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Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services T24101P High Value HSA \$4,500 Ded 25% Coins Preventive Rx Plan

Coverage Period: Beginning on or after 01/01/2024 Coverage for: Individual/Family | Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 <u>bluecrossmn.com</u> or call 1-866-873-5943. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary or call 1-866-873-5943 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$4,500 individual / \$9,000 family medical and drug in-network \$7,500 individual / \$15,000 family medical and drug out-of-network	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> 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> .
Are there services covered before you meet your deductible?	Yes. Well child care, prenatal care and in-network preventive care services 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 https://www.healthcare.gov/coverage/preventive-care-benefits .
Are there other deductibles for specific services?	No	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this plan?	\$8,050 individual / \$16,100 family medical and drug in-network \$12,500 individual / \$25,000 family medical and drug out-of-network	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 on 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.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance-billing charges (unless balanced billing is prohibited), and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u> .

Will you pay less if you use an in-network provider?	Yes. Your <u>network</u> is High Value. See <u>bluecrossmn.com/find-a-doctor/#/home</u> or call 1-866-873-5943 for a list of <u>in-network providers</u> .	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</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>in-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.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	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.

Common Medical Event	Services You May Need	What yo In-Network Provider (You will pay the least)	u Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	25% coinsurance	50% coinsurance	None
	Specialist visit	25% coinsurance	50% coinsurance	None
If you visit a health care provider's office or clinic	Preventive care/screening/ immunization	No charge	Well child: No charge Adult: 50% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	25% coinsurance	50% coinsurance	May require prior authorization
If you have a test	Imaging (CT/PET scans, MRIs)	25% coinsurance	50% coinsurance	May require prior authorization.
If you need drugs to treat your illness or condition. More information about prescription	Tier 1 drugs	25% coinsurance/prescription (retail) 25% coinsurance/prescription (mail service) 25% coinsurance/prescription (90dayRx retail)	Not covered	Covers up to a 31-day supply (retail prescription); 90-day supply (mail service prescription and 90dayRx retail prescription). Insulin listed on Tier 1 and Tier
drug coverage is available at bluecrossmn.com	Tier 2 drugs	25% coinsurance/prescription (retail) 25% coinsurance/prescription (mail service) 25% coinsurance/prescription (90dayRx retail)	Not covered	3 of the covered drug list are covered at zero <u>cost-sharing</u> . The value of drug coupons you use will not count towards <u>cost-sharing</u> or <u>out-of-pocket limits</u> May require prior authorization.

		What you Will Pay		Limitations Everytions 9
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Tier 3 drugs	25% coinsurance/prescription (retail) 25% coinsurance/prescription (mail service) 25% coinsurance/prescription (90dayRx retail)	Not covered	
	Tier 4 drugs	25% coinsurance/prescription (retail) 25% coinsurance/prescription (mail service) 25% coinsurance/prescription (90dayRx retail)	Not covered	
	Specialty drugs	25% coinsurance	Not covered	Covers up to a 31-day supply (participating specialty drug network supplier prescription).
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	25% coinsurance	50% coinsurance	May require prior authorization.
	Physician/surgeon fees	25% coinsurance	50% coinsurance	
If you need immediate medical	Emergency room care Emergency medical	25% coinsurance 25% coinsurance	25% coinsurance 25% coinsurance	Out-of-network services apply to the in-network deductible
attention	transportation			and <u>out-of-pocket limit</u> .
If you have a hospital stay	Urgent care Facility fee (e.g., hospital room)	25% coinsurance 25% coinsurance	50% coinsurance 50% coinsurance	None May require prior authorization.
, ,	Physician/surgeon fee	25% coinsurance	50% coinsurance	
If you need mental health,	Outpatient services	25% <u>coinsurance</u>	50% coinsurance	Services for marriage/couples
behavioral health, or substance use services	Inpatient services including adult mental health treatment	25% coinsurance	50% coinsurance	counseling are not covered. May require prior authorization.
If you are pregnant	Office visits	Prenatal care: No charge Postnatal care: 25% coinsurance	Prenatal care: No charge Postnatal care: 50% coinsurance	Cost-sharing does not apply for preventive services. Depending on the type of services, other
n you are prognant	Childbirth/delivery professional services	25% coinsurance	50% coinsurance	cost-sharing may apply. Maternity care may include

Common Medical Event	Services You May Need	What yo In-Network Provider (You will pay the least)	u Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Childbirth/delivery facility services	25% coinsurance	50% coinsurance	tests and services described elsewhere in the SBC (e.g., ultrasound).
If you need help recovering or have other special health needs	Home health care	25% coinsurance	Not covered	May require prior authorization.
	Rehabilitation services	25% <u>coinsurance</u> for occupational therapy, physical therapy, and speech therapy	50% coinsurance for occupational therapy, physical therapy, and speech therapy	May require prior outhorization
	Habilitation services	25% coinsurance for occupational therapy, physical therapy, and speech therapy	50% coinsurance for occupational therapy, physical therapy, and speech therapy	May require prior authorization.
	Skilled nursing care	25% coinsurance	50% coinsurance	Combined 120 days per person per benefit period. May require prior authorization.
	Durable medical equipment	25% coinsurance	50% coinsurance	May require prior authorization.
	Hospice service	25% coinsurance	Not covered	None
If your child needs dental or eye	Children's eye exam	No charge	Age 0 through 5: No charge Age 6 through 18: 50% coinsurance	None
care	Children's glasses	Not covered	Not covered	No coverage for these services
	Children's dental check- up	Not covered	Not covered	No coverage for these services

Excluded Services & Other Covered Services:

Dental care (Adult) (and children)

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

Infertility treatment

Bariatric surgery

Long-term care

Cosmetic surgery

- Non-emergency care when traveling outside the U.S.
- Private duty nursing
- Routine foot care
- 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
 Hearing aids
 Routine eye care (Adult)

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 at 1-800-657-3602; 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. For more information on your rights to continue coverage, contact Blue Cross at 1-866-873-5943. 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.mnsure.com 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: Blue Cross at 1-866-873-5943; the Minnesota Department of Commerce at 1-800-657-3602; 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 Cooperative, or church plan you may contact the Department of Health and Human Services Health Insurance team at 1-888-393-2789.

Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

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 1-855-903-2583.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-537-7720.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-855-315-4017.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-902-2583.

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

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This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayment</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network prenatal care and a hospital delivery)

■The <u>plan's</u> overall <u>deductible</u>	\$4,500
■ Specialist coinsurance	25%
■Hospital (facility) coinsurance	25%
■Other <u>coinsurance</u>	25%

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		
<u>Deductibles</u>	\$4,500	
<u>Copayments</u>	\$0	
Coinsurance	\$1,400	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$5,960	

Managing Joe's type 2 Diabetes

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

■The plan's overall deductible	\$4,500
■Specialist coinsurance	25%
■Hospital (facility) coinsurance	25%
■Other <u>coinsurance</u>	25%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600		
In this example, Joe would pay:			
Cost Sharing			
<u>Deductibles</u>	\$2,300		
Copayments	\$0		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions	\$20		
The total Joe would pay is	\$2,320		

Mia's Simple Fracture

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

■The plan's overall deductible	\$4,500
■Specialist coinsurance	25%
■Hospital (facility) coinsurance	25%
■Other coinsurance	25%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800	
In this example, Mia would pay:		
Cost Sharing		
<u>Deductibles</u>	\$2,800	
<u>Copayments</u>	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions		
The total Mia would pay is	\$2,800	

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

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: <u>Civil.Rights.Coord@bluecrossmn.com</u>
- by mail at: Nondiscrimination Civil Rights Coordinator

Blue Cross and Blue Shield of Minnesota and Blue Plus

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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
- by telephone at: 1-800-368-1019 or 1-800-537-7697 (TDD)
- or by mail at: U.S. Department of Health and Human Services

200 Independence Avenue SW Room 509F, HHH Building Washington, DC 20201

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

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

Yog tias koj hais lus Hmoob, muaj kev pab txhais lus pub dawb rau koj. Hu rau 1-800-793-6931. Rau TTY, hu rau 711.

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

နေ့ရ်ကတိုးကညီကိုဂိုဒီး, တစ်ကဟူဉ်နာကျိုင်တစ်စေးစားကလိတစဉ်နှင့်လီး, ကိုး 1-866-251-6744 လ၊ TTYအဂိုး, ကိုး 711 တကုန

إذا كنت تتحدث العربية، تترفر لك خدمات المساعدة اللغوية المجانية. اتصل بالرقم 9129-886-589.1. للهاتف النصبي اتصل بالرقم 711.

Nếu quý vị nói Tiếng Việt, có sắn các dịch vụ hỗ trợ ngôn ngữ miễn phi cho quý vị. Gọi số 1-855-315-4015. Người dùng TTY xin gọi 711.

Afaan Oromoo dubbattu yoo ta'e, tajaajila gargaarsa afaan hiikuu kaffaltii malee. Argachuuf 1-855-315-4016 bilbilaa. TTY dhaaf, 711 bilbilaa.

如果您說中文,我們可以為您提供免費的語言協助服務。請撥打 1-855-315-4017。聽語障專 (TTY),請撥打 711。

Если Вы говорите по-русски, Вы можете воспользоваться бесплатными услугами переводчика. Звоните 1-855-315-4028. Для использования телефонного аппарата с текстовым выходом звоните 711.

Si vous parlez français, des services d'assistance linguistique sont disponibles gratuitement. Appelez le +1-855-315-4029. Pour les personnes malentendantes, appelez le 711.

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한국어를 사용하시는 경우, 무료 언어 지원 서비스가 제공됩니다. 1-855-904-2583 으로 전화하십시오. TTY 사용자는 711 로 전화하십시오.

ຖ້າເຈົ້າເວົ້າພາສາລາດໄດ້, ມີການບໍລິການຊ່ວຍເຫຼືອພາສາໃຫ້ເຈົ້າຟຣີ. ໃຫ້ໃຫຫາ 1-866-356-2423 ສໍາລັບ. TTY, ໃຫ້ໃຫຫາ 711.

Kung nagsasalita kayo ng Tagalog, mayroon kayong magagamit na libreng tulong na mga serbisyo sa wika. Tumawag sa 1-866-537-7720. Para sa TTY, tumawag sa 711.

Wenn Sie Deutsch sprechen, steht Ihnen fremdsprachliche Unterstützung zur Verfügung. Wählen Sie 1-866-289-7402. Für TTY wählen Sie 711. ប្រសិនបើអ្នកនិយាយភាសាខ្មែរមន អ្នកអាចរកបានសេវាជំនួយភាសាផតគឺតផ្ទៃ។ ខ្មុរស័ឌ្ឌមកលេខ 1-855-906-2583។ សម្រាប់ TTY សូមខ្មុរស័ឌ្ឌមកលេខ 711។

Diné k'ehjí yánílt'i'go saad bee yát'î' éi t'áájíík'e bee níká'a'doowolgo éi ná'ahoot'i'. Koji éi béésh bee hodíilnih 1-855-902-2583. TTY biniiyégo éi 711 ji' béésh bee hodíilnih.