



BCBSM – Core (Similar to Blue Advantage HDHP HMO with HSA) : _____ **for: All Tier Levels_Plan Type: HDHP PPO**

 **The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share 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](https://www.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 <u>deductible</u>?	Tier 1: \$2,000 single/\$3,200 family Tier 2: \$5,000 single/\$5,000 family Tier 3: \$6,550 single/\$8,700 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 <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u>?	Yes. <u>Preventive care</u> services (Tier 1 and Tier 2 only) are covered before you meet your <u>deductible</u> .	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 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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
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>?	Tier 1: \$4,250 single/\$7,000 family Tier 2: \$6,550 single/\$7,000 family Tier 3: \$6,550 single/\$8,700 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 plan, they have to meet their own out-of-pocket limits until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u>?	<u>Premiums</u> , balance-billed charges, penalties for failure to obtain <u>pre-authorization</u> for services and healthcare the <u>plan</u> does not 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 www.BCBSM.com or call 1-866-917-7537 for a list of network providers.	You pay the least if you use a <u>provider</u> in Tier 1. You pay more if you use a <u>provider</u> in Tier 2. 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 [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
		Tier 1 Trinity Health Facilities and Specific Trinity Health Professional Providers	Tier 2 PPO Network Facilities and Professional Providers	Tier 3 Providers PPO Network Facilities and Professional Providers Not in Tier 1 or Tier 2	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	20% coinsurance after deductible met.	30% coinsurance after deductible met	0% coinsurance after deductible met	Out of network services are not covered unless noted.
	Specialist visit	20% coinsurance after deductible met	30% coinsurance after deductible met	0% coinsurance after deductible met	Out of network services are not covered unless noted.
	Preventive care/screening/immunization	0%, deductible waived	0%, deductible waived	0%, deductible waived	Age and frequency limits may apply. Out of network services are not covered unless noted.
If you have a test	Diagnostic test (x-ray, blood work)	0% Coinsurance after deductible is met	30% Coinsurance after deductible met	0% Coinsurance after deductible is met	Out of network services are not covered unless noted
	Imaging (CT/PET scans, MRIs)	20% coinsurance after deductible met.	30% coinsurance after deductible met	0% coinsurance after deductible met	To be eligible for coverage, these services may require approval before they are provided. Out of network services are not covered unless noted
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.Optumrx.com	Generic drugs	34-day supply – 30% coinsurance after deductible (\$0 min - \$100 max) 35-90 Day supply – 30% coinsurance after deductible (\$0 min - \$300 max)	34-day supply – 30% coinsurance after deductible (\$0 min - \$100 max) 35-90 Day supply – 30% coinsurance after deductible (\$0 min - \$300 max)	34-day supply – 30% coinsurance after deductible (\$0 min - \$100 max) 35-90 Day supply – 30% coinsurance after deductible (\$0 min - \$300 max)	
	Preferred brand drugs	34-day supply – 40% coinsurance after deductible (\$10 min - \$200 max)	34-day supply – 40% coinsurance after deductible (\$10 min - \$200 max)	34-day supply – 40% coinsurance after deductible (\$10 min - \$200 max)	

[* 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
		Tier 1 Trinity Health Facilities and Specific Trinity Health Professional Providers	Tier 2 PPO Network Facilities and Professional Providers	Tier 3 Providers PPO Network Facilities and Professional Providers Not in Tier 1 or Tier 2	
		35-90 day supply –40% coinsurance after deductible (\$30 min - \$600 max)	35-90 day supply –40% coinsurance after deductible (\$30 min - \$600 max)	35-90 day supply –40% coinsurance after deductible (\$30 min - \$600 max)	
	Non-preferred brand drugs	34 day supply – 60% coinsurance after deductible (\$20 min - no max) 35-90 day supply – 60% coinsurance after deductible (\$60 min - no max)	34 day supply – 60% coinsurance after deductible (\$20 min - no max) 35-90 day supply – 60% coinsurance after deductible (\$60 min - no max)	34 day supply – 60% coinsurance after deductible (\$20 min - no max) 35-90 day supply – 60% coinsurance after deductible (\$60 min - no max)	
	Specialty drugs	Specialty generic/formulary drugs – 34 day supply 40% coinsurance after deductible (\$50 min-\$500 max) Specialty generic/formulary drugs – 35-90 day supply 40% coinsurance after deductible (\$150 min-\$1,500 max) Non formulary specialty drugs 34 day supply 60% coinsurance after deductible (\$100 min - \$1000 max) Non formulary specialty drugs 35-90 day supply 60% coinsurance after	Specialty generic/formulary drugs – 34 day supply 40% coinsurance after deductible (\$50 min-\$500 max) Specialty generic/formulary drugs – 35-90 day supply 40% coinsurance after deductible (\$150 min-\$1,500 max) Non formulary specialty drugs 34 day supply 60% coinsurance after deductible (\$100 min - \$1000 max) Non formulary specialty drugs 35-90 day supply 60% coinsurance after	Specialty generic/formulary drugs – 34 day supply 40% coinsurance after deductible (\$50 min-\$500 max) Specialty generic/formulary drugs – 35-90 day supply 40% coinsurance after deductible (\$150 min-\$1,500 max) Non formulary specialty drugs 34 day supply 60% coinsurance after deductible (\$100 min - \$1000 max) Non formulary specialty drugs 35-90 day supply 60% coinsurance after	

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 Trinity Health Facilities and Specific Trinity Health Professional Providers	Tier 2 PPO Network Facilities and Professional Providers	Tier 3 Providers PPO Network Facilities and Professional Providers Not in Tier 1 or Tier 2	
		deductible (\$300 min - \$3000 max)	deductible (\$300 Min - \$3000 max)	deductible (\$300 min - \$3000 max)	
	Obesity Medication	Retail/Mail Order/TH in house pharmacy 34 day supply – 60% coinsurance after deductible (\$20 min – no max) 35-90 day supply 60% coinsurance after deductible (\$60 min – no max)	Retail/Mail Order/TH in house pharmacy 34 day supply – 60% coinsurance after deductible (\$20 min – no max) 35-90 day supply 60% coinsurance after deductible (\$60 min – no max)	Retail/Mail Order/TH in house pharmacy 34 day supply – 60% coinsurance after deductible (\$20 min – no max) 35-90 day supply 60% coinsurance after deductible (\$60 min – no max)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance after deductible met	30% coinsurance after deductible met	0% coinsurance after deductible met	Out of network services are not covered unless noted
	Physician/surgeon fees	20% coinsurance after deductible met	30% coinsurance after deductible met	0% coinsurance after deductible met	Out of network services are not covered unless noted
If you need immediate medical attention	Emergency room care	20% coinsurance after deductible met	20% coinsurance after Tier 1 deductible met	20% coinsurance after Tier 1 deductible met	Out of network - 20% coinsurance after Tier 1 deductible met
	Emergency medical transportation	20% coinsurance after deductible met	20% coinsurance after Tier 1 deductible met	20% coinsurance after Tier 1 deductible met	Out of network - 20% coinsurance after Tier 1 deductible met
	Urgent Care	20% coinsurance after deductible met	30% coinsurance after deductible met	0% coinsurance after deductible met	Out of network services are not covered unless noted
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance after deductible met	30% coinsurance after deductible met	0% coinsurance after deductible met	Out of network services are not covered unless noted
	Physician/surgeon fees	20% coinsurance after deductible met	30% coinsurance after deductible met	0% coinsurance after deductible met	Out of network services are not covered unless noted
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% coinsurance after deductible met	20% coinsurance after Tier 1 deductible met	0% coinsurance after deductible met	Out of network services are not covered unless noted
	Inpatient services	20% coinsurance after deductible met	20% coinsurance after Tier 1 deductible met	00% coinsurance after deductible met	Out of network services are not covered unless noted
If you are pregnant	Office visits	No charge	No charge	No charge	Out of network services are not

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 Trinity Health Facilities and Specific Trinity Health Professional Providers	Tier 2 PPO Network Facilities and Professional Providers	Tier 3 Providers PPO Network Facilities and Professional Providers Not in Tier 1 or Tier 2	
	Childbirth/delivery professional services	0% coinsurance after deductible	0% coinsurance after deductible	0% coinsurance after deductible	covered unless noted Out of network services are not covered unless noted
	Childbirth/delivery facility services	20% coinsurance after deductible met	30% coinsurance after deductible met	0% coinsurance after deductible met	Out of network services are not covered unless noted
If you need help recovering or have other special health needs	Home health care	20% coinsurance after deductible met	30% coinsurance after deductible met	0% coinsurance after deductible met	120 maximum visits per member per calendar year. Out of network services are not covered unless noted
	Rehabilitation services	20% coinsurance after deductible met	30% coinsurance after deductible met	0% coinsurance after deductible met	60 maximum visits per member, per therapy, per calendar year. Out of network services are not covered unless noted
	Habilitation services	20% coinsurance after deductible met	30% coinsurance after deductible met	0% coinsurance after deductible met	60 maximum visits per member per calendar year all therapies combined. Pre-certification required. Out of network services are not covered unless noted
	Skilled nursing care	20% coinsurance after deductible met	30% coinsurance after deductible met	0% coinsurance after deductible met	120 maximum days per member per calendar year. Out of network services are not covered unless noted
	Durable medical equipment	20% coinsurance after deductible met	30% coinsurance after deductible met	0% coinsurance after deductible met	Out of network services are not covered unless noted
	Hospice services	20% coinsurance after deductible met	30% coinsurance after deductible met	0% coinsurance after deductible met	Out of network services are not covered unless noted
If your child needs dental or eye care	Children's eye exam	No charge	No charge	No charge	—————none—————
	Children's glasses	Not covered	Not covered	Not covered	—————none—————
	Children's dental check-up	No charge	No charge	No charge	—————none—————

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

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](#).)

- Dental care – adults
- Dental check ups - adults
- Extended home skilled nursing
- Glasses
- Cosmetic surgery
- Custodial care – in home or facility
- Hearing aids
- Some pharmacy drugs
- Long-term care
- Non-emergency care when traveling outside U.S
- 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.)

- Applied behavior analysis therapy
- Bariatric surgery
- Telehealth/Telemedicine
- Private-duty nursing
- Infertility treatment
- Private duty nursing
- Chiropractic care (20 max visits per calendar yr)
- Routine eye care

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.

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: 1-866-917-7537 or visit www.Preferredhealthchoices.com.

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	\$2000
■ PCP Coinsurance	20%
■ Hospital (facility) Coinsurance	20%
■ Other Coinsurance	20%

This EXAMPLE event includes services like:

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

Total Example Cost	\$12,700
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$2000
Copayments	\$0
Coinsurance	\$1800
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$3860

Managing Joe's Type 2 Diabetes

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

■ The plan's overall deductible	\$2000
■ PCP Coinsurance	20%
■ Hospital (facility) Coinsurance	20%
■ Other Coinsurance	20%

This EXAMPLE event includes services like:

[Primary care physician](#) office visits (*including disease education*)
[Diagnostic tests](#) (*blood work*)
[Prescription drugs](#)
[Durable medical equipment](#) (*glucose meter*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$2000
Copayments	\$100
Coinsurance	\$1200
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$3320

Mia's Simple Fracture

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

■ The plan's overall deductible	\$2000
■ PCP Coinsurance	20%
■ Hospital (facility) Coinsurance	20%
■ Other Coinsurance	20%

This EXAMPLE event includes services like:

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

Total Example Cost	\$2,800
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$364
Copayments	\$330
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$694

Note: If you are also covered by an account-type plan such as an integrated health flexible spending arrangement (FSA) then 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.