
 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, go to [www.bcbswny.com](http://www.bcbswny.com) or call 1-888-249-2583. 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 <http://www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf> or call 1-888-249-2583 to request a copy.

Important Questions	Answers	Why This Matters:
<p><b>What is the overall <a href="#">deductible</a>?</b></p>	<p>For <a href="#">network providers</a> \$0; for <a href="#">out-of-network providers</a> Core: \$1,000 individual /\$3,000 family Advantage: \$250 individual/\$500 family</p>	<p>Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a>, each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a></p>
<p><b>Are there services covered before you meet your <a href="#">deductible</a>?</b></p>	<p>Yes, <a href="#">network providers</a> services and prescription drugs are not subject to a <a href="#">deductible</a>.</p>	<p>This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a>. See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</p>
<p><b>Are there other <a href="#">deductibles</a> for specific services?</b></p>	<p>No</p>	<p>You don't have to meet <a href="#">deductibles</a> for specific services.</p>
<p><b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b></p>	<p>For <a href="#">network providers</a> \$6,350 individual / \$12,700 family; for <a href="#">out-of-network providers</a> Core \$5,000 individual / \$10,000 family Advantage: \$2,000 individual/\$4,000 family</p>	<p>The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a>, they have to meet their own out-of-pocket limits until the overall family <a href="#">out-of-pocket limit</a> has been met.</p>
<p><b>What is not included in the <a href="#">out-of-pocket limit</a>?</b></p>	<p><a href="#">Premiums</a>, <a href="#">balance-billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.</p>	<p>Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a>.</p>
<p><b>Will you pay less if you use a <a href="#">network provider</a>?</b></p>	<p>Yes. See <a href="http://www.bcbswny.com">www.bcbswny.com</a> or call 1-888-249-2583 for a list of <a href="#">network providers</a>.</p>	<p>This <a href="#">plan</a> uses a provider <a href="#">network</a>. You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a>. You will pay the most if you use an <a href="#">out-of-network provider</a>, and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays (<a href="#">balance billing</a>). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.</p>

Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the in-network <a href="#">specialist</a> you choose without permission from this plan
--	-----	--

 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		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$5 <a href="#">copayment</a>	Core: 25% <a href="#">coinsurance</a> Advantage:20% <a href="#">coinsurance</a>	Advantage Option 2 \$0 <a href="#">copayment</a> Advantage Option 3 \$5 <a href="#">copayment</a>
	<a href="#">Specialist</a> visit	\$10 <a href="#">copayment</a>	Core: 25% <a href="#">coinsurance</a> Advantage:20% <a href="#">coinsurance</a>	Advantage Option 2 \$15 <a href="#">copayment</a> Advantage Option 3 \$10 <a href="#">copayment</a>
	<a href="#">Preventive care/screening/immunization</a>	Covered in full	Core: 25% <a href="#">coinsurance</a> Advantage:20% <a href="#">coinsurance</a>	You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services you need are preventive. Then check what your <a href="#">plan</a> will pay for. Flu vaccine covered in full out-of-network.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	Covered in full	Core: 25% <a href="#">coinsurance</a> Advantage:20% <a href="#">coinsurance</a>	None
	Imaging (CT/PET scans, MRIs)	Covered in full	Core: 25% <a href="#">coinsurance</a> Advantage:20% <a href="#">coinsurance</a>	Prior authorization required.
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.bcbswny.com">www.bcbswny.com</a>	Generic drugs (Tier 1)	\$7 <a href="#">copayment</a>	Not covered	Some generic drugs may be subject to non-preferred <a href="#">copayment</a> .
	Preferred brand drugs (Tier 2)	\$15 <a href="#">copayment</a>	Not covered	None
	Non-preferred brand drugs (Tier 3)	\$35 <a href="#">copayment</a>	Not covered	None
	<a href="#">Specialty drugs</a> (Tier 4)	See Limitations & Exceptions	Not covered	Specialty drugs could be generic, preferred brand or non-preferred brand. Please visit our website for a copy of our medication guide.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	<a href="#">Specialist copayment</a>	Core: 25% <a href="#">coinsurance</a> Advantage:20% <a href="#">coinsurance</a>	Prior authorization required on certain procedures. Call the number on the back of your ID card for details.
	Physician/surgeon fees	Covered in full	Core: 25% <a href="#">coinsurance</a> Advantage:20% <a href="#">coinsurance</a>	Prior authorization required on certain procedures. Call the number on the back of your ID card for details.
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$35 <a href="#">copayment</a>	\$35 <a href="#">copayment</a>	None
	<a href="#">Emergency medical transportation</a>	Covered in full	Covered in full	
	<a href="#">Urgent care</a>	PCP <a href="#">copayment</a>	Core: 25% <a href="#">coinsurance</a> Advantage:20% <a href="#">coinsurance</a>	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	Covered in full	Core: 25% <a href="#">coinsurance</a> Advantage:20% <a href="#">coinsurance</a>	Prior authorization required.
	Physician/surgeon fees	Covered in full	Core: 25% <a href="#">coinsurance</a> Advantage:20% <a href="#">coinsurance</a>	None
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	Covered in full for Mental Health Covered in full for Substance Abuse	Core: 25% <a href="#">coinsurance</a> Advantage:20% <a href="#">coinsurance</a>	None
	Inpatient services	Covered in full for Inpatient Mental Health Covered in full for Substance Abuse detox Covered in full for Substance Abuse rehab	Core: 25% <a href="#">coinsurance</a> Advantage:20% <a href="#">coinsurance</a>	Prior authorization required.
<b>If you are pregnant</b>	Office visits	PCP <a href="#">copayment</a>	Core: 25% <a href="#">coinsurance</a> Advantage:20% <a href="#">coinsurance</a>	For <a href="#">network providers</a> , <a href="#">copayment</a> applies only to initial visit to determine pregnancy. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	Covered in full	Core: 25% <a href="#">coinsurance</a> Advantage:20% <a href="#">coinsurance</a>	None
	Childbirth/delivery facility services	Covered in full	Core: 25% <a href="#">coinsurance</a> Advantage:20% <a href="#">coinsurance</a>	None
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	<a href="#">Specialist copayment</a>	Core: 25% <a href="#">coinsurance</a> Advantage:20% <a href="#">coinsurance</a>	None
	<a href="#">Rehabilitation services</a>	<a href="#">Specialist copayment</a>	Core: 25% <a href="#">coinsurance</a> Advantage:20% <a href="#">coinsurance</a>	20 visits per year. Includes physical therapy, occupational therapy, and speech therapy.
	<a href="#">Habilitation services</a>	Not covered	Not covered	None
	<a href="#">Skilled nursing care</a>	Covered in full	Core: 25% <a href="#">coinsurance</a> Advantage:20% <a href="#">coinsurance</a>	Prior authorization required. 50 days per year.
	<a href="#">Durable medical equipment</a>	20% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Prior authorization required on certain equipment. Call the number on the back of your ID card for details.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	<a href="#">Hospice services</a>	Covered in full	Core: 25% <a href="#">coinsurance</a> Advantage: 20% <a href="#">coinsurance</a>	210 days maximum
If your child needs dental or eye care	Children's eye exam	PCP or <a href="#">Specialist copayment</a>	Core: 25% <a href="#">coinsurance</a> Advantage: 20% <a href="#">coinsurance</a>	Covered in full for 1 routine per year
	Children's glasses	See limitations and exceptions	Not covered	Discounts may apply.
	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](#).)**

- |                        |                         |                        |
|------------------------|-------------------------|------------------------|
| • Acupuncture          | • Cosmetic surgery      | • Custodial Care       |
| • Dental (Adult)       | • Habilitation Services | • Hearing aids         |
| • Private-duty nursing | • Routine foot care     | • Weight loss programs |

**Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)**

- |  |                            |                         |
|--|----------------------------|-------------------------|
| • Bariatric Surgery                                  | • Chiropractic Care        | • Infertility treatment |
| • Non-emergency care when traveling outside the U.S. | • Routine eye care (Adult) |                         |

**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 are the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://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](http://www.cciio.cms.gov). 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](http://www.HealthCare.gov) or call 1-800-318-2596.

**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 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: 1-888-840-6322.

**Does this plan provide Minimum Essential Coverage? Yes.**

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**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](#).

**Language Access Services:**

[Spanish (Español): Para obtener asistencia en Español, llame al 1-888-249-2583.

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-249-2583.

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-888-249-2583.

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-888-249-2583.

—————*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](#) \$0
- [Specialist copayment](#) \$10
- Hospital (facility) [copayment](#) \$0
- Other [copayment](#) \$10

**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*)

<b>Total Example Cost</b>	<b>\$12,800</b>
---------------------------	-----------------

**In this example, Peg would pay:**

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$40
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$100</b>

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

- The [plan's](#) overall [deductible](#) \$0
- [Specialist copayment](#) \$10
- Hospital (facility) [copayment](#) \$0
- Other [copayment](#) \$10

**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*)

<b>Total Example Cost</b>	<b>\$7,400</b>
---------------------------	----------------

**In this example, Joe would pay:**

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$470
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$55
<b>The total Joe would pay is</b>	<b>\$525</b>

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

- The [plan's](#) overall [deductible](#) \$0
- [Specialist copayment](#) \$10
- Hospital (facility) [copayment](#) \$0
- Other [copayment](#) \$10

**This EXAMPLE event includes services like:**

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

<b>Total Example Cost</b>	<b>\$1,900</b>
---------------------------	----------------

**In this example, Mia would pay:**

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$80
Coinsurance	\$10
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$90</b>