

BlueCross BlueShield of Texas : MyBlue Health BronzeSM 402

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 www.bcbstx.com/bb/ind/bb bhsa01bftitxp tx 2025.pdf or by calling 1-888-697-0683. 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 1-855-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$7,400 Individual/\$14,800 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 deductible?	Yes. In-Network Preventive Health Care services, certain services with a copayment, and certain prescription drugs are covered before you meet your deductible.	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> <u>limit</u> for this <u>plan</u> ?	\$9,200 Individual/\$18,400 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 out-of-pocket limit?	Premiums, balance-billing 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> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.bcbstx.com/go/mbh or call 1-888-697-0683 for a list of Participating 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 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 might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider before you get services</u>.</u>
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.

		What You	ı Will Pay	Limitations, Exceptions, & Other Important Information	
Common Medical Event	Services You May Need	Participating Providers (You will pay the least)	Non-Participating Providers (You will pay the most)		
f you visit a health care <u>provider's</u> office	Primary care visit to treat an injury or illness	Select PCP: No Charge; deductible does not apply All other providers: \$105/visit; deductible does not apply	Not Covered	To obtain No Charge, you must choose a Select Physician as your PCP (Primary Care Physician). Virtual Visits are available. See your benefit booklet* (Your PCP) for details.	
or clinic	Specialist visit	50% coinsurance	Not Covered	Referral required.	
	Preventive care/screening/immunization	No Charge; <u>deductible</u> does not apply	Not Covered	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 <u>plan</u> will pay for.	
f you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Freestanding Facility (including bloodwork performed by a Select PCP): 40% coinsurance Hospital (including bloodwork): 50% coinsurance In Office: (Certain X-Rays, Ultrasounds, and ECGs ordered by Select PCP): No Charge; deductible does not apply	Not Covered	Referral may be required. Preauthorization may also be required. Certain X-Rays, Ultrasounds, and ECGs as listed in our Schedule of Copayments and Benefit Limits in your benefit booklet are covered at No Charge in office with a Select PCP. To obtain No Charge, you must choose a Select Physician as your PCP, and the services must be performed in office with a Select PCP. See your benefit booklet* (Outpatient Lab and X-Ray services) for details.	
	Imaging (CT/PET scans, MRIs)	Freestanding Facility: 40% coinsurance Hospital: 50% coinsurance	Not Covered	Referral may be required. Preauthorization may also be required; See your benefit booklet* (Outpatient Lab and X-Ray services) for details.	

		What You	ı Will Pay	
Common Medical Eve	nt Services You May Need	Participating Providers (You will pay the least)	Non-Participating Providers (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Generic drugs (Preferred)	Retail: Preferred Participating - \$10/prescription Participating - \$20/prescription Mail: \$30/prescription; deductible does not apply	Not Covered	Limited to a 30-day supply at retail (or a 90-day supply at a <u>network</u> of select retail pharmacies). Up to a 90-day supply at mail order. <u>Specialty drugs</u> limited to a 30-day supply except for certain FDA-designated dosing regimens. Payment of
If you need drugs to treat your illness or condition	<u> </u>	Retail: Preferred Participating - \$20/prescription Participating - \$30/prescription Mail: \$60/prescription; deductible does not apply	Not Covered	the difference between the cost of a brand name drug and a generic may also be required if a generic drug is available. Certain drugs require approval before they will be covered. Cost sharing for insulin included in the drug list will not exceed \$25 per prescription for a 30-day
More information prescription druge coverage is avail at www.bcbstx.com/	Brand drugs (Preferred)	Retail: Preferred Participating - 30% coinsurance Participating - 35% coinsurance Mail: 30% coinsurance	Not Covered	supply, regardless of the amount or type of insulin needed to fill the prescription.
/6T	Brand drugs (Non-Preferred)	Retail: Preferred Participating - 35% coinsurance Participating - 40% coinsurance Mail: 35% coinsurance	Not Covered	
	Specialty drugs (Preferred)	45% coinsurance	Not Covered	
	Specialty drugs (Non- Preferred)	50% coinsurance	Not Covered	

		What You	ı Will Pay	Limitations, Exceptions, & Other Important Information	
Common Medical Event	Services You May Need	Participating Providers (You will pay the least)	Non-Participating Providers (You will pay the most)		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Freestanding Facility: \$600/visit plus 40% coinsurance Hospital: \$600/visit plus 50% coinsurance	Not Covered	Referral required. Preauthorization may also be required. For Outpatient Infusion Therapy, see your benefit booklet* (Outpatient Facility Services) for details.	
	Physician/surgeon fees	\$200/visit plus 50% coinsurance	Not Covered	, ,	
	Emergency room care	\$950/visit plus 50% coinsurance	\$950/visit plus 50% coinsurance	Copayment waived if admitted.	
If you need immediate medical attention	Emergency medical transportation	50% coinsurance	50% <u>coinsurance</u>	Preauthorization may be required for non-emergency transportation; see your benefit booklet* (Ambulance Services) for details.	
	Urgent care	\$160/visit; <u>deductible</u> does not apply	Not Covered	No Charge for first two (2) visits per benefit period with in-network <u>provider</u> . See your benefit booklet* for details.	
If you have a hospital	Facility fee (e.g., hospital room)	\$850/visit plus 50% coinsurance	Not Covered	Referral required. Preauthorization may also be required; see your benefit booklet* (Inpatient Hospital Services) for details.	
stay	Physician/surgeon fees	50% coinsurance	Not Covered	Referral required. Preauthorization may also be required; see your benefit booklet* (Inpatient Professional Services) for details.	
If you need mental	Outpatient services	40% coinsurance	Not Covered	Preauthorization may be required; See your benefit booklet* (Behavioral Health Services) for details.	
health, behavioral health, or substance abuse services	Inpatient services	\$850/visit plus 50% coinsurance	Not Covered	Referral required. Preauthorization may also be required; see your benefit booklet* (Behavioral Health Services) for details.	

^{*}For more information about limitations and exceptions, see the \underline{plan} or policy document at $\underline{www.bcbstx.com/bb/ind/bb_bhsa01bftitxp_tx_2025.pdf}$

		What You	u Will Pay	Limitations, Exceptions, & Other Important Information	
Common Medical Event	Services You May Need	Participating Providers (You will pay the least)	Non-Participating Providers (You will pay the most)		
	Office visits	Primary Care: \$105/initial visit; deductible does not apply Specialist: 50% coinsurance	Not Covered	Copayment applies to first prenatal visit (per pregnancy). Cost sharing does not apply for preventive services. Depending on the type of services, a copayment,	
If you are pregnant	Childbirth/delivery professional services	50% coinsurance	Not Covered	coinsurance, or deductible may apply. Maternity care may include tests and	
	Childbirth/delivery facility services	\$850/visit plus 50% coinsurance	Not Covered	services described elsewhere in the SBC (i.e., ultrasound).	
	Home health care	50% coinsurance	Not Covered	60 visits/year. Referral required. Preauthorization may also be required; see your benefit booklet* (Extended Care Services) for details.	
	Rehabilitation services	50% coinsurance	Not Covered	Separate 35-visit maximum per benefit	
If you need help recovering or have other special health needs	Habilitation services	50% coinsurance	Not Covered	period for <u>Habilitation services</u> and <u>Rehabilitation services</u> , including chiropractic care. <u>Referral</u> required. <u>Preauthorization</u> may also be required; see your benefit booklet* (<u>Rehabilitation Services</u> and <u>Habilitation Services</u>) for details.	
	Skilled nursing care	50% coinsurance	Not Covered	25 days/year. Referral required. Preauthorization may also be required; see your benefit booklet* (Extended Care Services) for details.	
	Durable medical equipment	50% coinsurance	Not Covered	Referral required. Preauthorization may also be required; see your benefit booklet* (Durable Medical Equipment) for details.	
	Hospice services	50% <u>coinsurance</u>	Not Covered	Referral required. Preauthorization may also be required; see your benefit booklet* (Extended Care Services) for details.	

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		What You	u Will Pay		
Common Medical Event	Services You May Need	Participating Providers (You will pay the least) Non-Participating Providers (You will pay the most)		Limitations, Exceptions, & Other Important Information	
If 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	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; <u>deductible</u> does not apply	Up to a \$75 reimbursement is available	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:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Abortion (Except for a pregnancy that, as certified by a physician, places the woman in danger of death)
- Acupuncture
- Bariatric surgery
- Cosmetic surgery (Except when <u>medically</u> necessary)

- Dental care (Adult and child)
- Infertility treatment (Diagnosis and treatment covered; in vitro not covered)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing (Unless medically necessary)
- Routine eve care (Adult)
- Routine foot care (Except when <u>medically</u> 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 (35 visits/year combined with habilitation and rehabilitation services)
- Hearing aids (Limited to 1 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 <u>plan</u> at Blue Cross and Blue Shield of Texas at 1-888-697-0683 or visit <u>www.bcbstx.com</u>. You may also contact your state insurance department at 1-800-252-3439 or Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u> Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. 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 https://tdi.texas.gov.

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 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 1-888-697-0683.

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'ehgo shika at'ohwol ninisingo, kwiijigo 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.

About these Coverage Examples:



The total Peg would pay is

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.

costs you iii	igni pay under dine	rent nealth <u>plans</u> . Flease note these	coverage examples	s are based on sen-only coverage.	
Peg is Having a B (9 months of in-network pre-na hospital delivery)	tal care and a	Managing Joe's Type 2 (a year of routine in-network controlled condition	are of a well-	Mia's Simple Fraction (in-network emergency room viup care)	
■ The plan's overall deductible \$7,400 ■ Specialist coinsurance 50% ■ Hospital (facility) \$850+50% copayment/coinsurance ■ Other coinsurance 50%		 The plan's overall deductible Specialist coinsurance Hospital (facility) copayment/coinsurance Other coinsurance 	\$7,400 50% \$850+50% 50%	 The plan's overall deductible Specialist coinsurance Hospital (facility) copayment/coinsurance Other coinsurance 	\$7,400 50% \$850+50% 50%
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)		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)		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	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
<u>Deductibles</u>	\$7,400	<u>Deductibles</u>	\$1,200	<u>Deductibles</u>	\$2,400
<u>Copayments</u>	\$900	Copayments	\$500	<u>Copayments</u>	\$400
<u>Coinsurance</u>	\$1,000	Coinsurance	\$0	<u>Coinsurance</u>	\$0
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

\$1,720 The total Mia would pay is

The total Joe would pay is

\$9,260

\$2,800

Health care coverage is important for everyone.

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. We provide free communication aids and services for anyone with a disability or who needs language assistance.

Phone:

Phone:

We do not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability. 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

300 E. Randolph St., 35th Floor TTY/TDD: Chicago, IL 60601 Fax:

You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:

U.S. Dept. of Health & Human Services 200 Independence Avenue SW

TTY/TDD: Room 509F, HHH Building 1019 Complaint Portal:

Washington, DC 20201

https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf

Complaint Forms: https://www.hhs.gov/civil-rights/filing-acomplaint/complaint-process/index.html

855-664-7270 (voicemail)

855-661-6965 855-661-6960

800-368-1019

800-537-7697

	To receive language or communication assistance free of charge, please call us at 855-710-6984.		
Español	Llámenos al 855-710-6984 para recibir asistencia lingüística o comunicación en otros formatos sin costo.		
العربية	تلقى المساعدة اللغوية أو التواصل مجانًا، يرجى الاتصال بنا على الرقم 6984-710-855.		
繁體中文	如欲獲得免費語言或溝通協助,請撥打855-710-6984與我們聯絡。		
Français	Pour bénéficier gratuitement d'une assistance linguistique ou d'une aide à la communication, veuillez nous appeler au 855-710-6984		
Deutsch	Um kostenlose Sprach- oder Kommunikationshilfe zu erhalten, rufen Sie uns bitte unter 855-710-6984 an.		
ગુજરાતી	ભાષા અથવા સંચાર સહાય મફતમાં મેળવવા માટે, કૃપા કરીને અમને 855-710-6984 પર કૉલ કરો.		
हिंदी	निःशुल्क भाषा या संचार सहायता प्राप्त करने के लिए, कृपया हमें 855-710-6984 पर कॉल करें।		
Italiano	Per assistenza gratuita alla lingua o alla comunicazione, chiami il numero 855-710-6984.		
한국어	언어 또는 의사소통 지원을 무료로 받으려면 855-710-6984번으로 전화해 주세요.		
Navajo	Niná: Doo bilagáana bizaad dinits'á'góó, shá ata' hodooni nínízingo, t'áájíík'eh bee náhaz'á. 1-866-560-4042 jį' hodíilni.		
فارسى	رای دریافت کمک زبانی یا ار تباطی رایگان، لطفاً با شماره 6984-710-855 تماس بگیرید.		
Polski	Aby uzyskać bezpłatną pomoc językową lub komunikacyjną, prosimy o kontakt pod numerem 855-710-6984.		
Русский	Чтобы бесплатно воспользоваться услугами перевода или получить помощь при общении, звоните нам по телефону 855-710-6984.		
Tagalog	Para makatanggap ng tulong sa wika o komunikasyon nang walang bayad, pakitawagan kami sa 855-710-6984.		
اردو	مفت میں زبان یا مواصلت کی مدد موصول کرنے کے لیے، براہ کرم ہمیں 6984-710-855 پر کال کریں۔		
Tiếng Việt	Để được hỗ trợ ngôn ngữ hoặc giao tiếp miễn phí, vui lòng gọi cho chúng tôi theo số 855-710-6984		