

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	_____none_____
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_____

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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	Facility fee (e.g., hospital room)	Deductible then 40% coinsurance	Deductible then 40% coinsurance	_____none_____
	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_____

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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 your child needs dental or eye care	Children's eye exam	Deductible then 40% coinsurance	Deductible then 40% coinsurance	Same as specialist visit unless vision screening for children under 5 years which 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, 420 SW 9th Street, Topeka, Kansas 66612-1678, 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, 420 SW 9th Street, Topeka, Kansas 66612-1678, 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

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.

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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):	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](#) **\$3500**
- [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 **\$12840**

In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$2064
Copayments	\$0
Coinsurance	\$2436
<i>What isn't covered</i>	
Limits or exclusions	\$96
The total Peg would pay is	\$4596

Managing Joe's type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) **\$3500**
- [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 **\$7460**

In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$1756
Copayments	\$0
Coinsurance	\$1170
<i>What isn't covered</i>	
Limits or exclusions	\$4313
The total Joe would pay is	\$7239

Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) **\$3500**
- [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 **\$2010**

In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$1155
Copayments	\$0
Coinsurance	\$770
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1925

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

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