



This 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 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 1.855.823.0319. 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 1.855.823.0319 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	In-Network \$750 person/ \$1,500 family. Out-of-Network \$1,500 person/ \$3,000 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 deductible?	Yes. <u>Preventive care services</u> , some <u>prescription drugs</u> , and 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 copayment or coinsurance may apply. For example, this plan 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?	Yes. <u>Prescription Drugs</u> : \$100 at In-Network and Out-of-Network pharmacies only	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 out-of-pocket limit for this plan?	In-Network \$6,350 person/ \$12,700 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 limit</u> has been met.
What is not included in the out-of-pocket limit?	<u>Premiums</u> , <u>balance-billing charges</u> , <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 network provider?	Yes. See www.SouthCarolinaBlues.com or call 1-800-810-BLUE (2583) for a list of <u>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 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.
Do you need a referral to see a specialist?	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .



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 You Will Pay		Limitations, Exceptions, & Other Important Information
		In-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 <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 <u>copay</u> /visit.
	<u>Specialist</u> 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 <u>copay</u> /visit.
	<u>Preventive care/screening/immunization</u>	No Charge	No Charge	See www.healthcare.gov for <u>preventive care guidelines</u> . There may be additional benefits available. See your Employer for details. You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>Coinsurance</u>	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 <u>copay</u> /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 <u>Copay</u> / prescription	\$20 <u>Copay</u> / 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 <u>Copay</u> / prescription	31 day supply. Preferred Brand prescriptions filled at the onsite pharmacy are covered at a \$20 <u>copay</u> /prescription; RX <u>deductible</u> does not apply at the onsite pharmacy.
	Preferred brand drugs (Mail Order)	Not Covered	Not Covered	None
More information about <u>prescription drug coverage</u> is available at www.SouthCarolinaBlues.com				

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

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Mental/behavioral health inpatient services	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	Pre-authorization is required. Penalty for not obtaining pre-authorization is denial of room and board.
	Substance use disorder inpatient services	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	
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 <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. <u>Cost sharing</u> does not apply to certain <u>preventive services</u> .
	Childbirth/delivery professional services	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	
	Childbirth/delivery facility services	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	60 visits/benefit year. Pre-authorization is required. Penalty for not obtaining pre-authorization is denial of all charges.
	<u>Rehabilitation services</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	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 <u>copay</u> /benefit year.
	<u>Habilitation services</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	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 <u>copay</u> /benefit year.
	<u>Skilled nursing care</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	60 days/benefit year. Pre-authorization is required. Penalty for not obtaining pre-authorization is denial of room and board.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	<u>Durable medical equipment</u>	\$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 <u>pre-authorization</u> . Penalty for not obtaining <u>pre-authorization</u> is denial of all charges. <u>Durable Medical Equipment</u> obtained at the Student Health Center is covered at a \$20 <u>copay/device</u> .
	<u>Hospice services</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	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	No Charge	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 <u>copay/visit</u> after the deductible has been met. Limited to one visit/member/benefit year.
	Children's glasses	No Charge	No Charge	Limited to one pair of prescribed lenses and frames or a 12 month supply of contact lenses/member under the age of 18/benefit year. For members over age 18, lenses and frames or a 12 month supply of contact lenses are covered at a \$20 <u>copay</u> after the deductible has been <u>met</u> /member/benefit year.
	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
- Bariatric Surgery
- Cosmetic Surgery
- Hearing Aids
- Infertility Treatment
- Routine Foot Care
- Long-Term Care
- Private-Duty Nursing
- 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
- Dental Care (Adult)
- Dental Care (Child)
- Non-emergency care when traveling outside the U.S.
- Routine Eye Care (Adult)
- 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.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: 1.855.823.0319 or visit us at www.SouthCarolinaBlues.com, the South Carolina State Department of Insurance at 1-800-768-3467 or visit www.doi.sc.gov

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 [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: 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 Dinéji shíł hane'go shiká i'doolwoł nínizingo éi Nidaalnishigíí Áká Anídaalwo'ígíí, customer service, bich'í' hodiilnih. Bik'ehgo bich'í' hane'ígíí éi díi naaltsos neiyi'nílgíí akáa'gí síłsoozígíí bikáá' íishjááh.

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 in-network pre-natal care
and a hospital delivery)**

The <u>plan's</u> overall <u>deductible</u>	\$750
<u>Specialist Copayment</u>	\$25
Hospital (facility) <u>Coinsurance</u>	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
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles*	\$750
Copayments	\$100
Coinsurance	\$2,500
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$3,410

**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>	\$750
<u>Specialist Copayment</u>	\$25
Hospital (facility) <u>Coinsurance</u>	20%
Other <u>Coinsurance</u>	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 pay:

<i>Cost Sharing</i>	
Deductibles*	\$750
Copayments	\$1,400
Coinsurance	\$400
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Joe would pay is	\$2,610

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

The <u>plan's</u> overall <u>deductible</u>	\$750
<u>Specialist Copayment</u>	\$25
Hospital (facility) <u>Coinsurance</u>	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
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$750
Copayments	\$80
Coinsurance	\$300
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,130

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 1-844-396-0183]。(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 أية تكلفة. للتحدث مع مترجم اتصل ب 1-844-396-0189 (Arabic)

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

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

Jesli Ty lub osoba, kt6rej pomagasz, macie pytania odnosnie planu ubezpieczenia zdrowotnego, masz prawo do uzyskania bezpfitnej informacji i pomocy we wfasnym j zyku. Aby porozmawiac z tłumaczem, zadzwon pod numer 1-844-396-0186. (Polish)

Se voce, ou alguem a quem voce esta ajudando, tern perguntas sobre este piano de saude, voce tern o direito de obter ajuda e informacao em seu idioma e sem custos. Para falar com um interprete, 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)

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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)

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