



Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services



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, call 1-800-868-2500, Ext. 41010 to request a copy. 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.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or [www.cciio.cms.gov](http://www.cciio.cms.gov) or call 1-800-868-2500, Ext. 41010 to request a copy.

Important Questions	Answers	Why this Matters:
<b>What is the overall <u>deductible</u>?</b>	\$1,500 single / \$4,500 family for in-network providers. \$3,000 single / \$9,000 family for out-of-network providers. Does not apply to preventive care, drugs or in-network dr's office visits. Copays do not apply to the deductible. The in-network and out-of-network amounts do not apply to each other.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this plan 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> .
<b>Are there services covered before you meet your <u>deductible</u>?</b>	Yes. Preventive care services and office visits 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <u>deductibles</u> for specific services?</b>	No.	You don't have to meet <u>deductibles</u> for specific services.
<b>What is the <u>maximum out-of-pocket limit</u> for this <u>plan</u>?</b>	Yes; \$4,500 single / \$9,000 family for in-network providers. \$9,000 single / \$18,000 family for out-of-network providers. The in-network and out-of-network amounts do not apply to each other.	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.
<b>What is not included in the <u>maximum out-of-pocket limit</u>?</b>	Premiums; charges in excess of the allowed amount; amounts exceeding any maximum payments for benefits; or any expense not allowed according to any provisions of this coverage.	Even though you pay these expenses, they don't count toward the <u>maximum out-of-pocket limit</u> .



Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

<p><b>Will you pay less if you use a <u>network provider</u>?</b></p>	<p>Yes. For a list of in-network providers, see <a href="https://www.SouthCarolinaBlues.com/links/tools/findadoctor">https://www.SouthCarolinaBlues.com/links/tools/findadoctor</a> or call 1-800-810-2583.</p>	<p>This <u>plan</u> uses a <u>provider network</u>. You will pay less if you use a <u>provider</u> in the <u>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</u> for the difference between the <u>provider's charge</u> and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.</p>
<p><b>Do I need a <u>referral</u> to see a <u>specialist</u>?</b></p>	<p>No. You do not need a referral to see a specialist.</p>	<p>You can see the <u>specialist</u> you choose without a <u>referral</u>.</p>



All copayments and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

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 <u>provider's office or clinic</u>	Primary care visit to treat an injury or illness	\$25 copay/visit	60% coinsurance	Copay does not include surgery, outpatient lab and X-ray services (except for standard plain film X-rays), second surgical opinion, dialysis, chemotherapy, radiation therapy, administration of specialty drugs, endoscopies and imaging.
	<u>Specialist visit</u>	\$35 copay/visit	60% coinsurance	Copay does not include surgery, outpatient lab and X-ray services (except for standard plain film X-rays), second surgical opinion, dialysis, chemotherapy, radiation therapy, administration of specialty drugs, endoscopies and imaging.
	<u>Preventive care/screening/immunization</u>	No charge	Not covered	No charge for mammograms at a participating provider.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	40% coinsurance	60% coinsurance	NONE
	Imaging (CT/PET scans, MRIs)	40% coinsurance	60% coinsurance	No benefit if not preapproved.
If you need drugs to treat your illness or condition	Tier 1 Drugs	\$8 copay/prescription (retail) \$16 copay/prescription (mail-order)	\$8 copay/prescription (retail) then 60% coinsurance	Covers up to a 90-day, subject to 3 copays. Includes mail-order pharmacy.
	Tier 2 Drugs	\$30 copay/prescription (retail) \$70 copay/prescription (mail-order)	\$30 copay/prescription (retail) then 60% coinsurance	Covers up to a 90-day, subject to 3 copays. Includes mail-order pharmacy.
	Tier 3 Drugs	\$60 copay/prescription (retail) \$140 copay/prescription (mail-order)	\$60 copay/prescription (retail) then 60% coinsurance	Covers up to a 90-day, subject to 3 copays. Includes mail-order pharmacy.

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)	
More information about <u><a href="http://www.SouthCarolinaBlues.com/links/metallic/pharmacy/BusinessBlueEssentials">prescription drug coverage</a></u> is available at <u><a href="http://www.SouthCarolinaBlues.com/links/metallic/pharmacy/BusinessBlueEssentials">www.SouthCarolinaBlues.com/links/metallic/pharmacy/BusinessBlueEssentials</a></u>	Tier 4 Drugs	10% copay/prescription	Not covered	\$200/dose maximum copay applies. Specialty Drug Network Provider Only, up to 31-day supply. No benefits if not preapproved.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	40% coinsurance	60% coinsurance	50% reduction of allowed amount if preapproval is required and not obtained. Cosmetic surgery is not covered.
	Physician/surgeon fees	40% coinsurance	60% coinsurance	50% reduction of allowed amount if preapproval is required and not obtained. Cosmetic surgery is not covered.
If you need immediate medical attention	<u>Emergency room care</u>	40% coinsurance	Facility charges only - 40% coinsurance. All other charges - 60% coinsurance	NONE
	<u>Emergency medical transportation</u>	40% coinsurance	60% coinsurance	NONE
	<u>Urgent care</u>	\$25 copay/visit	60% coinsurance	Copay does not include surgery, outpatient lab and X-ray services (except for standard plain film X-rays), second surgical opinion, dialysis, chemotherapy, radiation therapy, administration of specialty drugs, endoscopies and imaging.
If you have a hospital stay	Facility fee (e.g., hospital room)	40% coinsurance	60% coinsurance	Room and board denied if stay is not approved. No benefits for human organ/tissue transplant if not preapproved and at designated provider.
	Physician/surgeon fee	40% coinsurance	60% coinsurance	No benefits for human organ/tissue transplant if not preapproved and at designated provider.

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 have mental health, behavioral health, or substance abuse needs	Outpatient services	40% coinsurance	60% coinsurance	\$25 copay/visit for in-network office visit. 50% reduction of allowed amount if not preapproved.
	Inpatient services	40% coinsurance	60% coinsurance	Room and board denied if stay is not approved.
If you are pregnant	Office Visits	\$25 copay/visit	60% coinsurance	Copay does not include surgery, outpatient lab and X-ray services (except for standard plain film X-rays), second surgical opinion, dialysis, chemotherapy, radiation therapy, administration of specialty drugs, endoscopies and imaging.
	Childbirth/delivery professional services	40% coinsurance	60% coinsurance	For employee or spouse only. Covers screening for gestational diabetes and lactation support for dependent children.
	Childbirth/delivery facility services	40% coinsurance	60% coinsurance	For employee or spouse only.
If you need help recovering or have other special health needs	<u>Home health care</u>	40% coinsurance	60% coinsurance	Limited to 60 visits/year. No benefits if not preapproved.
	<u>Rehabilitation services</u>	40% coinsurance	60% coinsurance	Outpatient physical, occupational and speech therapy limited to 30 visits/year combined. No inpatient benefits if not preapproved and at designated provider.
	<u>Habilitation services</u>	Not covered	Not covered	NONE
	<u>Skilled nursing care</u>	40% coinsurance	60% coinsurance	Limited to 60 days/year. Room and board denied if stay is not approved.
	<u>Durable medical equipment</u>	40% coinsurance	Not covered	Excludes repair of, replacement of and duplicate. No benefits if not preapproved when cost is \$500 or more.
	<u>Hospice service</u>	40% coinsurance	60% coinsurance	Limited to 6 months/episode. No benefits if not preapproved.

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	Not covered	Not covered	NONE
	Children's glasses	Not covered	Not covered	NONE
	Children's dental check-up	Not covered	Not covered	NONE

### Excluded Services & Other Covered Services:

**Services Your Plan Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)**

- |                       |                         |   |
|-----------------------|-------------------------|---|
| • Abortion*           | • Glasses (Child)       | • Residential and custodial care        |
| • Acupuncture         | • Habilitation services | • Routine eye care (Adult)              |
| • Bariatric surgery   | • Hearing aids          | • Routine foot care                     |
| • Cosmetic surgery    | • Infertility treatment | • Routine maternity for dependent child |
| • Dental Care (Adult) | • Long-term care        | • TMJ and related conditions            |
| • Dental care (Child) | • Private duty nursing  | • Varicose veins treatment              |
| • Eye exam (Child)    |                         | • 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 if purchased separately
- Non-emergency care when traveling outside the U.S.  
See  
[www.SouthCarolinaBlues.com/members/findaprovider.aspx](http://www.SouthCarolinaBlues.com/members/findaprovider.aspx)

### 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 State Insurance Department, 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). Other options to continue coverage are available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit <http://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: the plan at 1-800-868-2500, Ext. 41010 or visit [www.SouthCarolinaBlues.com](http://www.SouthCarolinaBlues.com), the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform), your state office of health insurance customer assistance at: 1-800-768-3467 or visit [www.doi.sc.gov](http://www.doi.sc.gov).

## 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 the Marketplace.

\*For more information about limitations and exceptions, see the plan or policy document at [www.SouthCarolinaBlues.com](http://www.SouthCarolinaBlues.com).

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

## 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 \$1,500
- Specialist copayment \$35
- 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:

#### Cost Sharing

Deductibles	\$1,500
Copayments	\$0
Coinsurance	\$3,000

#### What isn't covered

Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$4,560</b>

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

- The plan's overall deductible \$1,500
- Specialist copayment \$35
- 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	\$7,400
--------------------	---------

In this example, Joe would pay:

#### Cost Sharing

Deductibles	\$80
Copayments	\$1,200
Coinsurance	\$50

#### What isn't covered

Limits or exclusions	\$60
<b>The total Joe would pay is</b>	<b>\$1,390</b>

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

- The plan's overall deductible \$1,500
- Specialist copayment \$35
- 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	\$1,900
--------------------	---------

In this example, Mia would pay:

#### Cost Sharing

Deductibles	\$1,000
Copayments	\$100
Coinsurance	\$700

#### What isn't covered

Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,800</b>

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

## Non-Discrimination Statement and Foreign Language Access

We do not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation or health status in our health plans, when we enroll members or provide benefits.

If you or someone you're assisting is disabled and needs interpretation assistance, help is available at the contact number posted on our website or listed in the materials included with this notice.

Free language interpretation support is available for those who cannot read or speak English by calling one of the appropriate numbers listed below.

If you think we have not provided these services or have discriminated in any way, you can file a grievance online at [contact@hrcompliance.com](mailto:contact@hrcompliance.com) or by calling our Compliance area at 1-800-832-9686 or the U.S. Department of Health and Human Services, Office for Civil Rights at 1-800-368-1019 or 1-800-537-7697(TDD).

---

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de este plan de salud, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-844-396-0183. (Spanish)

---

如果您，或是您正在協助的對象，有關於本健康計畫方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話 [在此插入數字 1-844-396-0183]。(Chinese)

---

Nếu quý vị, hoặc là người mà quý vị đang giúp đỡ, có những câu hỏi quan tâm về chương trình sức khỏe này, quý vị sẽ được giúp đỡ với các thông tin bằng ngôn ngữ của quý vị miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-844-389-4838 (Vietnamese)

---

이 건보협에 관하여 궁금한 사항 혹은 질문이 있으시면 1-844-396-0187 로 연락주십시오. 귀하의 비용 부담없이 한국어로 도와드립니다. PC 명조 (Korean)

---

Kung ikaw, o ang iyong tinutulungan, ay may mga katanungan tungkol sa planong pangkalusugang ito, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika nang walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-844-389-4839 . (Tagalog)

---

Если у Вас или лица, которому вы помогаете, имеются вопросы по поводу Вашего плана медицинского обслуживания, то Вы имеете право на бесплатное получение помощи и информации на русском языке. Для разговора с переводчиком позвоните по телефону 1-844-389-4840. (Russian)

---

إن كان لديك أو لدى شخص تساعد أسئلة بخصوص خطة الصحة هذه، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة. للتحدث مع مترجم اتصل ب 1-844-396-0189 (Arabic)

---

