South Carolina **BUSINESS BLUEESSENTIALS PPO SILVER 6**

Coverage Period: 12/01/2019 - 11/30/2020
Coverage for: INDIVIDUAL-FAMILY | **Plan Type:** PPO

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 or www.cciio.cms.gov or call 1-800-868-2500, Ext. 41010 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	$2,700 individual / $5,400 family for in-network providers. $0 individual / $0 family for out-of-network providers.	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 services and office visits are covered before you meet your deductible.	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 https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No.	You don't have to meet **deductibles** for specific services.
What is the maximum out-of-pocket limit for this plan?	$7,350 individual / $14,700 family for in-network providers. There is no out-of-pocket limit for out-of-network providers.	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 maximum out-of-pocket limit?	Copayments on certain services, premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the maximum out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. For a list of in-network providers, see https://www.SouthCarolinaBlues.com/links/tools/findadoctorsc or call 1-800-810-2583	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 I need a referral to see a specialist?	No.	You can see the **specialist** you choose without a referral.

⚠ 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 provider's office or clinic	Primary care visit to treat an injury or illness	$25 copay/visit Deductible does not apply	50% coinsurance	Copay doesn't 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.
	Specialist visit	$50 copay/visit Deductible does not apply	50% coinsurance	Copay doesn't 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.
	Preventive care/screening/immunization	No charge	Not covered	No charge for mammograms at a participating provider.
If you have a test	Diagnostic test (x-ray, blood work)	35% coinsurance	50% coinsurance	NONE
	Imaging (CT/PET scans, MRIs)	35% coinsurance	50% coinsurance	No benefit if not preapproved.
If you need drugs to treat your illness or condition	Tier 1 Drugs	$22 copay/prescription (retail) $31 copay/prescription (mail-order) Deductible does not apply	50% coinsurance	Quantity limits may apply. Some drugs may require prior approval. No benefits if not approved. Drugs that are considered specialty drugs must be purchased from our Specialty Pharmacy.
	Tier 2 Drugs	$50 copay/prescription (retail) $135 copay/prescription (mail-order) Deductible does not apply	50% coinsurance	Quantity limits may apply. Some drugs may require prior approval. No benefits if not approved. Drugs that are considered specialty drugs must be purchased from our Specialty 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 **prescription drug coverage** is available at **www.SouthCarolinaBlues.com/links/metallic/pharmacy/BusinessBlueEssentials**	Tier 3 Drugs	$100 copay/prescription (retail) $270 copay/prescription (mail-order) Deductible does not apply	50% coinsurance	Quantity limits may apply. Some drugs may require prior approval. No benefits if not approved. Drugs that are considered specialty drugs must be purchased from our Specialty Pharmacy.
	Tier 4 Drugs	$300 copay/prescription Deductible does not apply	Not covered	Quantity limits may apply. Some drugs may require prior approval. No benefits if not approved. Drugs that are considered specialty drugs must be purchased from our Specialty Pharmacy.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	35% coinsurance	50% coinsurance	50% reduction of allowed amount if not preapproved for hysterectomy or septoplasty. Cosmetic surgery is not covered. $500 copay per Ambulatory Surgery Center facility charge.
	Physician/surgeon fees	35% coinsurance	50% coinsurance	50% reduction of allowed amount if not preapproved for hysterectomy or septoplasty. Cosmetic surgery is not covered.
If you need immediate medical attention	Emergency room care	$300 copay/visit then deductible, then 35% coinsurance	Facility charges only - $300 copay/visit, then 35% coinsurance. All other charges - 50% coinsurance.	NONE
	Emergency medical transportation	35% coinsurance	50% coinsurance	NONE
	Urgent care	$50 copay/visit Deductible does not apply	50% coinsurance	Copay doesn't include surgery, outpatient lab and X-ray services (except for standard plain film X-rays), second surgical opinion, dialysis, chemotherapy, radiation therapy, specialty drugs, endoscopies and imaging.

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 a hospital stay	Facility fee (e.g., hospital room)	35% coinsurance	50% coinsurance	Room and board denied if stay is not preapproved. No benefits for human organ/tissue transplant if not preapproved and at designated provider.
	Physician/surgeon fee	35% coinsurance	50% coinsurance	No benefits for human organ/tissue transplant if not preapproved and at designated provider.
If you have mental health, behavioral health, or substance abuse needs	Outpatient services	35% coinsurance	50% coinsurance	$25 copay/visit for in-network office visit. No benefits for psychological testing, repetitive Transcranial Magnetic Stimulation, intensive outpatient services, partial hospitalization and electroconvulsive therapy if not preapproved.
	Inpatient services	35% coinsurance	50% coinsurance	No benefits if not preapproved.
If you are pregnant	Office Visits	$25 copay/initial visit only Deductible does not apply	50% coinsurance	Depending on the type of services, a copayment, coinsurance, or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services	35% coinsurance	50% coinsurance	NONE
	Childbirth/delivery facility services	35% coinsurance	50% coinsurance	No benefits for termination of pregnancy, except in limited circumstances.
If you need help recovering or have other special health needs	Home health care	35% coinsurance	50% coinsurance	Limited to 60 visits/year. No benefits if not preapproved.
	Rehabilitation services	35% coinsurance	50% coinsurance	Physical, occupational and speech therapy limited to 15 Rehabilitative visits/year combined. No inpatient benefits if not preapproved.
	Habilitation services	35% coinsurance	50% coinsurance	Physical, occupational and speech therapy limited to 15 Habilitative visits/year combined. No inpatient benefits if not preapproved.
	Skilled nursing care	35% coinsurance	50% coinsurance	Limited to 60 days/year. Room and board denied if stay is 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)	
	Durable medical equipment	35% coinsurance	Not covered	Excludes repair of, replacement of and duplicate. No benefits if not preapproved when cost is $500 or more.
	Hospice service	35% coinsurance	50% coinsurance	Limited to 6 months/episode. No benefits if not preapproved.
If your child needs dental or eye care	Children's eye exam	$25 copay	Not covered	Limited to one eye exam per benefit period
	Children's glasses	$50 copay	Not covered	Limited to once every benefit period for lenses and frames.
	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 services
- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Dental check-up (Child)
- Hearing aids
- Infertility treatment
- Long-term care
- Private duty nursing
- Residential and custodial care
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

*Abortion services (except in cases of rape, incest, or when the life of the mother is endangered)

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

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, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or 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, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform, your state office of health insurance customer assistance at: 1-800-768-3467 or visit 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.

————————————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** **$2,700**
- **Specialist copayment** **$50**
- **Hospital (facility) coinsurance** **35%**
- **Other coinsurance** **35%**

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	$2,700
Copayments	$100
Coinsurance	$4,300
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$7,160**

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

- **The plan's overall deductible** **$2,700**
- **Specialist copayment** **$50**
- **Hospital (facility) coinsurance** **35%**
- **Other coinsurance** **35%**

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	$90
Copayments	$2,400
Coinsurance	$50
What isn't covered	
Limits or exclusions	$60
The total Joe would pay is	**$2,600**

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

- **The plan's overall deductible** **$2,700**
- **Specialist copayment** **$50**
- **Hospital (facility) coinsurance** **35%**
- **Other coinsurance** **35%**

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	$700
Copayments	$1,100
Coinsurance	$400
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$2,200**

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 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 [在此插入数字 1-844-396-0188。 (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 đở 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 건보험에 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 تساعده 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)

Si ou menm oswa yon moun w ap ede gen kesyon konsènan plan sante sa a, se dwa w pou resevwa asistans ak enfòmasyon nan lang ou pale a, san ou pa gen pou peye pou sa. Pou pale avèk yon entèprèt, rele nan 1-844-398-6232. (French/Haitian Creole)

Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de ce plan médical, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 1-844-396-0190 . (French)

Jeśli Ty lub osoba, której pomagasz, macie pytania odnośnie planu ubezpieczenia zdrowotnego, masz prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 1-844-396-0186. (Polish)

Se você, ou alguém a quem você está ajudando, tem perguntas sobre este plano de saúde, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-844-396-0182. (Portuguese)

Se tu o qualcuno che stai aiutando avete domande su questo piano sanitario, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare 1-844-396-0184. (Italian)

あなた、またはあなたがお世話をされている方が、この健康保険についてご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合、1-844-396-0185 までお電話ください。 (Japanese)

Falls Sie oder jemand, dem Sie helfen, Fragen zu diesem Krankenversicherungsplan haben bzw. hat, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-844-396-0191 an. (German)

اگر شما یا فردی که به او کمک می کنید سؤالاتی در باره‌ی این برنامه‌ی بهداشتی داشته باشید، حق این را دارید که کمک و اطلاعات به زبان خود را به طور رایگان دریافت کنید. برای صحبت کردن با مترجم، لطفاً با شماره‌ی 1-844-398-6233 تماس حاصل نمایید.
(Persian-Farsi)