Coverage for: Individual or Family | <u>Plan</u> 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, call 1-800-807-7310 (TTY: 711) or visit us at www.premera.com/sebb. 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 1-800-807-7310 (TTY: 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	In-network: \$750 Individual / \$1,875 Family. Out-of-network: \$1,500 Individual / \$3,750 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. Does not apply to <u>Preventive care,</u> <u>copayments</u> and services listed below as "No charge".	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?	Yes. For pharmacy: In-network: \$125 Individual / \$312 Family. Out-of-network: \$125 Individual / \$312 Family. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	In-network: \$3,500 Individual / \$7,000 Family, Out-of-network: Not Applicable	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> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket</u> <u>limit</u> ?	<u>Premiums</u> , <u>balance-billed</u> charges, penalties for failure to obtain <u>prior</u> <u>authorization</u> for services, and health care this <u>plan</u> 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 <u>network</u> <u>provider</u> ?	Yes. See www.premera.com/sebb or call 1-800-807-7310 for a list of <u>network</u> providers.	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> .



Common		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	<u>Network Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
	Primary care visit to treat an injury or illness	\$25 <u>copay</u> /visit	50% coinsurance	None	
If you visit a health	Specialist visit	\$50 <u>copay</u> /visit	50% coinsurance	None	
care <u>provider's</u> office or clinic	Preventive care/screening/ immunization	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services you need are preventive. Then check what your <u>plan</u> will pay for.	
	<u>Diagnostic test</u> (x-ray, blood work)	25% coinsurance	50% coinsurance	None	
lf you have a test	Imaging (CT/PET scans, MRIs)	25% <u>coinsurance</u>	50% <u>coinsurance</u>	Prior authorization required for some outpatient imaging tests. Penalty for out-of-network: 50% of allowable charge to \$1,500 per occurrence.	
If you need drugs to treat your illness or condition	Preferred generic drugs	\$9 <u>copay</u> /prescription (retail), \$18 <u>copay</u> /prescription (mail)	\$9 <u>copay</u> /prescription + 40% <u>coinsurance</u> (retail), not covered (mail)	Covers up to a 30 day supply (retail), covers up to a 90 day supply (mail). No charge for specific preventive drugs. Pharmacy <u>deductible</u> does not apply. <u>Prior authorization</u> required for some drugs.	
More information about prescription drug coverage is available at	Preferred brand drugs	\$40 <u>copav</u> /prescription (retail), \$80 <u>copav</u> /prescription (mail)	\$40 <u>copay</u> /prescription + 40% <u>coinsurance</u> (retail), not covered (mail)	Covers up to a 30 day supply (retail), covers up to a 90 day supply (mail). Pharmacy <u>deductible</u> applies. <u>Prior authorization</u> required for some drugs.	
https://www.premera.co m/documents/052149_2 025.pdf	Preferred specialty drugs	\$75 <u>copay</u> /prescription	Not covered	Covers up to a 30 day supply. Only covered at specific contracted specialty pharmacies. Pharmacy <u>deductible</u> applies. <u>Prior</u> <u>authorization</u> required for some drugs.	

Common	What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	<u>Network Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Non-preferred generic drugs Non-preferred brand drugs Non-preferred <u>specialty</u> <u>drugs</u>	Non-pref. generic: 50% <u>coinsurance</u> Non-pref. brand: 50% <u>coinsurance</u> Non-pref. specialty: 50% <u>coinsurance</u>	Non-pref. generic: 50% <u>coinsurance</u> + 40% <u>coinsurance</u> (retail), not covered (mail) Non-pref. brand: 50% <u>coinsurance</u> + 40% <u>coinsurance</u> (retail), not covered (mail) Non-pref. specialty: Not covered	Non-pref. generic and non-pref. brand: Covers up to a 30 day supply (retail), covers up to a 90 day supply (mail). Non-pref. <u>specialty drugs</u> : Covers up to a 30 day supply. Only covered at specific contracted specialty pharmacies. Pharmacy <u>deductible</u> applies. <u>Prior authorization</u> required for some drugs.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	25% coinsurance	50% coinsurance	Prior authorization required for some services. Penalty for out-of-network: 50% of allowable charge to \$1,500 per occurrence.
	Physician/surgeon fees	25% coinsurance	50% coinsurance	None
	Emergency room care	\$150 <u>copay</u> /visit + 25% <u>coinsurance</u>	\$150 <u>copay</u> /visit + 25% <u>coinsurance</u>	Emergency room <u>copay</u> waived if admitted to hospital.
If you need immediate	Emergency medical transportation	25% coinsurance	25% coinsurance	None
If you need immediate medical attention	<u>Urgent care</u>	Hospital-based: \$150 <u>copay</u> /visit + 25% <u>coinsurance</u> Freestanding center: 25% <u>coinsurance</u>	Hospital-based: \$150 <u>copay</u> /visit + 25% <u>coinsurance</u> Freestanding center: 50% <u>coinsurance</u>	None

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	<u>Network Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
lf you have a hospital stay	Facility fee (e.g., hospital room)	25% coinsurance	50% <u>coinsurance</u>	Prior authorization required for all planned inpatient stays. Penalty for out-of-network: 50% of allowable charge to \$1,500 per occurrence.
	Physician/surgeon fees	25% coinsurance	50% coinsurance	None
lf you need mental health, behavioral	Outpatient services	Office Visit: \$25 <u>copay</u> /visit Facility: 25% <u>coinsurance</u>	50% <u>coinsurance</u>	None
health, or substance abuse services	h, or substance	25% coinsurance	50% <u>coinsurance</u>	Prior authorization required for all planned inpatient stays. Penalty for out-of-network: 50% of allowable charge to \$1,500 per occurrence.
lf you are pregnant	Office visits	25% coinsurance	50% <u>coinsurance</u>	<u>Cost sharing</u> does not apply for <u>preventive</u> <u>services</u> . Depending on type of services, a <u>coinsurance</u> may apply. Maternity care may include tests and such services described elsewhere in the SBC (such as, ultrasound).
	Childbirth/delivery professional services	25% coinsurance	50% <u>coinsurance</u>	<u>Cost sharing</u> does not apply for <u>preventive</u> <u>services</u> . Depending on type of services, a <u>coinsurance</u> may apply. Maternity care may include tests and such services described elsewhere in the SBC (such as, ultrasound).
	Childbirth/delivery facility services	25% coinsurance	50% <u>coinsurance</u>	<u>Cost sharing</u> does not apply for <u>preventive</u> <u>services</u> . Depending on type of services, a <u>coinsurance</u> may apply. Maternity care may include tests and such services described elsewhere in the SBC (such as, ultrasound).

Common		What You W	/ill Pay	Limitations, Exceptions, & Other
Medical Event	Services You May Need	<u>Network Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Home health care	25% coinsurance	50% coinsurance	None
	Rehabilitation services	Outpatient: \$50 <u>copay</u> /visit Inpatient: 25% <u>coinsurance</u>	50% <u>coinsurance</u>	Limited to 45 outpatient visits per calendar year, limited to 45 inpatient days per calendar year. Includes physical therapy, speech therapy, and occupational therapy combined. <u>Prior authorization</u> required for all planned inpatient stays. Penalty for out-of- network: 50% of allowable charge to \$1,500 per occurrence.
If you need help recovering or have other special health needs	Habilitation services	Outpatient: \$50 <u>copay</u> /visit Inpatient: 25% <u>coinsurance</u>	50% <u>coinsurance</u>	Limited to 45 outpatient visits per calendar year, limited to 45 inpatient days per calendar year. Includes physical therapy, speech therapy, and occupational therapy combined. <u>Prior authorization</u> required for all planned inpatient stays. Penalty for out-of- network: 50% of allowable charge to \$1,500 per occurrence.
	Skilled nursing care	25% coinsurance	50% <u>coinsurance</u>	Prior authorization required for all planned inpatient stays. Penalty for out-of-network: 50% of allowable charge to \$1,500 per occurrence.
	<u>Durable medical</u> equipment	25% coinsurance	50% <u>coinsurance</u>	Prior authorization required to buy some medical equipment. Penalty for out-of-network: 50% of allowable charge to \$1,500 per occurrence.
	Hospice services	25% coinsurance	50% <u>coinsurance</u>	Limited to 240 respite hours, limited to 30 inpatient days - 6 month overall lifetime benefit limit, except when approved otherwise.
If your child needs	Children's eye exam	Not covered	Not covered	None
dental or eye care	Children's glasses	Not covered	Not covered	None
actual of eye oure	Children's dental check-up	Not covered	Not covered	None

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does N	OT Cover (Check your policy or <u>plan</u> document for r	more information and a list of any other <u>excluded services</u> .)	
Cosmetic surgery	Long-term care	 Routine eye care (Adult) 	
Dental care (Adult)	 Private-duty nursing 	Weight loss programs	
Infertility treatment			
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)			
Acupuncture	Foot care	Non-emergency care when traveling outside the	
 Bariatric surgery 	Hearing aids	U.S.	
 Chiropractic care or other spinal ma 	nipulations		

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: for ERISA <u>plans</u>, contact the Department of Labor's Employee Benefit's Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>. For governmental <u>plans</u>, contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>. For church <u>plans</u> and all other <u>plans</u>, call 1-800-562-6900 for the state insurance department, or the insurer at 1-800-807-7310 or TTY 711. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health</u> Insurance Marketplace. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318-2596.

Your <u>Grievance</u> and <u>Appeals</u> 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: your <u>plan</u> at 1-800-807-7310 or TTY 711, or the state insurance department at 1-800-562-6900, or Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>.

Does this <u>plan</u> provide <u>Minimum Essential Coverage</u>? 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 <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>.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-807-7310. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-807-7310. Chinese (中文): 如果需要中文的帮助,请拨打这个号码1-800-807-7310. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-807-7310.

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



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 <u>plan's</u> overall <u>deductible</u>	\$750
Specialist copay	\$50
Hospital (facility) <u>coinsurance</u>	25%
Other <u>coinsurance</u>	25%

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. Peq would pay:	

<u>Cost Sharing</u>		
Deductibles	\$800	
Copayments	\$0	
Coinsurance	\$2,800	
What isn't covered		
Limits or exclusions \$60		
The total Peg would pay is	\$3,560	

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

The <u>plan's</u> overall <u>deductible</u>	\$750
Specialist copay	\$50
Hospital (facility) <u>coinsurance</u>	25%
Other <u>coinsurance</u>	25%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*) <u>Diagnostic tests</u> (*blood work*) <u>Prescription drugs</u> Durable medical equipment (*glucose meter*)

Total Example Cost	\$5,600

In this example, Joe would pay:

<u>Cost Sharing</u>		
Deductibles	*\$300	
Copayments	\$1,400	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,720	
This plan has other <u>deductibles</u> for specific services		

included in this coverage example. See "Are there other <u>deductibles</u> for specific services?" row above.

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

The <u>plan's</u> overall <u>deductible</u>	\$750
Specialist copay	\$50
Hospital (facility) <u>coinsurance</u>	25%
Other coinsurance	25%

This EXAMPLE event includes services like:

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

In this example, Mia would pay:

Cost Sharing		
<u>Deductibles</u>	*\$800	
<u>Copayments</u>	\$400	
Coinsurance	\$400	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1,600	

* This plan has other <u>deductibles</u> for specific services included in this coverage example. See "Are there other <u>deductibles</u> for specific services?" row above.

Discrimination is Against the Law

Premera Blue Cross (Premera) complies with applicable Federal and Washington state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera provides free aids and services to people with disabilities to communicate effectively with us, such as gualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). Premera provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact the Civil Rights Coordinator. If you believe that Premera has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with: Civil Rights Coordinator - Complaints and Appeals, PO Box 91102, Seattle, WA 98111, Toll free: 855-332-4535, Fax: 425-918-5592, TRS: 711, Email AppealsDepartmentInguiries@Premera.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the 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 Ave SW, Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html. You can also file a civil rights complaint with the Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint Portal available at https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status, or by phone at 800-562-6900, 360-586-0241 (TDD). Complaint forms are available at https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx.

Language Assistance

<u>ATENCIÓN</u>: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-807-7310 (TRS: 711). <u>注意</u>:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 800-807-7310 (TRS: 711)。 <u>CHÚÝ</u>: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800-807-7310 (TRS: 711). <u>주의</u>: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-807-7310 (TRS: 711) 번으로 전화해 주십시오. <u>BHИМАНИЕ</u>: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-807-7310

(служба коммутируемых сообщений: 711).

<u>PAUNAWA</u>: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 800-807-7310 (TRS: 711). <u>УВАГА!</u> Якщо ви розмовляете українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки.

Телефонуйте за номером 800-807-7310 (служба комутованих повідомлень: 711).

<u>ATTENTION</u> : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-807-7310 (SRT : 711). <u>UWAGA</u>: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-807-7310 (TRS: 711).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 800-807-7310 (TRS: 711).

. ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-807-7310 (TRS: 711). توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با (TRS: 711) (TRS: 7

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