Coverage for: Individual/Family Plan Type: HMO

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, visit <u>www.bcbstx.com/bb/ind/bb-bosa11bavitxo-tx-2021.pdf</u> or by calling 1-888-697-0683. 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>, provider, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary/</u> or call 1-855-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	<u>Network</u> : \$5,000 Individual/\$13,800 Family <u>Out-of-Network</u> : \$15,000 Individual/\$45,000 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. In-Network Preventive Health Care services 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 <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> .
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</u> limit for this <u>plan</u> ?	<u>Network</u> : \$6,900 Individual/ \$13,800 Family <u>Out-of-Network</u> : Unlimited Individual/Unlimited 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 <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 limit</u> ?	Premiums, balance-billed charges, and health care this <u>plan</u> doesn't 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 <u>www.bcbstx.com/go/bahmo</u> or call 1-888-697-0683 for a list of <u>Participating providers</u> .	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 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> ?	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

	Common	Services You May	What You Will Pay		Limitations, Exceptions, & Other Important
	Medical Event	Need	Participating Providers (You will pay the least)	Non-Participating Providers (You will pay the most)	Information
		Primary care visit to treat an injury or illness	50% <u>coinsurance</u>	50% <u>coinsurance</u>	Virtual Visits are available. See your benefit booklet* for details.
	lf you visit a health care <u>provider's</u>	<u>Specialist</u> visit	50% <u>coinsurance</u>	50% <u>coinsurance</u>	Referral required.
office or clinic	Preventive care/screening/ immunization	No Charge; <u>deductible</u> does not apply	50% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your plan will pay for.	
		<u>Diagnostic test</u> (x- ray, blood work)	Freestanding Facility : 40% <u>coinsurance</u> Hospital : 50% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Referral</u> required. <u>Preauthorization</u> may also be required; see your benefit booklet* for details.
lf you have a test	Imaging (CT/PET scans, MRIs)	Freestanding Facility: 40% <u>coinsurance</u> Hospital: 50% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Referral</u> required. <u>Preauthorization</u> may also be required; see your benefit booklet* for details.	

Common	Services You May	What You Will Pay		Limitations Exceptions & Other Important
Medical Event	Need	Participating Providers (You will pay the least)	Non-Participating Providers (You will pay the most)	Limitations, Exceptions, & Other Important Information
lf you need drugs to	Preferred generic drugs	Preferred Participating - 20% <u>coinsurance</u> Participating - 25% <u>coinsurance</u> Mail - 20% <u>coinsurance</u>	Retail – 25% <u>coinsurance</u> plus 50% additional charge	
	Non-preferred generic drugs	Preferred Participating - 25% <u>coinsurance</u> Participating - 30% <u>coinsurance</u> Mail - 25% <u>coinsurance</u>	Retail – 30% <u>coinsurance</u> plus 50% additional charge	Limited to a 30-day supply at retail (or a 90-day
treat your illness or condition More information about prescription	Preferred brand drugs	Preferred Participating - 30% <u>coinsurance</u> Participating - 35% <u>coinsurance</u> Mail - 30% <u>coinsurance</u>	Retail – 35% <u>coinsurance</u> plus 50% additional charge	supply at a <u>network</u> of select retail pharmacies). Up to a 90-day supply at mail order. <u>Specialty</u> <u>drugs</u> limited to a 30-day supply. Payment of the difference between the cost of a brand name drug and a generic may also be required
drug coverage is availableat www.bcbstx.com/rx21	Non-preferred brand drugs	Preferred Participating - 35% <u>coinsurance</u> Participating - 40% <u>coinsurance</u> Mail - 35% <u>coinsurance</u>	Retail – 40% <u>coinsurance</u> plus 50% additional charge	if a generic drug is available. Additional <u>Out-of-Network</u> charge will not apply to any <u>deductible</u> or out-of-pocket amounts.
	Preferred <u>specialty</u> drugs	45% <u>coinsurance</u>	45% <u>coinsurance</u> plus 50% additional charge	
	Non-preferred specialty drugs	50% <u>coinsurance</u>	50% <u>coinsurance</u> plus 50% additional charge	
lf you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Freestanding Facility: \$600/visit plus 40% <u>coinsurance</u> Hospital: \$600/visit plus 50% <u>coinsurance</u>	\$2,000/visit plus 50% <u>coinsurance</u>	<u>Referral</u> required. <u>Preauthorization</u> may also be required. For Outpatient Infusion Therapy, see your benefit booklet* for details.
	Physician/surgeon fees	\$200/visitplus 50% <u>coinsurance</u>	50% <u>coinsurance</u>	
lf you need immediate medical attention	Emergency room care	\$950/visitplus 50% <u>coinsurance</u>	\$950/visit plus 50% <u>coinsurance</u>	Copayment waived if admitted.
	Emergency medical transportation	50% <u>coinsurance</u>	50% <u>coinsurance</u>	Preauthorization may be required for non- emergency transportation; see your benefit booklet* for details.
	<u>Urgent care</u>	50% <u>coinsurance</u>	50% coinsurance	None

C	ommon	Services You May	What You	ı Will Pay	Limitations, Exceptions, & Other Important
	dical Event	Need	Participating Providers (You will pay the least)	Non-Participating Providers (You will pay the most)	Information
lf you h	navea	Facility fee (e.g., hospital room)	\$850/visit plus 50% <u>coinsurance</u>	\$2,000/visit plus 50% <u>coinsurance</u>	<u>Referral</u> required. <u>Preauthorization</u> may also be required; see your benefit booklet* for details.
hospita	alstay	Physician/surgeon fees	50% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Referral</u> required. <u>Preauthorization</u> may also be required; see your benefit booklet* for details.
health.	behavioral	·	50% <u>coinsurance</u> for office visits; 40% <u>coinsurance</u> for other outpatient services	50% <u>coinsurance</u>	<u>Referral</u> required. <u>Preauthorization</u> may also be required; see your benefit booklet* for details.
health, abuses	or substance services	Inpatient services	\$850/visitplus 50% <u>coinsurance</u>	\$2,000/visit plus 50% <u>coinsurance</u>	<u>Referral</u> required. <u>Preauthorization</u> may also be required; see your benefit booklet* for details.

Common Services You May		What You Will Pay		Limitations Evantions 8 Other Important
Medical Event	Need	Participating Providers (You will pay the least)	Non-Participating Providers (You will pay the most)	Limitations, Exceptions, & Other Important Information
lf you are pregnant	Office visits	50% coinsurance	50% coinsurance	Cost sharing does not apply for preventive
	Childbirth/delivery professional services	50% <u>coinsurance</u>	50% <u>coinsurance</u>	services. Depending on the type of services, coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery facility services	\$850/visitplus 50% <u>coinsurance</u>	\$2,000/visit plus 50% <u>coinsurance</u>	
	Home health care	50% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Referral</u> required. <u>Preauthorization</u> may also be required; see your benefit booklet* for details.
	Rehabilitation services	50% <u>coinsurance</u>	50% <u>coinsurance</u>	Separate 35 visit maximum per benefit period for <u>Habilitation</u> and <u>Rehabilitation services</u> ,
If you need help recovering or have other special health needs	Habilitation services	50% <u>coinsurance</u>	50% <u>coinsurance</u>	including chiropractic care. <u>Referral required</u> . <u>Preauthorization</u> may also be required; see your benefit booklet* for details.
	<u>Skilled nursing</u> <u>care</u>	50% <u>coinsurance</u>	50% <u>coinsurance</u>	25 days/year. <u>Referral</u> required. <u>Preauthorization</u> may also be required; see your benefit booklet* for details.
	Durable medical equipment	50% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Referral</u> required. <u>Preauthorization</u> may also be required; see your benefit booklet* for details.
	Hospice services	50% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Referral</u> required. <u>Preauthorization</u> may also be required; see your benefit booklet* for details.
lf your child needs dental or eye care	Children's eye exam	No Charge; <u>deductible</u> does not apply	Up to a \$30 reimbursement is available; <u>deductible</u> does not apply	One visit per year. Out-of-Network reimbursement will not exceed the retail cost. See your benefit booklet* (Pediatric Vision Care Benefits) for details.
	Children's glasses	No Charge	Reimbursement is available; <u>deductible</u> does not apply	One pair of glasses per year. Reimbursement for frames, lenses, and lens options purchased Out-of-Network is available (not to exceed the retail cost). See your benefit booklet* (Pediatric Vision Care Benefits) for details.
	Children's dental check-up	Not Covered	Not Covered	None

Excluded Services & Other Covered Services:

 major bodily function unless an abortion is erformed) Non-emergency care when traveling outside the U.S. Private-duty nursing (unless <u>medically necessary</u>) Cosmetic surgery (except for the correction of ongenital deformities or for conditions resulting om accidental injuries, scars, tumors or diseases. When <u>medically necessary</u>) Dental care (Adult and Child) 	 diabetes, circulatory disorders of the lower extremities, peripheral vascular disease, peripheral neuropathy, or chronic arterial or venous insufficiency) Weight loss programs
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- Chiropractic Care (35 visits/ year combined with <u>habilitation</u> and <u>rehabilitation services</u>)
- Hearing aids (limited to one hearing aid per ear every 36 months)

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: the plan at Blue Cross and Blue Shield of Texas at 1-888-697-0683 or visit www.bcbstx.com. You may also contact your state insurance department at 1-800-252-3439 or Department of Labor's Employee Benefits Security Administration at 1-866-EBSA(3272) or https://www.dol.gov/ebsa/contactEBSA/consumerassistance.html. 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 OR state health insurance marketplace or SHOP.

Your Grievance and Appeals 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 on how 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: Texas Department of Insurance at 1-800-578-4677 or visit <u>https://tdi.texas.gov</u>.

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? Not Applicable

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 1-888-697-0683. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-697-0683. Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-888-697-0683. Navajo (Dine): Dinek'engo shika at'ohwol ninisingo, kwijigo holne' 1-888-697-0683.

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

*For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.bcbstx.com/bb/ind/bb-bosa11bavitxo-tx-2021.pdf</u>.



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>	\$5,000
Specialist coinsurance	50%
Hospital (facility) copay/coins	\$850+50%
Other coinsurance	50%

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, Peg would pay:

Cost Sharing		
<u>Deductibles</u>	\$5,000	
Copayments	\$900	
Coinsurance	\$300	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$6,260	

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

The <u>plan's</u> overall <u>deductible</u>	\$5,000
Specialist coinsurance	50%
Hospital (facility) copay/coins	\$850+50%
Other coinsurance	50%

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:

Cost Sharing			
Deductibles	\$5,000		
Copayments	\$0		
<u>Coinsurance</u>	\$100		
What isn't covered			
Limits or exclusions	\$20		
The total Joe would pay is	\$5,120		

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

The plan's overall deductible	\$5,000
Specialist coinsurance	50%
Hospital (facility) copay/coins	\$850+50%
Other coinsurance	50%

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:

Cost Sharing		
Deductibles	\$2,400	
<u>Copayments</u>	\$400	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$2,800	



Health care coverage is important for everyone.

We provide free communication aids and services for anyone with a disability or who needs language assistance. We do not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability.

To receive language or communication assistance free of charge, please call us at 855-710-6984.

If you believe we have failed to provide a service, or think we have discriminated in another way, contact us to file a grievance.

Office of Civil Rights Coordinator	Phone:	855-664-7270 (voicemail)
300 E. Randolph St.	TTY/TDD:	855-661-6965
35th Floor	Fax:	855-661-6960
Chicago, Illinois 60601	Email:	CivilRightsCoordinator@hcsc.net
You may file a civil rights complaint with the U.S. Departmer	nt of Health and Hu	man Services, Office for Civil Rights, at:
U.S. Dept. of Health & Human Services	Phone:	800-368-1019
200 Independence Avenue SW	TTY/TDD:	800-537-7697
Room 509F, HHH Building 1019	Complaint Portal:	https://ocrportal.hhs.gov/ocr/portal/lobby.jsf
Washington, DC 20201	Complaint Forms:	http://www.hhs.gov/ocr/office/file/index.html



BlueCross BlueShield of Texas

If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 855-710-6984.

Español Spanish	Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-710-6984.
العربية Arabic	إن كان لديك أو لدى شخص تساعده أسئلة، فلديك الحق في الحصول ىلع المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة المتحدث مع مترجم فوري، اتصل ىلع الرم 6984-710-855.
繁體中文 Chinese	如果您,或您正在協助的對象,對此有疑問,您有權利免費以您的母語獲得幫助和訊息。洽詢一位翻譯員,請撥電話 號碼 855-710-6984。
Français French	Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-710-6984.
Deutsch German	Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-710-6984 an.
ગુજરાતી	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયક્રમ બાબતે પ્રશ્નો હોય, તો તમને વિના ખચેર, તમારી ભાષામાં મદદ અને
Gujarati	માહિતી મેળવવાનો ફક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કૉલ કરો.
हिंदी	यिद आपके, या आप जिसकी सहायता कर रहे हैं उैसके, प्रश्न हैं, तो आपके अपनी भाषा म निःशुल्क सहायता और जानकारी प्राप्त करन का अधिकार है।
Hindi	किसी अनवादक स बात करन क लिए 855-710-6984 पर कॉल करें।.
Italiano Italian	Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare il numero 855-710-6984.
한국어	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가
Korean	필요하시면 855-710-6984 로 전화하십시오.
Diné	T'áá ni, éí doodago ła'da bíká anánílwo'ígíí, na'ídíłkidgo, ts'ídá bee ná ahóóti'i' t'áá níík'e níká a'doolwoł dóó bína'ídíłkidígíí bee nił h odoonih.
Navajo	Ata'dahalne'ígíí bich'į' hodíílnih kwe'é 855-710-6984.
فارسی	اگر شما، يا كسى كه شما به او كمك مي كنيد، سؤالى داشته باشيد، حق اين را داريد كه به زيان خود، به طور رايگان كمك و اطلاعات دريافت نماييد جهت گفتگو با يك مترجم شهافى، با شماره
Persian	تمسا حاصل نماييد 6984-710-855
Polski	Jeśli Ty lub osoba, której pomagasz, macie jakiekolwiek pytania, macie prawo do uzyskania bezplatnej informacji i pomocy we własnym języku. Aby porozmawiać z
Polish	tłumaczem, zadzwoń pod numer 855-710-6984.
Русский	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке.
Russian	Чтобы связаться с переводчиком, позвоните по телефону 855-710-6984.
Tagalog Tagalog	Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.
ار دو Urdu	اگر آپ کو، یا کسی ایسے فرد کو جس کسی آپ مدد کررہے ہیں، کوئی سروال درپیش ہے تو، آپ کو اپنی زبان میں مفتحدد اور معلومات حاصل کرن ہے کا حق ہے۔ مترجم سے بات کرنے کے لیے، 6984-710-855 پر کال کریں۔
Tiếng Việt	Nếu quý vị, hoặc người mà quý vị giúp đỡ, có câu hỏi, thì quý vị có quyền được giúp đỡ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông
Vietnamese	dịch viên, gọi 855-710-6984.