



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.bcbsok.com/member/policy-forms/ or by calling 1-800-942-5837.

| Important Questions | Answers | Why this Matters: |
|---|--|---|
| What is the overall <u>deductible</u> ? | Network: \$6,000 Individual/ \$12,700 Family. Out-of-Network: \$12,000 Individual/ \$25,400 Family. Doesn't apply to services that charge a copay, in-network preventive care, or prescription drugs. Copays, per occurrence deductibles, and prescription drug costs don't count toward the overall deductible. | You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1st). See the chart starting on page 3 for how much you pay for covered services after you meet the <u>deductible</u> . |
| Are there other <u>deductibles</u> for specific services? | Yes. Per occurrence: \$500 emergency room; \$250/\$350 inpatient admission; \$200/\$300 outpatient surgery. There are no other specific <u>deductibles</u> . | You must pay all the costs for these services up to the specific <u>deductible</u> amount before this plan begins to pay for these services. |
| Is there an <u>out-of-pocket limit</u> on my expenses? | Yes. Network: \$6,000 Individual/ \$12,700 Family. Out-of-Network: \$12,000 Individual/ \$25,400 Family. | The <u>out-of-pocket</u> limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses. |
| What is not included in the <u>out-of-pocket limit</u> ? | Premiums, preauthorization penalties, balance-billed charges, and health care this plan doesn't cover. | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> . |

Questions: Call 1-800-942-5837 or visit us at www.bcbsok.com/coverage

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf or call 1-855-756-4448 to request a copy.

Blue Cross and Blue Shield of Oklahoma, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

| Important Questions | Answers | Why this Matters: |
|--|--|---|
| Does this plan use a network of providers? | Yes. For a list of Network providers please call 1-800-942-5837 or see www.bcbsok.com . | If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 3 for how this plan pays different kinds of providers . |
| Do I need a referral to see a specialist? | No. You don't need a referral to see a specialist. | You can see the specialist you choose without permission from this plan. |
| Are there services this plan doesn't cover? | Yes. | Some of the services this plan doesn't cover are listed on page 6. See your policy or plan document for additional information about excluded services . |



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the health plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- The plan may encourage you to use Network **providers** by charging you lower **deductibles**, **copayments**, and **coinsurance** amounts.

| Common Medical Event | Services You May Need | Your cost if you use a Network Provider | Your cost if you use an Out-of-Network Provider | Limitations & Exceptions |
|---|--|---|---|--|
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | \$20 copay/visit | No charge after deductible | ---none--- |
| | Specialist visit | \$40 copay/visit | No charge after deductible | |
| | Other practitioner office visit | \$20 copay Primary Care Physician (PCP)/ \$40 copay specialist for office visits or no charge after deductible for other services | No charge after deductible | Acupuncture is not covered. |
| | Preventive care/screening/immunization | No Charge | No charge after deductible | Annual mammography screening and childhood immunizations are covered at 100% of the allowable amount Out-of-Network. |
| If you have a test | Diagnostic test (x-ray, blood work) | No charge after deductible | No charge after deductible | ---none--- |
| | Imaging (CT/PET scans, MRIs) | No charge after deductible | No charge after deductible | |

| Common Medical Event | Services You May Need | Your cost if you use a Network Provider | Your cost if you use an Out-of-Network Provider | Limitations & Exceptions |
|---|--|--|---|---|
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at https://www.myprime.com/content/dam/prime/memberportal/forms/AuthorForms/IVL/2016/2016_OK_5T_EX.pdf | Preferred generic drugs | Retail - No Charge/\$5 copay Mail - No Charge | Retail - \$5 copay | Lower copay applies at preferred Network pharmacies. All non-specialty Out-of-Network prescriptions subject to 50% penalty. Up to 30 day supply retail. Up to 90 day supply mail, Network only. Specialty drugs limited to 30 day supply. Prior authorization may be required. Payment of the difference between the cost of a brand name drug and a generic may also be required if a generic drug is available. |
| | Non-preferred generic drugs | Retail - \$10/\$15 copay Mail - \$30 copay | Retail - \$15 copay | |
| | Preferred brand drugs | Retail - \$35/\$45 copay Mail - \$105 copay | Retail - \$45 copay | |
| | Non-preferred brand drugs | Retail - \$75/\$85 copay Mail - \$225 copay | Retail - \$85 copay | |
| | Specialty drugs | \$150 copay | 50% coinsurance | |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | \$200 per occurrence deductible | \$300 per occurrence deductible | Per occurrence deductible is charged in addition to the overall deductible. Elective abortion is not covered. \$500 penalty for failure to preauthorize Out-of-Network. |
| | Physician/surgeon fees | No charge after deductible | No charge after deductible | |
| If you need immediate medical attention | Emergency room services | \$500 per occurrence deductible | \$500 per occurrence deductible | Per occurrence deductible is charged in addition to the overall deductible and is waived if admitted. |
| | Emergency medical transportation | No charge after deductible | No charge after deductible | ---none--- |
| | Urgent care | No charge after deductible | No charge after deductible | Copay may apply. |
| If you have a hospital stay | Facility fee (e.g., hospital room) | \$250 per occurrence deductible | \$350 per occurrence deductible | Per occurrence deductible is charged in addition to the overall deductible. \$500 penalty for failure to preauthorize. |
| | Physician/surgeon fee | No charge after deductible | No charge after deductible | ---none--- |

| Common Medical Event | Services You May Need | Your cost if you use a Network Provider | Your cost if you use an Out-of-Network Provider | Limitations & Exceptions |
|---|--|--|---|---|
| If you have mental health, behavioral health, or substance abuse needs | Mental/behavioral health outpatient services | \$20 copay for office visits or no charge after deductible for other outpatient services | No charge after deductible | Outpatient: Preauthorization required for psychological testing, neuropsychological testing, electroconvulsive therapy, repetitive transcranial magnetic stimulation, and intensive outpatient treatment; \$500 penalty for failure to preauthorize. Inpatient: Per occurrence deductible is charged in addition to the overall deductible. \$500 penalty for failure to preauthorize. |
| | Mental/behavioral health inpatient services | \$250 per occurrence deductible | \$350 per occurrence deductible | |
| | Substance use disorder outpatient services | \$20 copay for office visits or no charge after deductible for other outpatient services | No charge after deductible | |
| | Substance use disorder inpatient services | \$250 per occurrence deductible | \$350 per occurrence deductible | |
| If you are pregnant | Prenatal and postnatal care | \$20 copay PCP/\$40 copay specialist for initial visit | No charge after deductible | Copay applies to first prenatal visit (per pregnancy). |
| | Delivery and all inpatient services | \$250 per occurrence deductible | \$350 per occurrence deductible | Per occurrence deductible is charged in addition to the overall deductible. |
| If you need help recovering or have other special health needs | Home health care | No charge after deductible | No charge after deductible | 30 visit maximum per benefit period. \$500 penalty for failure to preauthorize. |
| | Rehabilitation services | No charge after deductible | No charge after deductible | Outpatient: Combined 25 visit limit per benefit period for physical, speech, and occupational therapy. Inpatient: 30 day maximum per benefit period. \$500 penalty for failure to preauthorize. |
| | Habilitation services | No charge after deductible | No charge after deductible | |
| | Skilled nursing care | No charge after deductible | No charge after deductible | 30 day inpatient maximum per benefit period. \$500 penalty for failure to preauthorize. |
| | Durable medical equipment | No charge after deductible | No charge after deductible | Medically necessary rental or purchase at the plan's discretion. |
| | Hospice service | No charge after deductible | No charge after deductible | \$500 penalty for failure to preauthorize. |

| Common Medical Event | Services You May Need | Your cost if you use a Network Provider | Your cost if you use an Out-of-Network Provider | Limitations & Exceptions |
|--|-----------------------|---|---|--|
| If your child needs dental or eye care | Eye exam | No Charge | No Charge | One visit per year. Reimbursed up to \$30 Out-of-Network. |
| | Glasses | No Charge | No Charge | One pair of glasses per year. Up to \$150 In-Network. Reimbursed up to \$30 frames/\$25 single vision lenses Out-of-Network. |
| | Dental check-up | No charge after deductible | No charge after deductible | Two visits per year. See benefit booklet for network details |

Excluded Services & Other Covered Services:

| Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.) | | |
|--|--|--|
| <ul style="list-style-type: none"> • Acupuncture • Bariatric surgery (For treatment of obesity/weight reduction) • Cosmetic surgery (With exception of accidental injury repair and some instances for physiological functioning improvement of a malformed body member) • Dental care (Adult) | <ul style="list-style-type: none"> • Elective abortion (Unless the life of the mother is endangered) • Hearing aids (Limited coverage for children) • Infertility treatment • Long term care | <ul style="list-style-type: none"> • Non-emergency care when traveling outside the U.S. • Routine eye care (Adult) • Weight loss programs |

| Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.) | | |
|---|--|---|
| <ul style="list-style-type: none"> • Chiropractic care | <ul style="list-style-type: none"> • Private duty nursing (Limited to 85 visits per year) | <ul style="list-style-type: none"> • Routine foot care (Only for diabetic subscribers) |

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-942-5837. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact Blue Cross and Blue Shield of Oklahoma at 1-800-942-5837 or visit www.bcbsok.com, or contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or visit www.dol.gov/ebsa/healthreform.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-942-5837.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-942-5837.

Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-800-942-5837.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' 1-800-942-5837.

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

About These Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under the plan. The actual care you receive will be different from these examples, and the cost of that care also will be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$1,340
- Patient pays \$6,200

Sample care costs:

| | |
|----------------------------|----------------|
| Hospital charges (mother) | \$2,700 |
| Routine obstetric care | \$2,100 |
| Hospital charges (baby) | \$900 |
| Anesthesia | \$900 |
| Laboratory tests | \$500 |
| Prescriptions | \$200 |
| Radiology | \$200 |
| Vaccines, other preventive | \$40 |
| Total | \$7,540 |

Patient pays:

| | |
|----------------------|----------------|
| Deductibles | \$6,000 |
| Copays | \$0 |
| Coinsurance | \$0 |
| Limits or exclusions | \$200 |
| Total | \$6,200 |

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$2,920
- Patient pays \$2,480

Sample care costs:

| | |
|--------------------------------|----------------|
| Prescriptions | \$2,900 |
| Medical Equipment and Supplies | \$1,300 |
| Office Visits and Procedures | \$700 |
| Education | \$300 |
| Laboratory tests | \$100 |
| Vaccines, other preventive | \$100 |
| Total | \$5,400 |

Patient pays:

| | |
|----------------------|----------------|
| Deductibles | \$2,400 |
| Copays | \$0 |
| Coinsurance | \$0 |
| Limits or exclusions | \$80 |
| Total | \$2,480 |

Questions and answers about Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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