



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.empireblue.com or by calling 1-800-342-9816.

* **Health Reimbursement Accounts (HRA) Contribution: \$1,000 Individual / \$2,000 Family**

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u>?	For all providers: \$1,500 individual / \$3,000 family. Doesn't apply to home health care, vision care, or in-network preventive care.	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	For in-network providers: \$3,500 individual / \$7,000 family. For out-of-network providers: \$7,500 individual / \$15,000 family.	The out-of-pocket 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, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a <u>network of providers</u>?	Yes. For a list of in-network providers , see www.empireblue.com or call 1-800-342-9816.	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 2 for how this plan pays different kinds of providers .
Do I need a referral to see a <u>specialist</u>?	No.	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 5. See your policy or plan document for additional information about excluded services .

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- **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 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**.)
- This plan may encourage you to use **in-network providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-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	10% coinsurance	30% coinsurance	Hospital clinics are not covered.
	Specialist visit	10% coinsurance	30% coinsurance	Hospital clinics are not covered.
	Other practitioner office visit	10% coinsurance	30% coinsurance	For chiropractic care, Empire's network provider must obtained authorization for clinical/medical necessity for in-network services. Hospital clinics are not covered.
	Preventive care/screening/immunization	No Charge	30% coinsurance	In-network, no charge is required for screenings for mammography, cervical cancer, colorectal cancer, prostate cancer, hypercholesterolemia, diabetes for pregnant women, testing for bone density, annual physicals and up to two annual OB/GYN exams. Hospital clinics are not covered.
If you have a test	Diagnostic test (x-ray, blood work)	10% coinsurance	30% coinsurance	_____none_____
	Imaging (CT/PET scans, MRIs)	10% coinsurance	30% coinsurance	This service must be pre-certified; you are responsible for penalties applied if precertification is not obtained.

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Common Medical Event	Services You May Need	Your Cost If You Use an In-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 <u>prescription drug coverage</u> is available at www.empireblue.com	Tier 1 drugs	\$10/retail prescription \$20/mail-order prescription	Not Covered	Retail prescriptions are limited to a 30-day supply; mail-order prescriptions are limited to a 90-day supply. To receive a 90-day supply, your prescription must be written specifically for a 90-day supply. Deductible must be met before 3-tier copay structure applies.
	Tier 2 drugs	\$20/retail prescription \$40/mail-order prescription		
	Tier 3 drugs (includes contraceptives)	\$40/retail prescription \$80/mail-order prescription		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	30% coinsurance	Pre-certification is required for ambulatory surgery for reconstructive surgery, outpatient transplants and ophthalmological or eye-related procedures, and also for cosmetic surgery, which must be medically necessary.
	Physician/surgeon fees	10% coinsurance	30% coinsurance	
If you need immediate medical attention	Emergency room services	10% coinsurance	10% coinsurance	Waived if admitted within 24 hours.
	Emergency medical transportation	10% coinsurance	10% coinsurance	—————none—————
	Urgent care	10% coinsurance	10% coinsurance	—————none—————
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	30% coinsurance	This service must be pre-certified; you are responsible for penalties applied if precertification is not obtained. Inpatient physical therapy, physical medicine or rehabilitation has a 90-day limit per calendar year.
	Physician/surgeon fee	10% coinsurance	30% coinsurance	

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Common Medical Event	Services You May Need	Your Cost If You Use an In-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	10% coinsurance	30% coinsurance	Inpatient services must be pre-certified by the Behavioral Healthcare Manager; you are responsible for penalties applied if precertification is not obtained.
	Mental/Behavioral health inpatient services	10% coinsurance	30% coinsurance	
	Substance use disorder outpatient services	10% coinsurance	30% coinsurance	
	Substance use disorder inpatient services	10% coinsurance	30% coinsurance	
If you are pregnant	Prenatal and postnatal care	10% coinsurance	30% coinsurance	_____none_____
	Delivery and all inpatient services	10% coinsurance	30% coinsurance	This service must be pre-certified; you are responsible for penalties applied if precertification is not obtained.
If you need help recovering or have other special health needs	Home health care	10% coinsurance	30% coinsurance	Benefit covers 200 visits per calendar year. Home infusion therapy has no visit limits and is not covered out-of-network.
	Rehabilitation services	10% coinsurance	30% coinsurance	Physical therapy has a 90-visit inpatient limit and a 90-visit limit outpatient/office per calendar year. Speech/language and occupational therapies have a combined 30-visit limit. This service must be pre-certified; you are responsible for penalties applied if precertification is not obtained.
	Habilitation services	10% coinsurance	30% coinsurance	All rehabilitation and habilitation visits count toward your rehabilitation visit limit. This service must be pre-certified; you are responsible for penalties applied if precertification is not obtained.
	Skilled nursing care	10% coinsurance	30% coinsurance	Benefit covers 120 days in facility per calendar year.

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Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
	Durable medical equipment	10% coinsurance	30% coinsurance	This service must be pre-certified; you are responsible for penalties applied if precertification is not obtained.
	Hospice service	10% coinsurance	30% coinsurance	Benefit covers 210 days per lifetime.
If your child needs dental or eye care	Eye exam	\$5/exam	100% coinsurance, less \$30 allowance	Benefit applies to one exam every 24 months.
	Glasses	No Charge for lenses \$10/frames \$10/soft lenses \$35 allowance for non-plan frames	100% coinsurance, less \$30 allowance for frames (contact the plan for lens allowance details)	For in-network services you must use a Davis Vision network provider.
	Dental check-up	Not Covered	Not Covered	—————none—————

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"> Dental care Hearing aids Weight loss programs 	<ul style="list-style-type: none"> Invitro Fertilization Long-term care Cosmetic surgery 	<ul style="list-style-type: none"> Private-duty nursing Routine foot care
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 (medically necessary) Routine eye care 	<ul style="list-style-type: none"> Coverage provided outside the United States. See www.BCBS.com/bluecardworldwide 	<ul style="list-style-type: none"> Acupuncture \$400 gym reimbursement

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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 1-800-342-9816. 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:

Empire BlueCross
Attn.: Appeals/Grievances
P.O. Box 1407
Church Street Station
New York, NY 10008

For ERISA information, please contact the Department of Labor’s Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

Additionally, a consumer assistance program can help you file your appeal. Contact:

Community Service Society of New York, Community Health Advocates
105 East 22nd Street, 8th floor
New York, NY 10010
(888) 614-5400
<http://www.communityhealthadvocates.org/>

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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:

Si no es miembro todavía y necesita ayuda en idioma español, le suplicamos que se ponga en contacto con su agente de ventas o con el administrador de su grupo. Si ya está inscrito, le rogamos que llame al número de servicio de atención al cliente que aparece en su tarjeta de identificación.

如果您是非會員並需要中文協助，請聯絡您的銷售代表或小組管理員。如果您已參保，則請使用您 ID 卡上的號碼聯絡客戶服務人員。

Kung hindi ka pa miyembro at kailangan ng tulong sa wikang Tagalog, mangyaring makipag-ugnayan sa iyong sales representative o administrator ng iyong pangkat. Kung naka-enroll ka na, mangyaring makipag-ugnayan sa serbisyo para sa customer gamit ang numero sa iyong ID card.

Doo bee a'tah ni'liigoo eí dooda'í, shikáa adoolwoł íinízinigo t'áá diné k'éjúgo, t'áá shoodí ba na'ałníhí ya sidáhí bich'í naabídíłkiid. Eí doo biigha daago ni ba'nija'go ho'aalagú bich'í hodiilní. Hai'daa iini'taago eíya, t'áá shoodí diné ya atáh halne'ígú ní béesh bee hane'í wólta' bi'ki si'niilígú bi'kéhgo bich'í hodiilní.

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

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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 this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- **Amount owed to providers:** \$7,390
- **Plan pays** \$5,290
- **Patient pays** \$2,100

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	\$1,500
Copays	\$20
Coinsurance	\$580
Limits or exclusions	\$0
Total	\$2,100

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

- **Amount owed to providers:** \$5,320
- **Plan pays** \$3,340
- **Patient pays** \$1,980

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	\$1,500
Copays	\$330
Coinsurance	\$150
Limits or exclusions	\$0
Total	\$1,980

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Questions and answers about the 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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