



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.bluecrossma.com](http://www.bluecrossma.com) or by calling 1-800-217-7878. A complete SPD can be found at [www.teamsters170hwf.com](http://www.teamsters170hwf.com).

| Important Questions                                       | Answers   | Why this Matters:   |
|---|---|---|
| What is the overall <u>deductible</u> ?                   | \$0 PCP / Plan-Approved; \$300 member / \$600 family Self-Referral. Does not apply to emergency room, emergency transportation. Pharmacy copays do not apply toward deductible. | You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> 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 <u>deductible</u> .   |
| Are there other <u>deductibles</u> for specific services? | No.   | You don't have to meet <u>deductibles</u> 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?    | Yes. For medical benefits, \$2,000 member / \$4,000 family for PCP/Plan-Approved medical, and for prescription drug benefits, \$1,000 member / \$2,000 family                   | The <u>out-of-pocket limit</u> 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 <u>out-of-pocket limit</u> .  |
| Does this plan use a <u>network of providers</u> ?        | Yes. See <a href="http://www.bluecrossma.com/findadoctor">www.bluecrossma.com/findadoctor</a> or call 1-800-217-7878 for a list of network providers.                           | If you use an in-network doctor or other health care <u>provider</u> , 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 <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> . |
| Do I need a referral to see a <u>specialist</u> ?         | Yes, PCP / Plan-Approved level of benefits only.  | This plan will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have the plan's permission before you see the <u>specialist</u> .   |
| Are there services this plan doesn't cover?               | Yes.  | Some of the services this plan doesn't cover are listed on page 7. See your policy or plan document for additional information about <u>excluded services</u> .   |



- **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** (or provider's charge if it is less than the **allowed amount**) for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000 (and it is less than the provider's charge), 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. (If you are eligible to elect a Health Reimbursement Account (HRA), Flexible Spending Account (FSA) or you have elected a Health Savings Account (HSA), you may have access to additional funds to help cover certain **out-of-pocket** expenses such as **copayments**, **coinsurance**, **deductibles** and costs related to services not otherwise covered.)

| Common Medical Event  | Services You May Need                            | Your cost if you use      |                                      | Limitations & Exceptions  |
|---|--|---------------------------|--------------------------------------|---|
|   |  | PCP / Plan-Approved       | Self-Referred                        |   |
| If you visit a health care <u>provider's</u> office or clinic | Primary care visit to treat an injury or illness | \$15 / visit              | 20% coinsurance                      | Deductible applies first for Self- Referred; family or general practitioner, internist, pediatrician, geriatric specialist and nurse practitioner |
|   | Specialist visit                                 | \$20 / visit              | 20% coinsurance                      | Deductible applies first for Self- Referred   |
|   | Other practitioner office visit                  | \$20 / chiropractor visit | 20% coinsurance / chiropractor visit | Deductible applies first for Self- Referred; limited to 20 visits per calendar year   |
|   | Preventive care/screening/immunization           | No charge                 | 20% coinsurance                      | Deductible applies first for Self- Referred; GYN exam limited to one exam per calendar year   |
| If you have a test  | Diagnostic test (x-ray, blood work)              | No charge                 | 20% coinsurance                      | Deductible applies first for Self- Referred   |
|   | Imaging (CT/PET scans, MRIs)                     | No charge                 | 20% coinsurance                      | Deductible applies first for Self- Referred; pre-authorization required for certain services  |

| Common Medical Event  | Services You May Need                          | Your cost if you use  |   | Limitations & Exceptions   |
|---|--|---|---|--|
|   |  | PCP / Plan-Approved   | Self-Referred   |  |
| <p>If you need drugs to treat your illness or condition</p> <p>More information about <u>prescription drug coverage</u> is available in the BCBSMA "Your Pharmacy Program" at <a href="http://www.bluecrossma.com">www.bluecrossma.com</a> and/or in the BCBSMA Pharmacy Benefit Handbook at <a href="http://www.teamsters170hwhf.com">www.teamsters170hwhf.com</a></p> | Generic drugs                                  | \$10 / retail or mail service supply                              | \$10 / retail or mail service supply                      | Up to 30-day retail (90-day mail service) supply; cost share may be waived for certain covered drugs and supplies ; pre-authorization required for certain drugs                                       |
|   | Preferred brand drugs                          | \$15 / retail or mail service supply                              | \$15 / retail or mail service supply                      | Up to 30-day retail (90-day mail service) supply; cost share may be waived for certain covered drugs and supplies and may be higher if generic available; pre-authorization required for certain drugs |
|   | Non-preferred brand drugs                      | \$35 / retail or mail service supply                              | \$35 / retail or mail service supply                      | Up to 30-day retail (90-day mail service) supply; cost share may be waived for certain covered drugs and supplies and may be higher if generic available; pre-authorization required for certain drugs |
|   | Specialty drugs                                | Applicable cost share (generic, preferred, non-preferred)         | Applicable cost share (generic, preferred, non-preferred) | When obtained from a designated specialty pharmacy; pre-authorization required for certain drugs   |
| If you have outpatient surgery  | Facility fee (e.g., ambulatory surgery center) | No charge   | 20% coinsurance   | Deductible applies first for Self-Referred; pre-authorization required for certain services  |
|   | Physician/surgeon fees                         | No charge   | 20% coinsurance   | Deductible applies first for Self-Referred; pre-authorization required for certain services  |
| If you need immediate medical attention   | Emergency room services                        | \$100 / visit   | \$100 / visit   | Copayment waived if admitted or for observation stay   |
|   | Emergency medical transportation               | No charge   | No charge   | --- none ---   |
|   | Urgent care                                    | \$15 /visit PCP, OB,NP,PA<br>\$20 / visit other covered providers | 20% coinsurance   | Deductible applies first for Self-Referred   |

| Common Medical Event   | Services You May Need                        | Your cost if you use |                 | Limitations & Exceptions  |
|--|--|----------------------|-----------------|---|
|  |  | PCP / Plan-Approved  | Self-Referred   |   |
| If you have a hospital stay  | Facility fee (e.g., hospital room)           | No charge            | 20% coinsurance | Deductible applies first for Self-Referred; pre-authorization required                      |
|  | Physician/surgeon fee                        | No charge            | 20% coinsurance | Deductible applies first for Self-Referred; pre-authorization required                      |
| If you have mental health, behavioral health, or substance abuse needs | Mental/Behavioral health outpatient services | No charge            | 20% coinsurance | Deductible applies first for Self-Referred; pre-authorization required for certain services |
|  | Mental/Behavioral health inpatient services  | No charge            | 20% coinsurance | Deductible applies first for Self-Referred; pre-authorization required                      |
|  | Substance use disorder outpatient services   | No charge            | 20% coinsurance | Deductible applies first for Self-Referred; pre-authorization required for certain services |
|  | Substance use disorder inpatient services    | No charge            | 20% coinsurance | Deductible applies first for Self-Referred; pre-authorization required                      |
| If you are pregnant  | Prenatal and postnatal care                  | No charge            | 20% coinsurance | Deductible applies first for Self-Referred  |
|  | Delivery and all inpatient services          | No charge            | 20% coinsurance | Deductible applies first for Self-Referred  |

| Common Medical Event   | Services You May Need     | Your cost if you use   |                 | Limitations & Exceptions   |
|--|---------------------------|--|-----------------|--|
|  |                           | PCP / Plan-Approved  | Self-Referred   |  |
| If you need help recovering or have other special health needs | Home health care          | No charge  | 20% coinsurance | Deductible applies first for Self-Referred; pre-authorization required   |
|  | Rehabilitation services   | \$20 / visit for physical and occupational therapy;<br>\$15 / visit for speech therapy | 20% coinsurance | Deductible applies first for Self-Referred; limited to 60 visits per calendar year for PCP / Plan-Approved (other than for autism, home health care, and speech therapy); pre-authorization required for certain services              |
|  | Habilitation services     | \$20 / visit for physical and occupational therapy;<br>\$15 / visit for speech therapy | 20% coinsurance | Deductible applies first for Self-Referred; rehabilitation therapy coverage limits apply; cost share and coverage limits waived for early intervention services for eligible children; pre-authorization required for certain services |
|  | Skilled nursing care      | No charge  | 20% coinsurance | Deductible applies first for Self-Referred; limited to 100 days per calendar year; pre-authorization required  |
|  | Durable medical equipment | 30% coinsurance  | 50% coinsurance | Deductible applies first for Self-Referred; PCP / Plan-Approved; cost share waived for one breast pump per birth   |
|  | Hospice service           | No charge  | 20% coinsurance | Deductible applies first for Self-Referred; pre-authorization required for certain services  |

| Common Medical Event                   | Services You May Need | Your cost if you use   |  | Limitations & Exceptions  |
|--|-----------------------|--|--|---|
|  |                       | PCP / Plan-Approved  | Self-Referred  |   |
| If your child needs dental or eye care | Eye exam              | No charge – Benefits are “Excepted Benefits” and are covered through a Davis Vision Plan. See Att #10 of SPD.    | 70% co-insurance                                       | Once every year through Davis Vision  |
|  | Glasses               | No charge – Benefits are “Excepted Benefits” and are covered through a Davis Vision Plan. See Att #10 of SPD.    | No coverage outside of Davis Vision’s Frame Collection | Once every year through Davis Vision. Must choose from Davis Vision’s Frame Collection for \$0 copayment. Other limitations may apply |
|  | Dental check-up       | No charge-Benefits are “Excepted Benefits” and are covered through a BCBSMA Dental Plan. See Att #8 & #9 of SPD. | Amount billed by provider above allowed amount         | Covered through dental plans  |

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.)

- Acupuncture
- Long-term care
- Private-duty nursing
- Cosmetic surgery
- Non-Emergency Care When Traveling Outside the US
- Routine foot care (only for patients with systemic circulatory disease)
- Self-Referred Infertility Treatment

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.)

- Bariatric surgery
- Hearing aids (see Benefit Description and Riders)
- Weight Loss and Fitness programs
- Chiropractic care ( limited to 20 visits per calendar year)
- Infertility Treatment (Referral required, not covered for Self-Referred)
- Wellness programs
- Dental Care (Adult and Children): Benefits are "Excepted Benefits" through BCBSMA Dental Plans. Please see Att # 8 & #9 of SPD (Dental Blue Freedom Summary of Benefits)
- Routine eye care (Adult and Children): Benefits are "Excepted Benefits". Coverage through Davis Vision. Please see Att #10 of SPD (Vision Care Benefit Description)

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Individual and Family | Plan Type: POS

**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 your plan sponsor. Note: A plan sponsor is usually the member’s employer or organization that provides group health coverage to the member. 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](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).

**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 the Member Service number listed on your ID card or contact your plan sponsor. Note: A plan sponsor is usually the member’s employer or organization that provides group health coverage to the member.

**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 Assistance**

To obtain language assistance, please call the toll-free Member Service number on your ID card.

SPANISH (Español): Para obtener asistencia en español, llame al número gratuito de Servicio de Atención al Miembro que figura en su tarjeta de identificación.

TAGALOG (Tagalog): Kung kailangan ninyo ng tulong sa Tagalog tumawag sa libreng numero ng telepono ng Serbisyo sa Miyembro na nakasulat sa inyong ID card.

CHINESE (中文): 如果您需要中文語言幫助，請撥打會員卡上的客戶服務免費電話號碼

NAVAJO (Dine): Dinek’ehjí shika’ a’ dowoł ninizingo, kwojí hodiíłné t’áá jííkeh béesh bee’ hane’jí T’áá doolé’é bina’ishdiłkidgo yeeháká’adoojah éi binumber bee néého’dolzin biniyé naanitinígíí bikáá’ doo.

**Disclaimer:**

This document contains only a partial description of the benefits, limitations, exclusions and other provisions of this health care plan. It is not a policy. It is a general overview only. It does not provide all the details of this coverage, including benefits, exclusions and policy limitations. In the event there are discrepancies between this document and the policy, the terms and conditions of the policy will govern.

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

Questions: Call 1-800-217-7878 or visit us at [www.bluecrossma.com](http://www.bluecrossma.com)



## 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: \$7,540
- Plan pays \$7,370
- Patient pays \$170

#### 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           |
| <b>Total</b>               | <b>\$7,540</b> |

#### Patient pays:

|                      |              |
|----------------------|--------------|
| Deductibles          | \$0          |
| Copays               | \$20         |
| Coinsurance          | \$0          |
| Limits or exclusions | \$150        |
| <b>Total</b>         | <b>\$170</b> |

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

- Amount owed to providers: \$5,400
- Plan pays \$4,360
- Patient pays \$1,040

#### 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          |
| <b>Total</b>                   | <b>\$5,400</b> |

#### Patient pays:

|                      |                |
|----------------------|----------------|
| Deductibles          | \$0            |
| Copays               | \$960          |
| Coinsurance          | \$0            |
| Limits or exclusions | \$80           |
| <b>Total</b>         | <b>\$1,040</b> |

## 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.