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, call 1-866-787-9872 (CBC) or 1-800-711-0917 (ESI). 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 www.healthcare.gov/sbc-glossary or call 1-888-428-2566 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Not applicable	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible?	Yes. In-network preventive services or emergency services.	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 deductibles for specific services?	Yes. $250 individual / $500 family for major medical services. Yes. In-network preventive services or emergency services. There are no other specific deductibles.	You must pay all the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan?	$650 individual / $7,350 family combined out-of-pocket limit for network medical, and prescription drug expense are limited to $3,675 individual / $7,350 family.	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 billing charges, health care, and prescriptions this plan doesn't 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. For a list of in-network providers, see capbluecross.com or call 1-800-962-2242. For a list of approved pharmacies for the prescription drug plan, visit express-scripts.com	You pay the least if you use a provider in the hospital/professional in-network providers tier. You pay more if you use a provider in the major medical tier. 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			Limits, Exceptions, & Other Important Information
		Hospital/ Professional (In-Network Provider) (You will pay the least)	Major Medical	Hospital/ Professional (Out-of-Network Provider) (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	Not covered	20% coinsurance	Not covered	None
	Specialist visit	Not covered	20% coinsurance	Not covered	None
	Preventive care/screening/ immunization	No charge	No charge	No charge	Deductible doesn't apply.You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	20% coinsurance	No charge	None
	Imaging (CT/PET scans, MRIs)	No charge	20% coinsurance	No charge	None
If you need drugs to treat your illness or condition. More information about prescription drug coverage is available at express-scripts.com	Generic drugs	$5 retail/ $10 mail order		Not covered	Covers up to 30-day supply (retail prescription), 90-day supply (mail order prescription). Mandatory Generic, Step Therapy, Quantity Limits & Exclusive Specialty may apply, as appropriate.
	Preferred brand drugs	$10 retail/ $20 mail order		Not covered	
	Non-preferred brand drugs	$10 retail/ $20 mail order		Not covered	
	Specialty drugs	Preferred and non-preferred specialty drugs are available for the copays listed previously		Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	20% coinsurance	No charge	Services at out-of-network ambulatory surgical facilities 0% coinsurance.
	Physician/surgeon fees	No charge	20% coinsurance	No charge	*See preauthorization schedule attached to your plan document.
If you need immediate medical attention	Emergency room care	No charge	No charge	No charge	Deductible does not apply.
	Emergency medical transportation	Not covered	20% coinsurance	Not covered	None
	Urgent care	No charge	No charge	No charge	Deductible does not apply.

*For more information about preauthorization, see the requirements document at https://www.capbluecross.com/preauthorization.

Common Medical Event	Services You May Need	What You Will Pay			Limits, Exceptions, & Other Important Information
		Hospital/ Professional (In-Network Provider) (You will pay the least)	Major Medical	Hospital/ Professional (Out-of-Network Provider) (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	20% coinsurance	No charge	Hospital limited to 120 days per disability, renewal after 90 days. Preauthorization is required.
	Physician/surgeon fees	No charge	20% coinsurance	No charge	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Not covered	20% coinsurance	Not covered	None
	Inpatient services	No charge	20% coinsurance	No charge	Combined with medical I/P day limit.
If you are pregnant	Office visits	Not covered	20% coinsurance	Not covered	Depending on the type of services, a copayment, coinsurance, or deductible may apply.
	Childbirth/delivery professional services	No charge	20% coinsurance	No charge	Depending on the type of services, a copayment, coinsurance, or deductible may apply.
	Childbirth/delivery facility services	No charge	20% coinsurance	No charge	Depending on the type of services, a copayment, coinsurance, or deductible may apply.

*For more information about preauthorization, see the requirements document at https://www.capbluecross.com/preauthorization.

Common Medical Event	Services You May Need	What You Will Pay			Limits, Exceptions, & Other Important Information
		Hospital/ Professional (In-Network Provider) (You will pay the least)	Major Medical	Hospital/ Professional (Out-of-Network Provider) (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	No charge	20% coinsurance	Not covered	Hospital limited to 30 visits per 12 month period. Preauthorization is required.
	Rehabilitation services	Therapy coinsurance: Physical no charge. Speech and occupational not covered	20% coinsurance	Therapy coinsurance: Physical no charge. Speech and occupational not covered	Occupational therapy only eligible for services with an autism diagnosis.
	Habilitation services	Therapy coinsurance: Physical no charge. Speech and occupational not covered	20% coinsurance	Therapy coinsurance: Physical no charge. Speech and occupational not covered	Occupational therapy only eligible for services with an autism diagnosis.
	Skilled nursing care	No charge	20% coinsurance	No charge	Hospital limited to 60 days per disability, renewal after 90 days. Combined with medical I/P day limit.
	Durable medical equipment	Not covered	20% coinsurance	Not covered	*See preauthorization schedule attached to your plan document.
	Hospice services	No charge	Not covered	No charge	None
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

*For more information about preauthorization, see the requirements document at https://www.capbluecross.com/preauthorization.

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.)		
• Acupuncture • Bariatric surgery • Cosmetic surgery • Dental care • Glasses	• Hearing aids • Long-term care • Routine eye care • Routine foot care (unless medically necessary)	• Weight loss programs
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Chiropractic care • Infertility treatment	• Non-emergency care when traveling outside the U.S.	• Private-duty nursing

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. 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 pennie.com or call 1-844-844-8040.

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: Capital BlueCross at 1-866-787-9872 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

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 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.

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 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	$250
Specialist 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

In this example, Peg would pay:

Cost Sharing	
Deductibles	$0
Copayments	$10
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	$70

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

The plan's overall deductible	$250
Specialist 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

In this example, Joe would pay:

Cost Sharing	
Deductibles	$250
Copayments	$370
Coinsurance	$150
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	$790

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

The plan's overall deductible	$250
Specialist 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

In this example, Mia would pay:

Cost Sharing	
Deductibles	$250
Copayments	$10
Coinsurance	$140
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	$400

The plan would be responsible for the other costs of these EXAMPLE covered services.

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P.O. Box 779880 Harrisburg, PA 17177-9880
800.417.7842 (TTY: 711), fax, 855.990.9001
CRC@capbluecross.com

If you need help filing a grievance, our Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW., Room 509F, HHH Building, Washington, D.C. 20201, Toll-free 800.368.1019, 800.537.7697 (TDD). Complaint forms are available at https://www.hhs.gov/ocr/office/file/index.html.

Language assistance

To talk to an interpreter in your language at no cost, call 800.962.2242 (TTY: 711).

Para hablar con un intérprete de forma gratuita, llame al 800.962.2242 (TTY: 711).

欲免费用本国语言洽询传译员，请拨电话 800.962.2242 (TTY: 711).

Để nói chuyện với thông dịch viên bằng ngôn ngữ của quý vị không phải mất phí, xin gọi 800.962.2242 (TTY: 711).

Для бесплатного разговора с переводчиком на своем языке, позвоните по тел.: 800.962.2242 (TTY: 711).

Fa koschdefrei schwetze mit me dolmetscher in deinre Schrooch, ruf 800.962.2242 uff (TTY: 711).

무료 전화 통역 서비스 800.962.2242 (TTY: 711).

Per parlare con un interprete nella vostra lingua gratis, chiami 800.962.2242 (TTY: 711)

للتحدث مجانًا إلى مترجم للغتك، يرجى الاتصال بـ 800.962.2242 (الهاتف النصي: 711)

Pour parler à un interpréter dans votre langue sans charges, téléphoner à 800.962.2242 (TTY: 711).

Um in Ihrer Sprache gebührenfrei mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 800.962.2242 an (TTY: 711).

ધ્યભાષીયા જોડે વાત કરવા, 800.962.2242 (TTY: 711) પર ફોન કરો.

Aby porozmawiac z tlumaczem w jezyku polskim, prosze zadzwonic na numer darmowy telefonu 800.962.2242 (TTY: 711)

Pou pale avèk yon entèprèt nan lang ou grastis, rele nan 800.962.2242 (TTY: 711).

ដើម្បីនិយាយជាមួយអ្នកបកប្រែផ្ទាល់មាត់ជាភាសារបស់អ្នកដោយមិនគិតថ្លៃ សូមហៅទៅកាន់ 800.962.2242 (TTY: 711)

Para falar com um intérprete em seu idioma de graça, ligue para 800.962.2242 (TTY: 711).