be eligible for coverage, these services may require approval before they are provided.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.Optumrx.com	Generic drugs	Retail (34-day supply), RHM owned pharmacies (34- and 90-day supply) and Mail Order (90-day supply) 20% after deductible .	Retail (34-day supply), RHM owned pharmacies (34- and 90-day supply) and Mail Order (90-day supply) 20% after deductible .	Certain generic preventive drugs are covered at 100%. No contraceptive coverage. Step therapy program applies. Colleague discounts may apply when prescriptions filled at Trinity Health on-site pharmacies. Deductible and OOPM based on In-Network benefit level
	Preferred brand drugs	Retail (34-day supply), RHM owned pharmacies (34- and 90-day supply) and Mail Order (90-day supply) 20% after deductible .	Retail (34-day supply), RHM owned pharmacies (34- and 90-day supply) and Mail Order (90-day supply) 20% after deductible .	Certain generic preventive drugs are covered at 100%. No contraceptive coverage. Step therapy program applies. Colleague discounts may apply when prescriptions filled at Trinity Health on-site pharmacies. Deductible and OOPM based on In-Network benefit level
	Non-preferred brand drugs	Retail (34-day supply), RHM owned pharmacies (34- and 90-day supply) and Mail Order (90-day supply) 20% after deductible .	Retail (34-day supply), RHM owned pharmacies (34- and 90-day supply) and Mail Order (90-day supply) 20% after deductible .	Certain generic preventive drugs are covered at 100%. No contraceptive coverage. Step therapy program applies. Colleague discounts may apply when prescriptions filled at Trinity Health on-site pharmacies. Deductible and OOPM based on In-Network benefit level
	Specialty drugs	Same as non-preferred brand	Not covered	Specialty medications must be filled at a Trinity Health

[* For more information about limitations and exceptions, see the [plan](#) or policy document at www.bcbsm.com.]

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Providers (You will pay the least)	Out-of-Network Providers (You will pay the most)	
		drugs		pharmacy or through the OptumRx Specialty program. Specialty drug prescriptions are limited to a 30-day supply. Step therapy program may apply.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% after deductible	Not covered	—————none—————
	Physician/surgeon fees	10% after deductible	Not covered	—————none—————
If you need immediate medical attention	Emergency room care	10% after In-Network deductible	10% after In-Network deductible	In-Network deductible , coinsurance and OOPM apply to all networks when ER visit results in admission. Applicable in-network or out-of-network deductible , coinsurance and OOPM will apply to non-emergency use of the emergency room.
	Emergency medical transportation	10% after In-Network deductible	10% after In-Network deductible	—————none—————
	Facility Urgent care Prof Urgent care	10% after In-Network deductible for both Facility and Professional based Urgent Cares	Not covered Not covered	—————none—————
If you have a hospital stay	Facility fee (e.g., hospital room)	10% after deductible	Not covered	Unlimited days.
	Physician/surgeon fees	10% after deductible	Not covered	—————none—————
If you need mental health, behavioral health, or substance abuse services	Outpatient services	10% after deductible	Not covered	—————none—————
	Inpatient services	10% after deductible	Not covered	—————none—————
If you are pregnant	Office visits	Initial visit to determine pregnancy 10% after deductible , then no charge, deductible waived for additional visits	Not covered	—————none—————
	Childbirth/delivery professional services	10% after deductible	Not covered	—————none—————
	Childbirth/delivery facility services	10% after deductible	Not covered	—————none—————

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Providers (You will pay the least)	Out-of-Network Providers (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	10% after deductible	Not covered	120 maximum visits per member per calendar year.
	Rehabilitation services	10% after deductible	Not covered	60 maximum visits per member, per therapy, per calendar year.
	Habilitation services	10% after deductible	Not covered	60 maximum visits per member per calendar year all therapies combined. Pre-certification required. No coverage under out-of-network except for autism diagnosis at 40% after deductible.
	Skilled nursing care	10% after deductible	Not covered	120 maximum days per member per calendar year.
	Durable medical equipment	10% after deductible	Not covered	—————none—————
	Hospice services	0%, deductible waived	Not covered	Unlimited days.
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	—————none—————
	Children's glasses	Not covered	Not covered	—————none—————
	Children's dental check-up	Not covered	Not covered	—————none—————

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services .)		
<ul style="list-style-type: none"> Children's dental check-up Children's eye exam Children's glasses 	<ul style="list-style-type: none"> Cosmetic surgery Dental care (adult) Hearing aids Infertility treatment 	<ul style="list-style-type: none"> Long-term care Non-emergency care when traveling outside U.S. Routine eye care (adult) Routine foot care Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
<ul style="list-style-type: none"> Bariatric surgery Telehealth/Telemedicine 	<ul style="list-style-type: none"> Private-duty nursing 	<ul style="list-style-type: none"> Chiropractic care (20 max visits per calendar yr)

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: 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform or you may contact the plan at 1-866-917-7537. Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 1-800-318- 2596.

[* For more information about limitations and exceptions, see the [plan](#) or policy document at [\[www.bcbsm.com\]](http://www.bcbsm.com).

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: . www.BCBSM.com or call 1-866-917-7537.

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 Standards? Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

Language Access Services:

[Spanish (Español): Para obtener asistencia en Español, llame al 1-866-917-7537.

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-917-7537.

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-866-917-7537.

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-866-917-7537.

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

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About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$1,650
- Primary copay/Specialist copay 10%
- **Hospital (facility)** coinsurance 10%
- **Other** coinsurance 10%

This EXAMPLE event includes services like:

[Specialist](#) office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
[Diagnostic tests](#) (*ultrasounds and blood work*)
[Specialist](#) visit (*anesthesia*)

Total Example Cost	\$12700
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$1650
Copayments	\$0
Coinsurance	\$1092
<i>What isn't covered</i>	
Limits or exclusions	\$61
The total Peg would pay is	\$2803

Managing Joe's Type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) \$1,650
- Primary copay/Specialist Copay 10%
- **Hospital (facility)** coinsurance 10%
- **Other** 10%

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	\$5400
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$1650
Copayments	\$0
Coinsurance	\$524
<i>What isn't covered</i>	
Limits or exclusions	\$22
The total Joe would pay is	\$2196

Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$1650
- Primary copay/Specialist copay 10%
- **Hospital (facility)** cost sharing 10%
- **Other** [[cost sharing](#)] 10%

This EXAMPLE event includes services like:

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

Total Example Cost	\$1925
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$1650
Copayments	\$0
Coinsurance	\$28
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1678

Note: If you are also covered by an account-type plan such as a health savings account (HSA), you may have access to additional funds to help cover certain out-of-pocket expenses like the deductible, copays, or coinsurance, or benefits not otherwise covered.