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.bluecrossmnonline.com](http://www.bluecrossmnonline.com) or call toll-free 1-866-873-5943. 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.healthcare.gov/sbc-glossary](https://www.healthcare.gov/sbc-glossary) or call toll-free 1-866-873-5943 to request a copy.

<table>
<thead>
<tr>
<th>Important Questions</th>
<th>Answers</th>
<th>Why this Matters:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What is the overall deductible?</strong></td>
<td>$3,500 individual medical and drug combined Network and Out-of-Network</td>
<td>Generally, you must pay all the costs up to the deductible amount before this plan begins to pay. This plan has an embedded deductible. The plan begins paying benefits that require cost sharing for the first family member who meets the per-person deductible. The family deductible must then be met by one or more of the remaining family members and then the plan pays benefits for all covered family members.</td>
</tr>
<tr>
<td></td>
<td>$7,000 family medical and drug combined Network and Out-of-Network</td>
<td></td>
</tr>
<tr>
<td>Are there services covered before you meet your deductible?</td>
<td>Yes. Well-child care, prenatal care and Network Preventive care services are covered before you meet your deductible.</td>
<td>This plan covers some items and services even if you haven’t yet met the deductible amount. But a copayment or coinsurance may apply. 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</td>
</tr>
<tr>
<td>Are there other deductibles for specific services?</td>
<td>No.</td>
<td>You don’t have to meet deductibles for specific services.</td>
</tr>
<tr>
<td>What is the out-of-pocket limit for this plan?</td>
<td>$3,500 individual medical and drug combined Network and Out-of-Network</td>
<td>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.</td>
</tr>
<tr>
<td></td>
<td>$7,000 family medical and drug combined Network and Out-of-Network</td>
<td></td>
</tr>
<tr>
<td>What is not included in the out-of-pocket limit?</td>
<td>Premiums, balance-billed charges, and health care this plan doesn’t cover.</td>
<td>Even though you pay these expenses, they don’t count toward the out-of-pocket limit.</td>
</tr>
</tbody>
</table>
### Will you pay less if you use a network provider?

Yes. See [https://www.bluecrossmnonline.com/find-a-doctor/#/home](https://www.bluecrossmnonline.com/find-a-doctor/#/home) or call toll-free 1-866-873-5943 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). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.

### Do you need a referral to see a specialist?

No. You can see the specialist you choose without a referral.

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.**

<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>What you Will Pay</th>
<th>Limitations, Exceptions, &amp; Other Important Information</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Network Provider (You will pay the least)</td>
<td>Out-of-Network Provider (You will pay the most)</td>
</tr>
<tr>
<td>If you visit a health care provider’s office or clinic</td>
<td>Primary care visit to treat an injury</td>
<td>0% coinsurance</td>
<td>0% coinsurance</td>
</tr>
<tr>
<td></td>
<td>Specialist visit</td>
<td>0% coinsurance</td>
<td>0% coinsurance</td>
</tr>
<tr>
<td></td>
<td>Preventive care/screening/Immunization</td>
<td>No charge</td>
<td>No charge for adult preventive services No charge for well-child care services</td>
</tr>
<tr>
<td>If you have a test</td>
<td>Diagnostic test (x-ray, blood work)</td>
<td>0% coinsurance</td>
<td>0% coinsurance</td>
</tr>
<tr>
<td></td>
<td>Imaging (CT/PET scans, MRIs)</td>
<td>0% coinsurance</td>
<td>0% coinsurance</td>
</tr>
<tr>
<td>If you need drugs to treat your illness or condition. A Retail Pharmacy is any licensed pharmacy that you can physically enter to obtain a prescription drug. A Mail Service Pharmacy dispenses prescription drugs through</td>
<td>Preferred generic drugs</td>
<td>0% coinsurance/retail 0% coinsurance/mail service 0% coinsurance/90dayRx Retail</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Preferred brand drugs</td>
<td>0% coinsurance/retail 0% coinsurance/mail service 0% coinsurance/90dayRx Retail</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Covers up to 31-day supply (retail prescription) 90-day supply (mail order and 90dayRx Retail prescription). No coverage for services from out-of-network providers. No coverage for Non-preferred drugs.</td>
<td></td>
</tr>
</tbody>
</table>

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G_10272393_Effective 04/01/2020_SBC_Version Effective 04/01/2017
<table>
<thead>
<tr>
<th>Category</th>
<th>Service</th>
<th>Coinsurance</th>
<th>Coinsurance</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>if you need mental health, behavioral health, or substance abuse services</td>
<td>Outpatient services</td>
<td>0% coinsurance</td>
<td>0% coinsurance</td>
<td>Services for marriage/couples counseling are not covered. Cost sharing does not apply to certain preventive services. Depending on the type of services, other cost sharing may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).</td>
</tr>
<tr>
<td>if you have a hospital stay</td>
<td>Facility fee (e.g., hospital room)</td>
<td>0% coinsurance</td>
<td>0% coinsurance</td>
<td>Services for marriage/couples counseling are not covered. Cost sharing does not apply to certain preventive services. Depending on the type of services, other cost sharing may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).</td>
</tr>
<tr>
<td>if you need immediate medical attention</td>
<td>Emergency room care</td>
<td>0% coinsurance</td>
<td>0% coinsurance</td>
<td></td>
</tr>
<tr>
<td>if you need immediate medical attention</td>
<td>Emergency medical transportation</td>
<td>0% coinsurance</td>
<td>0% coinsurance</td>
<td></td>
</tr>
<tr>
<td>if you have outpatient surgery</td>
<td>Facility fee (e.g., ambulatory surgery center)</td>
<td>0% coinsurance</td>
<td>0% coinsurance</td>
<td></td>
</tr>
<tr>
<td>if you have a hospital stay</td>
<td>Facility fee (e.g., hospital room)</td>
<td>0% coinsurance</td>
<td>0% coinsurance</td>
<td>Services for marriage/couples counseling are not covered. Cost sharing does not apply to certain preventive services. Depending on the type of services, other cost sharing may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).</td>
</tr>
<tr>
<td>if you are pregnant</td>
<td>Office visits</td>
<td>Prenatal Care: No charge</td>
<td>Prenatal Care: No charge</td>
<td>Cost sharing does not apply to certain preventive services. Depending on the type of services, other cost sharing may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).</td>
</tr>
<tr>
<td>if you need help recovering or have other special health needs</td>
<td>Home health care</td>
<td>0% coinsurance</td>
<td>0% coinsurance</td>
<td></td>
</tr>
<tr>
<td>if you need help recovering or have other special health needs</td>
<td>Rehabilitation services</td>
<td>0% coinsurance for occupational therapy</td>
<td>0% coinsurance for occupational therapy</td>
<td></td>
</tr>
</tbody>
</table>

More information about prescription drug coverage is available at www.bluecrossmnonline.com
Habilitation services 0% coinsurance for occupational therapy 0% coinsurance for physical therapy 0% coinsurance for speech therapy

Skilled nursing care 0% coinsurance 0% coinsurance

Combined Network and out-of-network: 120 days per benefit period.

Durable medical equipment 20% coinsurance 20% coinsurance

Hospice service 0% coinsurance Not covered

No coverage for services from out-of-network providers.

If your child needs dental or eye care

Children’s eye exam No charge No charge

Children’s glasses 20% coinsurance 20% coinsurance

Dental check-up Not covered Not covered

No coverage for these services.

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 (except as specified in Plan benefits)
- Cosmetic surgery (except as specified in Plan benefits)
- Dental care (except as specified in Plan benefits)
- Infertility treatment
- Long-term care
- Routine foot care
- Weight loss programs
- Routine eye care (Adult)

Other Covered Services (Limitations may apply to these services. This isn’t a complete list. Please see your plan document.)

- Bariatric surgery
- Chiropractic care
- Hearing aids (as required by law)
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing (as required by law)

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: Minnesota Department of Commerce, Attention: Consumer Concerns/Market Assurance Division, 85 7th Place East Suite 280, St. Paul, MN 55101-2198, or call 1-800-657-3602; for group health coverage subject to ERISA, contact the Department of Labor’s Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform; or, Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at 1-877-267-2323, extension 61565 or www.cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through MNsure. For more information about MNsure, visit www.mnsure.org or call 1-855-366-7873.
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: Member Service at www.bluecrossmnonline.com or call 1-866-873-5943 or the Minnesota Commissioner of Commerce by calling (651) 539-1600 or toll-free 1-800-657-3602. For group health coverage subject to ERISA, contact the Department of Labor’s Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. If you are covered under a plan offered by the State Health Plan, a city, county, school district, or Service Coop, you may contact the Department of Health and Human Services Health Insurance team at 888-393-2789.

Does this Coverage 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 Coverage Meet the Minimum Value Standard? 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 MNsure/the Marketplace.

Notice of Nondiscrimination Practices
Effective July 18, 2016

Blue Cross and Blue Shield of Minnesota and Blue Plus (Blue Cross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or gender. Blue Cross does not exclude people or treat them differently because of race, color, national origin, age, disability, or gender.

Blue Cross provides resources to access information in alternative formats and languages:

- Auxiliary aids and services, such as qualified interpreters and written information available in other formats, are available free of charge to people with disabilities to assist in communicating with us.
- Language services, such as qualified interpreters and information written in other languages, are available free of charge to people whose primary language is not English.

If you need these services, contact us at 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711.

If you believe that Blue Cross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or gender, you can file a grievance with the Nondiscrimination Civil Rights Coordinator

- by email at: Civil.Rights.Coord@bluecrossmn.com
- by mail at: Nondiscrimination Civil Rights Coordinator
  Blue Cross and Blue Shield of Minnesota and Blue Plus
  M495
  PO Box 64560
  Eagan, MN 55164-0560
- or by telephone at: 1-800-509-5312

Grievance forms are available by contacting us at the contacts listed above, by calling 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711. If you need help filing a grievance, assistance is available by contacting us at the numbers listed above.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights

- electronically through the Office for Civil Rights Complaint Portal, available at: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf
Language Access Services:

This information is available in other languages. Free language assistance services are available by calling the toll free number below. For TTY, call 711.

Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al 1-855-903-2583. Para TTY, llame al 711.


Haddii aad ku hadasho Soomaali, adigu waxaad heli kartaa caawimo luqad la'aan ah. Wac 1-866-251-6736. Markay tahay dad maqalku ku adag yahay (TTY), wac 711.

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Language Access Services:

This information is available in other languages. Free language assistance services are available by calling the toll free number below. For TTY, call 711.
To see examples of how this plan might cover costs for a sample medical situation, see the next page.
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 network prenatal care and a hospital delivery)

- **The plan’s overall deductible**: $3,500
- **Specialist copayment**: $0
- **Hospital (facility) coinsurance**: 0%
- **Other coinsurance**: 0%

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)

<table>
<thead>
<tr>
<th>Total Example Cost</th>
<th>$12,800</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>In this example, Peg would pay:</strong>&lt;br&gt;Cost Sharing</td>
<td></td>
</tr>
<tr>
<td>Deductibles</td>
<td>$3,500</td>
</tr>
<tr>
<td>Copayments</td>
<td>$0</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>$0</td>
</tr>
</tbody>
</table>

| **What isn’t covered** |        |
| Limits or exclusions | $60    |
| The total Peg would pay is | **$3,560** |

The total Peg would pay amount assumes the patient is not using funds from a Flexible Spending Account (FSA), Health Savings Account (HSA), or an integrated Health Reimbursement Account (HRA), including an integrated HRA funded through a Voluntary Employee Beneficiary Association (VEBA-HRA). Account balances may provide you funds to help cover out-of-pocket expenses.

Note: These numbers assume the patient does not participate in the plan’s wellness program. If you participate in the plan’s wellness program, you may be able to reduce your costs.

The plan would be responsible for the other costs of these EXAMPLE covered services.

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

- **The plan’s overall deductible**: $3,500
- **Specialist copayment**: $0
- **Hospital (facility) coinsurance**: 0%
- **Other coinsurance**: 0%

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)

<table>
<thead>
<tr>
<th>Total Example Cost</th>
<th>$7,400</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>In this example, Joe would pay:</strong>&lt;br&gt;Cost Sharing</td>
<td></td>
</tr>
<tr>
<td>Deductibles</td>
<td>$3,500</td>
</tr>
<tr>
<td>Copayments</td>
<td>$0</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>$0</td>
</tr>
</tbody>
</table>

| **What isn’t covered** |        |
| Limits or exclusions | $60    |
| The total Joe would pay is | **$3,560** |

### Mia’s Simple Fracture
(network emergency room visit and follow up care)

- **The plan’s overall deductible**: $3,500
- **Specialist copayment**: $0
- **Hospital (facility) coinsurance**: 0%
- **Other coinsurance**: 0%

This EXAMPLE event includes services like:
- Emergency room care (including medical supplies)
- Diagnostic test (x-ray)
- Durable medical equipment (crutches)
- Rehabilitation services (physical therapy)

<table>
<thead>
<tr>
<th>Total Example Cost</th>
<th>$1,900</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>In this example, Mia would pay:</strong>&lt;br&gt;Cost Sharing</td>
<td></td>
</tr>
<tr>
<td>Deductibles</td>
<td>$1,900</td>
</tr>
<tr>
<td>Copayments</td>
<td>$0</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>$0</td>
</tr>
</tbody>
</table>

| **What isn’t covered** |        |
| Limits or exclusions | $0     |
| The total Mia would pay is | **$1,900** |

The total patient would pay amount assumes the patient is not using funds from a Flexible Spending Account (FSA), Health Savings Account (HSA), or an integrated Health Reimbursement Account (HRA), including an integrated HRA funded through a Voluntary Employee Beneficiary Association (VEBA-HRA). Account balances may provide you funds to help cover out-of-pocket expenses.