

South Carolina South Carolina Student Health Insurance Consortium : The Citadel Voluntary

Coverage Period: 08/01/2020 - 07/31/2021
Coverage for: Individual | Plan Type: Standard PPO



This 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 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, call 1.855.823.0319. 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 <u>www.dol.gov/ebsa/healthreform</u> or <u>www.cciio.cms.gov</u> or call 1.855.823.0319 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	In-Network \$1,500 person/\$3,000 family. Out-of-Network \$3,000 person/\$6,000 family.	Generally, you must pay all 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 <u>deductible</u> ?	Yes. <u>Preventive care</u> services, some <u>prescription</u> <u>drugs</u> , In-Network Routine Vision Care, Routine Dental Care are covered before you meet your <u>deductible</u> .	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</u> <u>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?	Yes. Prescription Drug: \$100 <u>deductible</u> at In-Network and Out-of-Network pharmacies only. The <u>Prescription Drug deductible</u> does not apply to onsite pharmacies.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	In-Network \$7,500 person/ \$15,000 family. Out-of-Network \$15,000 person/ \$30,000 family.	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 limits</u> has been met.
What is not included in the out-of-pocket limit?	<u>Premiums</u> , <u>balance-billing</u> charges, chiropractic care, <u>out-of-network copayments</u> and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit.</u>
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>www.SouthCarolinaBlues.com</u> or call 1-800-810-BLUE (2583) for a list of <u>network</u> <u>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>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 <u>specialist</u> you choose without a <u>referral</u> .

Common		What You Will Pay		
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$25 <u>Copay</u> / visit then 20% <u>Coinsurance</u>	\$40 <u>Copay</u> / visit then 30% <u>Coinsurance</u>	Services administered at the Student Health Center will be covered at 100%. Some services administered at the Student Health Center will require a \$20 copay/visit.
	Specialist visit	\$25 <u>Copay</u> / visit then 20% <u>Coinsurance</u>	\$40 <u>Copay</u> / visit then 30% <u>Coinsurance</u>	Services administered at the Student Health Center will be covered at 100%. Some services administered at the Student Health Center will require a \$20 copay/visit.
	Preventive care/screening/ immunization	No Charge	No Charge	See www.healthcare.gov for preventive care guidelines. There may be additional benefits available. See your Employer for details. 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)	20% Coinsurance	30% Coinsurance	Services administered at the Student Health Center will be covered at 100%. Some services administered at the Student Health Center will require a \$20 copay/visit.
	Imaging (CT/PET scans, MRIs)	\$150 <u>Copay</u> / test then 20% <u>Coinsurance</u>	\$300 <u>Copay</u> / test then 30% <u>Coinsurance</u>	<u>Pre-authorization</u> is required. Penalty for not obtaining <u>pre-authorization</u> is denial of all charges.
If you need drugs to treat your illness or condition	Generic drugs (Retail)	\$20 Copay/ prescription	\$20 Copay/ prescription	90 day supply. <u>Copay</u> applies to each 31 day supply. Generic prescriptions filled at the onsite pharmacy are covered at a \$10 <u>copay</u> /prescription; RX <u>deductible</u> does not apply at the onsite pharmacy.
	Generic drugs (Mail Order)	Not Covered	Not Covered	None
	Preferred brand drugs (Retail)	\$40 <u>Copay</u> / prescription	\$40 Copay/ prescription	31 day supply. Preferred Brand prescriptions filled at the onsite pharmacy are covered at a \$20 copay/prescription; RX deductible does not apply at the onsite pharmacy.
More information about prescription drug coverage is available at www.SouthCarolinaBlues.com	Preferred brand drugs (Mail Order)	Not Covered	Not Covered	None

Common		What You Will Pay		
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
	Non-preferred brand drugs (Retail)	\$100 Copay/ prescription	\$100 Copay/ prescription	31 day supply. Non-Preferred Brand prescriptions filled at the onsite pharmacy are covered at a \$20 copay/prescription; RX deductible does not apply at the onsite pharmacy.
	Non-preferred brand drugs (Mail Order)	Not Covered	Not Covered	None
	Specialty drugs	\$100 <u>Copay</u> /prescription	Not Covered	31 day supply. Specialty Drugs are covered at a \$20 Copay/prescription at the onsite pharmacy. RX deductible does not apply at the onsite pharmacy.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% Coinsurance	30% Coinsurance	<u>Pre-authorization</u> is required for some outpatient surgeries. Penalty for not obtaining <u>pre-authorization</u> is 50% of the allowable charge.
	Physician/surgeon fees	20% Coinsurance	30% Coinsurance	None
If you need immediate medical attention	Emergency room care	\$450 <u>Copay</u> / visit then 20% <u>Coinsurance</u>	\$450 <u>Copay</u> / visit then 20% <u>Coinsurance</u>	Copayment will be waived if admitted.
	Emergency medical transportation	20% Coinsurance	20% Coinsurance	None
	Urgent care	\$75 <u>Copay</u> / visit then 20% <u>Coinsurance</u>	\$75 <u>Copay</u> / visit then 30% <u>Coinsurance</u>	Doctors Care is covered at a \$25 Copay/visit then 20% Coinsurance.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% Coinsurance	30% Coinsurance	<u>Pre-authorization</u> is required. Penalty for not obtaining <u>pre-authorization</u> is denial of room and board.
	Physician/surgeon fees	20% Coinsurance	30% Coinsurance	None
If you need mental health, behavioral health, or substance abuse services	Mental/behavioral health outpatient services	20% Coinsurance	30% Coinsurance	Pre-authorization is required. Penalty for not obtaining pre-authorization is 50% of the allowable charge. Office visits are covered at a \$25 copay then 20% Coinsurance/visit In-Network and \$40 copay then 30% Coinsurance Out-of-Network. Psychiatric office visits are covered at a \$20 copay/visit at the Student Health Center; deductible does not apply. Office visits do not require pre-authorization.

Common		What You	Will Pay	
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
	Substance use disorder outpatient services	20% Coinsurance	30% Coinsurance	
	Mental/behavioral health inpatient services	20% Coinsurance	30% Coinsurance	<u>Pre-authorization</u> is required. Penalty for not obtaining <u>pre-authorization</u> is denial of room and board.
	Substance use disorder inpatient services	20% Coinsurance	30% Coinsurance	
If you are pregnant	Office visits	\$25 <u>Copay</u> / visit then 20% <u>Coinsurance</u>	\$40 <u>Copay</u> / visit then 30% <u>Coinsurance</u>	Pre-authorization for facility services is required. Penalty for not obtaining pre-authorization is denial of room and board. Depending on the type of services, a copayment, coinsurance, or deductible may apply. Cost sharing does not apply to certain preventive services.
	Childbirth/delivery professional services	20% Coinsurance	30% Coinsurance	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery facility services	20% Coinsurance	30% Coinsurance	
If you need help recovering or have other special health needs	Home health care	20% Coinsurance	30% Coinsurance	60 visits/benefit year. <u>Pre-authorization</u> is required. Penalty for not obtaining <u>pre-authorization</u> is denial of all charges.
	Rehabilitation services	20% Coinsurance	30% Coinsurance	30 combined visits/benefit year for Occupational Therapy & Physical Therapy. 20 visits/benefit year for Speech Therapy. Services administered at the Student Health Center will be covered at 100%. Physical Therapy evaluations are covered at a \$20 copay/benefit year.
	Habilitation services	20% Coinsurance	30% Coinsurance	30 combined visits/benefit year for Occupational Therapy & Physical Therapy. 20 visits/benefit year for Speech Therapy. Services administered at the Student Health Center will be covered at 100%. Physical Therapy evaluations are covered at a \$20 copay/benefit year.
	Skilled nursing care	20% Coinsurance	30% Coinsurance	60 days/benefit year. <u>Pre-authorization</u> is required. Penalty for not obtaining <u>pre-authorization</u> is denial of room and board.

Common		What You	Will Pay	
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Emiliations, Exceptions, a other important
	Durable medical equipment	\$25 <u>Copay</u> then 20% <u>Coinsurance</u>	\$40 <u>Copay</u> then 30% <u>Coinsurance</u>	Purchase or rentals of \$500 or more require pre-authorization. Penalty for not obtaining pre-authorization is denial of all charges. Durable Medical Equipment obtained at the Student Health Center is covered at a \$20 copay/device.
	Hospice services	20% Coinsurance	30% Coinsurance	6 months/episode. <u>Pre-authorization</u> is required. Penalty for not obtaining <u>pre-authorization</u> is denial of all charges.
If your child needs dental or eye care	Children's eye exam	No Charge	0% Coinsurance	Limited to one visit/member under the age of 18/benefit year. Routine eye exams for members over age 18 are covered at a \$20 copay/visit. Limited to one visit/member/benefit year.
	Children's glasses	No Charge	0% Coinsurance	Limited to one pair of prescribed lenses and frames or a 12 month supply of contact lenses/member/benefit year. For members over age 18, INN frames are covered at a \$20 copay and are limited to a \$150 allowance. Standard lenses: Single up to \$50, Bifocal up to \$70, Trifocal up to \$400. Contacts are covered at a \$20 copay INN up to \$100.
	Children's dental check-up	No Charge	No Charge	Limited to two routine oral exams/member/benefit year.

Excluded Services & Other Covered Services:

	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	•	Hearing Aids	•	Private-Duty Nursing
•	Bariatric Surgery	•	Infertility Treatment	•	Routine Foot Care
•	Cosmetic Surgery	•	Long-Term Care	•	Weight Loss Programs

	Other Covered Services (Limitations may apply to th	iese	services. This isn't a complete list. Please see your	· pl	an document.)
•	Chiropractic Care (excludes office visit/unattended electrical stimulation)	•	Dental Care (Child)	•	Routine Eye Care (Adult)
•	Dental Care (Adult)	•	Non-emergency care when traveling outside the U.S.	•	Routine Eye Care (Child)

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 Department of Health and Human Services Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov, the South Carolina State Department of Insurance at 1-800-768-3467 or visit www.doi.sc.gov. 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.dealthCare.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 <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u> or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: 1.855.823.0319 or visit us at <u>www.SouthCarolinaBlues.com</u>, the South Carolina State Department of Insurance at 1-800-768-3467 or visit <u>www.doi.sc.gov</u>

Does this plan 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 plan meet Minimum Value Standards? Yes

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

Language Access Services:

Spanish: Para obtener asistencia en español, llame al número de atención al cliente que aparece en la primera página de esta notificación.

Tagalog: Upang makakuha ng tulong sa Tagalog, tawagan ang numero ng *customer service* na makikita sa unang pahina ng paunawang ito.

Chinese: 如需中文服务,请致电列于本通知首页的客户服务号码。

Navajo: T'áá Dinéjí shił hane'go shíká i'doolwoł nínízingo éí Nidaalnishígíí Áká Anídaalwo'ígíí, customer

service, bich'i' hodíilnih. Bik'ehgo bich'i' hane'igií éi díí naaltsoos neiyí'nilígií akáa'gi siłtsoozígií

bikáá' ííshjááh.

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 <u>plan's</u> overall <u>deductible</u>	\$1,500
■ Specialist Coinsurance	20%
■ Hospital (facility) Coinsurance	20%
■ Other <u>Coinsurance</u>	20%

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	\$80
Coinsurance	\$2,500
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$4,140

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

■ The <u>plan's</u> overall <u>deductible</u>	\$1,500
■ <u>Specialist</u> <u>Coinsurance</u>	20%
■ Hospital (facility) Coinsurance	20%
■ Other Coinsurance	20%

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
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In this example, Joe would nave

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Cost Sharing	
Deductibles*	\$1,60
Copayments	\$1,10
Coinsurance	\$60
What isn't covered	
Limits or exclusions	\$60
The total Joe would pay is	\$3,360

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

■ The <u>plan's</u> overall <u>deductible</u>	\$1,500
■ Specialist Coinsurance	20%
■ Hospital (facility) Coinsurance	20%
■ Other <u>Coinsurance</u>	20%

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 nave

\$1,500
\$0
\$400
\$0
\$1,900

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. For more information about the wellness program, please contact: 1.855.823.0319.

*Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

The **plan** would be responsible for the other costs on these EXAMPLE coverage 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 [在此插入數字 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 التحدث مع مترجم اتصل ب 184-396-844 (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 6233-984-48 تماس حاصل نمایید. (Persian-Farsi)