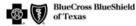
Coverage for: Individual/Family | Plan Type: HMO



: Blue Advantage Plus Bronze[™] 201

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 http://www.bcbstx.com/policy-forms/2018/TX0770182-01.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 https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/UG-Glossary-508-MM.pdf or call 1-855-756-4448 to request a copy.

Will Ti' Man				
Important Questions	Answers	Why This Matters:		
What is the overall deductible?	Participating: \$2,850 Individual/\$8,550 Family. Non-Participating: \$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 deductible?	Yes. Participating Providers' preventive care services 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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .		
Are there other deductibles 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> ?	Participating: \$6,550 Individual/\$13,100 Family. Non-Participating: 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 out-of-pocket limit?	<u>Premiums</u> , <u>balance-billed</u> 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. For a list of Participating providers please call 1-888-697-0683 or see www.bcbstx.com.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider in the 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 for the difference between the provider's charge and what your <u>plan pays (balance billing)</u>. Be aware your <u>network provider might use an out-of-network provider for some services (such as lab work)</u>. 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 <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

Ì		What You Will Pay			
	Common Medical Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
		Primary care visit to treat an injury or illness	40% <u>coinsurance</u>	50% coinsurance	None
		<u>Specialist</u> visit	40% coinsurance	50% coinsurance	
	provider's office or clinic	Preventive care/screening/ immunization	No Charge; deductible does not apply	50% coinsurance	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services you need are preventive. Then check what your <u>plan</u> will pay for.
	If you have a test	Diagnostic test (x-ray, blood work) Imaging (CT/PET scans, MRIs)	Hospital – 40% <u>coinsurance</u> Non-Hospital - 30% <u>coinsurance</u> Hospital – 40%	50% coinsurance 50% coinsurance	Preauthorization required; no member penalty.
	magning (0171 E1 30ans, with s)	coinsurance Non-Hospital - 30% coinsurance	oon <u>comsurance</u>		
	If you need drugs to treat your illness or condition More information about prescription drug	Preferred generic drugs	Retail Preferred Participating 20% coinsurance Participating 25% coinsurance Mail: 20% coinsurance	Retail - 25% <u>coinsurance</u>	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. Payment of the difference between the cost of a brand name drug and a generic
	coverage is available at https://www.myprime.com/content/dam/prime/memberportal/forms/AuthorForms/HIM/2018/TX_6T_EX.pdf	Non-preferred generic drugs	Retail Preferred Participating 25% coinsurance Participating 30% coinsurance Mail: 25% coinsurance	Retail - 30% coinsurance	may also be required if a generic drug is available. All Out-of-Network prescriptions are subject to a 50% additional charge after the applicable coinsurance. Additional charge will not apply to any deductible or out-of-pocket amount.

		What You Will Pay		
Common	Services You May Need	Participating Provider	Non-Participating	Limitations, Exceptions, & Other Important
Medical Event		(You will pay the least)	Provider (You will pay the most)	Information
	Preferred brand drugs	Retail Preferred	Retail - 35% <u>coinsurance</u>	
	l roron ou orania arago	Participating		
		30% coinsurance		
		Participating		
		35% <u>coinsurance</u>		
		Mail: 30% coinsurance	D : 1 400:	
	Non-preferred brand drugs	Retail Preferred	Retail - 40% <u>coinsurance</u>	
		Participating 35% coinsurance		
		Participating		
		40% coinsurance		
		Mail: 35% coinsurance		
	Preferred specialty drugs	45% coinsurance	45% coinsurance	
	Non-Preferred specialty drugs	50% coinsurance	50% coinsurance	
	Facility fee (e.g., ambulatory	Hospital – \$600/visit plus	\$1,500/procedure plus	
16	surgery center)	40% coinsurance	50% <u>coinsurance</u>	Elective abortion is not covered except in
If you have outpatient surgery		Non-Hospital - \$600/visit plus 30% coinsurance		limited circumstances. <u>Preauthorization</u>
Surgery	Physician/surgeon fees	\$200/visit plus 40%	50% coinsurance	required; no member penalty.
	Triyororan, oargeon reco	<u>coinsurance</u>	oon <u>oomoaranoc</u>	
	Emergency room care	\$950/visit plus 40%	\$950/visit plus 40%	Copayment is waived if admitted.
If you need immediate		<u>coinsurance</u>	<u>coinsurance</u>	Copayment is waived if admitted.
medical attention	Emergency medical	40% coinsurance	40% coinsurance	
	<u>transportation</u>	400/	F00;	None
	Urgent care	40% coinsurance	50% coinsurance	
If you have a hospital stay	Facility fee (e.g., hospital room)	\$850/admit plus 40% <u>coinsurance</u>	\$1,500/admit plus 50% <u>coinsurance</u>	<u>Preauthorization</u> required, no member penalty.
	Physician/surgeon fees	40% coinsurance	50% coinsurance	None
If you need mental	Outpatient services	40% coinsurance	50% coinsurance	Outpatient: Preauthorization required
health, behavioral	Inpatient services	\$850/admit plus 40%	\$1,500/admit plus 50%	out-of-network for psychological testing,
health, or substance		<u>coinsurance</u>	<u>coinsurance</u>	neuropsychological testing, electroconvulsive
abuse services				therapy, repetitive transcranial magnetic

	What You Will Pay		ı Will Pay	
Common Medical Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
				stimulation, intensive outpatient treatment, and Autism Spectrum Disorder. Inpatient: <u>Preauthorization</u> required; no member penalty.
	Office visits	40% coinsurance	50% coinsurance	Cost sharing does not apply to certain
	Childbirth/delivery professional services	40% coinsurance	50% coinsurance	<u>preventive services</u> . Depending on the type of services, <u>coinsurance</u> may apply. Maternity
If you are pregnant	Childbirth/delivery facility services	\$850/admit plus 40% coinsurance	\$1,500/admit plus 50% <u>coinsurance</u>	care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Inpatient: Preauthorization required; no member penalty.
	Home health care	40% coinsurance	50% coinsurance	60 visit maximum per calendar year.
If you need help	Rehabilitation services	40% coinsurance	50% coinsurance	35 visit maximum per calendar year combined
recovering or have	Habilitation services	40% <u>coinsurance</u>	50% <u>coinsurance</u>	with Chiropractic care. <u>Preauthorization</u> required; no member penalty.
other special health needs	Skilled nursing care	40% coinsurance	50% coinsurance	25 day maximum per calendar year.
lieeus	Durable medical equipment	40% coinsurance	50% coinsurance	<u>Preauthorization</u> required; no member penalty.
	Hospice services	40% coinsurance	50% coinsurance	None
If your shild needs	Children's eye exam	No Charge; <u>deductible</u> does not apply	Not Covered	One visit per year. *See benefit booklet for details.
If your child needs dental or eye care	Children's glasses	No Charge	Not Covered	One pair of glasses per year. *See benefit booklet 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.)

- Abortions (Except where a pregnancy is the result Dental Care (Adult and Child) of rape or incest, or for a pregnancy which, as certified by a physician, places the woman in danger of death unless an abortion is performed) • Long-term care
- Acupuncture
- Bariatric surgery
- Cosmetic surgery (Except for the correction of congenital deformities or for conditions resulting from accidental injuries, scars, tumors or diseases. When medically necessary.)

- Infertility treatment (Diagnosis and treatment covered; in vitro not covered)
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing (Unless medically necessary)
- Routine eve care (Adult)
- · Routine foot care (Except in connection with diabetes, circulatory disorders of the lower extremities, peripheral vascular disease, peripheral neuropathy, or chronic arterial or venous insufficiency)
- 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 (Max. 35 visits/year)
- Hearing aids (Limited to two hearing aids every three years)

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 1-888-697-0683. You may also contact your state insurance department at http://www.tdi.texas.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 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 <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: Blue Cross and Blue Shield of Texas at 1-888-697-0683 or visit www.bcbstx.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.

Contact the Texas Department of Insurance at 1-800-578-4677 or visit https://www.tdi.texas.gov.

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 the 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): 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.

About These Coverage Examples:



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)

\$2,850
40%
\$850 + 40%
40%

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)

Total Example Cost	\$12,800
In this example, Peg would pay:	
Cost Sharing	
Deductibles	\$2,850
Copayments	\$900
Coinsurance	\$2,900
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$6,710

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

■ The <u>plan's</u> overall <u>deductible</u>	\$2,850
Specialist coinsurance	40%
Hospital (facility) both	\$850 + 40%
Other coinsurance	40%

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)
Diagnostic tests (blood work)
Prescription drugs
Durable medical equipment (alucose meter)

Total Evample Cost

\$2,850
\$0
\$1,400
\$60
\$4,310

¢7 400

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

■ The <u>plan's</u> overall <u>deductible</u>	\$2,850
Specialist coinsurance	40%
■ Hospital (facility) both	\$850 + 40%
Other coinsurance	40%

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	\$1,900
In this example, Mia would pay:	
Cost Sharing	
Deductibles	\$1,900
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,900

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 speak to an interpreter, call the customer service number on the back of your member card. If you are not a member, or don't have a card, call 855-710-6984.

	To speak to an interpreted, earline customer service number of the back of your member eard. If you are not a member, or don't have a eard, ear obs-710-0704.
العربية Arabic	إن كان لديك أو لدى شخص تساعده أسئلة، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة. للتحدث إلى مترجم فوري، اتصل على رقم خدمة العملاء المذكور على ظهر بطاقة عضويتك. فإن لم تكن عضوًا، أو كنت لا تملك بطاقة، فاتصل على 854-710-858.
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, 請致電印在您的會員卡背面的客戶服務電話號碼。如果您不是會員, 或沒有會員卡, 請致電 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, composez le numéro du service client indiqué au verso de votre carte de membre. Si vous n'êtes pas membre ou si vous n'avez pas de carte, veuillez composer le 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 Kundenservicenummer auf der Rückseite Ihrer Mitgliedskarte an. Falls Sie kein Mitglied sind oder keine Mitgliedskarte besitzen, rufen Sie bitte 855-710-6984 an.
ગુજરાતી Gujarati	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. દુભાષિયા સાથે વાત કરવા માટે, તમારા સભ્યપદના કાર્ડની પાછળ આપેલ ગ્રાહ્ક સેવા નંબર પર કૉલ કરો. જો આપ સભ્યપદ ના ધરાવતા હોવ, અથવા આપની પાસે કાર્ડ નથી તો 855-710-6984 નંબર પર કૉલ કરો.
हिंदी Hindi	यदि आपके, या आप जिसकी सहायता कर रहे हैं उसके, प्रश्न हैं, तो आपको अपनी भाषा में निःशुल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनुवादक से बात करने के लिए, अपने सदस्य कार्ड के पीछे दिए गए ग्राहक सेवा नंबर पर कॉल करें। यदि आप सदस्य नहीं हैं, या आपके पास कार्ड नहीं है, तो 855-710-6984 पर कॉल करें।
日本語 Japanese	ご本人様、またはお客様の身の回りの方でも、ご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通 訳とお話される場合、メンバーカードの裏のカスタマーサービス番号までお電話ください。メンバーでない場合またはカードをお持ちでない場合は 855-710-6984 までお電話くだ さい。
한국어 Korean	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 회원 카드 뒷면에 있는고객 서비스 번호로 전화하십시오. 회원이 아니시거나 카드가 없으시면 855-710-6984 으로 전화주십시오.
ພາສາລາວ Laotian	ຖ້າທ່ານ ຫຼື ຄົນທີ່ທ່ານກຳລັງໃຫ້ການຊ່ວຍເຫຼືອມີຄຳຖາມ, ທ່ານມີສິດຂໍເອົາການຊ່ວຍເຫຼືອ ແລະ ຂໍມູນເປັນນພາສາຂອງທ່ານໄດ້ໂດຍບໍມີຄ່າໃຊ້ຈ່າຍ. ເພື່ອລົມກັບນາຍແປພາສາ, ໃຫ້ໂທຫາເບີຜ່າຍບໍລິ ການລູກຄ້າທີ່ມີຢູ່ດ້ານຫຼັງບັດສະມາຊິກຂອງທ່ານ. ຖ້າທ່ານບໍ່ແມ່ນສະມາຊິກ, ຫຼື ບໍ່ມີບັດ, ໃຫ້ໂທຫາເບີ 855-710-6984.
Diné Navajo	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. Ata' halne'í bich'i' hadeesdzih nínízingo éí kwe'é da'íníishgi áká anídaalwo'ígíí bich'i' hodíílnih, bee nééhózinii bine'déé' bikáá'. Kojí atah naaltsoos ná hadít'éégóó éí doodago bee nééhózinígíí ádingo koji' hodíílnih 855-710-6984.
فار س <i>ی</i> Persian	اگر شما، یا کسی که شما به او کمک می کنید، سؤالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید. جهت گفتگو با یک مترجم شفاهی، با خدمات مشتری به شماره ای که در پشت کارت عضویت ندارید، با شماره 6984-710-555 تماس حاصل نمایید.
Русский Russian	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Чтобы поговорить с переводчиком, позвоните в отдел обслуживания клиентов по телефону, указанному на обратной стороне вашей карточки участника. Если вы не являетесь участником или у вас нет карточки, позвоните по телефону 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 comuníquese con el número del Servicio al Cliente que figura en el reverso de su tarjeta de miembro. Si usted no es miembro o no posee una tarjeta, llame al 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 numero ng serbisyo para sa kustomer sa likod ng iyong kard ng miyembro. Kung ikaw ay hindi isang miyembro, o kaya ay walang kard, tumawag sa 855-710-6984.
ار دو Urdu	گر آپ کو، یا کسی ایسے فرد کو جس کی آپ مدد کررہے ہیں، کوئی سوال درپیش ہے تو، آپ کو اپنی زبان میں مفت مدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، کسٹمر سروس نمبر پر کال کریں جو آپ کے کارڈ کی پشت پر درج ہے۔ اگر آپ ممبر نہیں ہیں، یا آپ کے پاس کارڈ نہیں ہے تو، 1898-710-7558 پر کال کریں۔
Tiếng Việt Vietnamese	Nếu quý vị hoặc người mà quý vị giúp đỡ có bất kỳ câu hỏi nào, quý vị có quyền được hỗ trợ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với thông dịch viên, gọi số dịch vụ khách hàng nằm ở phía sau thẻ hội viên của quý vị. Nếu quý vị không phải là hội viên hoặc không có thẻ, gọi số 855-710-6984.

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 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. Department of Health and Human 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 Complaint Forms: http://www.hhs.gov/ocr/office/file/index.html