

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services
Coverage for: Individual/Family | Plan Type: PPO


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.bcbsks.com/blueaccess or call 1-800-432-3990. 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.bcbsks.com/blueaccess or call 1-800-432-3990 to request a copy.

| Important Questions | Answers | Why this Matters: |
|---|---|--|
| What is the overall deductible ? | \$3,500 person/ \$7,000 family. Doesn't apply to In-Network preventive care. | Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible . |
| Are there services covered before you meet your deductible ? | Yes, preventive care. | For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ . |
| Are there other deductibles for specific services? | No. There are no other specific deductibles . | You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services. |
| What is the out-of-pocket limit for this plan ? | Coinsurance is 40%. Total out of pocket max is \$4,500 person / \$9,000 family. 20% non PPO penalty applies annually up to \$2,000 person / \$4,000 family. | The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit 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 out-of-pocket limit . |
| Will you pay less if you use a network provider ? | Yes. See www.bcbsks.com/providerdirectory or call 1-800-432-3990 for a list of network providers . | This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). |
| Do you need a referral to see a specialist ? | No. | You can see the specialist you choose without a referral . |



All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

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| 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 provider's office or clinic | Primary care visit to treat an injury or illness | Deductible then 40% coinsurance | Deductible then 40% coinsurance | _____none_____ |
| | Specialist visit | Deductible then 40% coinsurance | Deductible then 40% coinsurance | _____none_____ |
| | Preventive care/screening /immunization | \$0. Preventive is without cost share. | Deductible then 40% coinsurance | Immunizations as identified by the Center of Medicare and Medicaid Services. |
| If you have a test | Diagnostic test (x-ray, blood work) | Deductible then 40% coinsurance | Deductible then 40% coinsurance | _____none_____ |
| | Imaging (CT/PET scans, MRIs) | Deductible then 40% coinsurance | Deductible then 40% coinsurance | _____none_____ |
| If you need drugs to treat your illness or condition | Generic drugs | Deductible then 50% coinsurance | Deductible then 50% coinsurance | _____none_____ |
| | Preferred brand drugs | Deductible then 50% coinsurance | Deductible then 50% coinsurance | _____none_____ |
| | Non-preferred brand drugs | Deductible then 50% coinsurance | Deductible then 50% coinsurance | _____none_____ |
| | Specialty drugs | Deductible then 50% coinsurance | Deductible then 50% coinsurance | _____none_____ |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | Deductible then 40% coinsurance | Deductible then 40% coinsurance | _____none_____ |
| | Physician/surgeon fees | Deductible then 40% coinsurance | Deductible then 40% coinsurance | _____none_____ |
| If you need immediate medical attention | Emergency room care | Deductible then 40% coinsurance | Deductible then 40% coinsurance | _____none_____ |
| | Emergency medical transportation | Deductible then 40% coinsurance | Deductible then 40% coinsurance | _____none_____ |
| | Urgent care | Deductible then 40% coinsurance | Deductible then 40% coinsurance | _____none_____ |
| If you have a hospital stay | Facility fee (e.g., hospital room) | Deductible then 40% coinsurance | Deductible then 40% coinsurance | _____none_____ |

[* For more information about limitations and exceptions, see the [plan](#) or policy document at www.bcbsks.com.]

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|--|---|--|--|---|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you have a hospital stay | Physician/surgeon fees | Deductible then 40% coinsurance | Deductible then 40% coinsurance | _____none_____ |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | Deductible then 40% coinsurance | Deductible then 40% coinsurance | _____none_____ |
| | Inpatient services | Deductible then 40% coinsurance | Deductible then 40% coinsurance | _____none_____ |
| If you are pregnant | Office visits | Deductible then 40% coinsurance | Deductible then 40% coinsurance | _____none_____ |
| | Childbirth/delivery professional services | Deductible then 40% coinsurance | Deductible then 40% coinsurance | _____none_____ |
| | Childbirth/delivery facility services | Deductible then 40% coinsurance | Deductible then 40% coinsurance | _____none_____ |
| If you need help recovering or have other special health needs | Home health care | Deductible then 40% coinsurance | Deductible then 40% coinsurance | _____none_____ |
| | Rehabilitation services | Deductible then 40% coinsurance | Deductible then 40% coinsurance | _____none_____ |
| | Habilitation services | Deductible then 40% coinsurance | Deductible then 40% coinsurance | _____none_____ |
| | Skilled nursing care | Deductible then 40% coinsurance | Deductible then 40% coinsurance | _____none_____ |
| | Durable medical equipment | Deductible then 40% coinsurance | Deductible then 40% coinsurance | _____none_____ |
| | Hospice services | Deductible then 40% coinsurance | Deductible then 40% coinsurance | _____none_____ |
| If your child needs dental or eye care | Children's eye exam | Deductible then 40% coinsurance | Deductible then 40% coinsurance | Vision screening for children under 5 years is covered at 100% as preventative. |
| | Children's glasses | Not Covered | Not Covered | _____none_____ |
| | Children's dental check-up | Not Covered | Not Covered | _____none_____ |

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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
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Hearing aids
- Long-term care
- Weight loss programs

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

- Infertility treatment
- Non-emergency care when traveling outside the U.S. See www.bcbs.com/already-a-member/coverage-home-and-away.html
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care
- Spinal manipulations

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: Blue Cross and Blue Shield of Kansas Customer Service at 1-800-432-3990. You may also contact your state insurance department, Kansas Insurance Department, 1300 SW Arrowhead Road, Topeka, Kansas 66604, Phone: 800-432-2484, or visit www.ksinsurance.org, or the Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. 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 [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: Customer Service at 1-800-432-3990 or you can visit www.bcbsks.com/blueaccess, or the Kansas Insurance Department, 1300 SW Arrowhead Road, Topeka, Kansas 66604, Phone: 800-432-2484, or visit www.ksinsurance.org, or the Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform.

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? 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](#).

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Language Access Services:

| | | |
|--------------------|---|----------------|
| Spanish (Español): | Para obtener asistencia en Español, llame al | 1-800-432-3990 |
| Tagalog (Tagalog): | Kung kailangan ninyo ang tulong sa Tagalog tumawag sa | 1-800-432-3990 |
| Chinese (中文): | 如果需要中文的帮助, 请拨打这个号码 | 1-800-432-3990 |
| Navajo (Dine): | Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' | 1-800-432-3990 |

To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.

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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 | \$3,500 |
| ■ Specialist coinsurance | 40% |
| ■ Hospital (facility) coinsurance | 40% |
| ■ Other coinsurance | 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 | \$12,700 |
|---------------------------|-----------------|

In this example, Peg would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|----------------|
| Deductibles | \$3,500 |
| Copayments | \$0 |
| Coinsurance | \$1,000 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$60 |
| The total Peg would pay is | \$4,560 |

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

| | |
|---|---------|
| ■ The plan's overall deductible | \$3,500 |
| ■ Specialist coinsurance | 40% |
| ■ Hospital (facility) coinsurance | 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](#) (glucose meter)

| | |
|---------------------------|----------------|
| Total Example Cost | \$5,600 |
|---------------------------|----------------|

In this example, Joe would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|----------------|
| Deductibles* | \$2,300 |
| Copayments | \$0 |
| Coinsurance | \$1,200 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$20 |
| The total Joe would pay is | \$3,520 |

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

| | |
|---|---------|
| ■ The plan's overall deductible | \$3,500 |
| ■ Specialist coinsurance | 40% |
| ■ Hospital (facility) coinsurance | 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 | \$2,800 |
|---------------------------|----------------|

In this example, Mia would pay:

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

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

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