University of Maine System Anthem Student Advantage PPO 400 /20%/7900

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, <a href="https://eoc.anthem.com/eocdps/fi">https://eoc.anthem.com/eocdps/fi</a>. 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 <a href="https://eoc.anthem.com/eocdps/fi">www.healthcare.gov/sbc-glossary/</a> or call (844) 412-0890 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$400/person. All <u>Providers</u> .	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. Vision exam, <u>Preventive</u> <u>care</u> , and <u>Prescription Drugs</u> for In- <u>Network</u> and Non- <u>Network</u> <u>Providers</u> . Primary Care visit and <u>Specialist</u> visit for In- <u>Network Providers</u> .	This plan 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 preventive services without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
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-</u> <u>pocket limit</u> for this <u>plan</u> ?	\$7,900/person for In-Network Providers. \$15,800/person for Non-Network Providers.	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?	Non-Network Transplant 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 out-of-pocket limit.
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes, Blue Choice PPO. See www.anthem.com or call (844) 412-0890 for a list of network providers.	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 <u>provider</u> before you get services.
Do you need a referral	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .
to see a specialist?		



All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

L Common L L L L L L L L L L L L L L L L L L L		What You	ı Will Pay	Limitations, Exceptions, & Other
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Important Information
	Primary care visit to treat an injury or illness	\$30/visit <u>deductible</u> does not apply	40% coinsurance	none
If you visit a health care	Specialist visit	\$30/visit <u>deductible</u> does not apply	40% <u>coinsurance</u>	none
provider's office or clinic	Preventive care/screening/immunization	No charge	20% <u>coinsurance</u> <u>deductible</u> does not apply	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive.  Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	40% coinsurance	none
•	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none
If you need drugs to treat your illness or condition  More information about prescription drug coverage is available at http://www.anthem.com/pharmacyin formation/  Traditional Open	Tier 1 - Typically Generic	\$15/prescription deductible does not apply (retail)	40% coinsurance deductible does not apply (retail) and 40% coinsurance deductible does not apply (home delivery)	
	Tier 2 - Typically <u>Preferred</u> / Brand	\$45/prescription deductible does not apply (retail)	40% coinsurance deductible does not apply (retail) and 40% coinsurance deductible does not apply (home delivery)	*See Prescription Drug section
	Tier 3 - Typically Non- <u>Preferred</u> / <u>Specialty Drugs</u>	\$75/prescription deductible does not apply (retail)	40% <u>coinsurance</u> <u>deductible</u> does not apply (retail) and 40% <u>coinsurance</u> <u>deductible</u> does not apply (home delivery)	

<sup>\*</sup> For more information about limitations and exceptions, see <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/fi">https://eoc.anthem.com/eocdps/fi</a>.

		What You	ı Will Pay	Limitations, Exceptions, & Other
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Important Information
	Tier 4 - Typically <u>Specialty</u> (brand and generic)	\$75/prescription deductible does not apply (retail)	40% coinsurance deductible does not apply (retail) and 40% coinsurance deductible does not apply (home delivery)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	none
outpatient surgery	Physician/surgeon fees	20% coinsurance	40% coinsurance	none
If	Emergency room care	\$200/visit then 20% coinsurance	Covered as In- <u>Network</u>	none
If you need immediate medical attention	Emergency medical transportation	20% coinsurance	Covered as In- <u>Network</u>	none
incurcar attention	<u>Urgent care</u>	\$30/visit <u>deductible</u> does not apply	40% coinsurance	none
If you have a	Facility fee (e.g., hospital room)	20% coinsurance	40% <u>coinsurance</u>	none
hospital stay	Physician/surgeon fees	20% coinsurance	40% <u>coinsurance</u>	none
If you need mental health, behavioral health, or substance	Outpatient services	Office Visit \$30/visit <u>deductible</u> does not apply Other Outpatient 20% <u>coinsurance</u>	Office Visit 40% <u>coinsurance</u> Other Outpatient 40% <u>coinsurance</u>	Office Visit Other Outpatientnone
abuse services	Inpatient services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none
	Office visits	No charge	40% <u>coinsurance</u>	Cost sharing does not apply for
If you are	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	preventive services. Maternity care may include tests and services
pregnant	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	described elsewhere in the SBC (i.e. ultrasound).
	Home health care	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none
TO 11.1	Rehabilitation services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	*Con Thomas Commiss costing
If you need help	Habilitation services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	*See Therapy Services section
recovering or have other special	Skilled nursing care	20% <u>coinsurance</u>	40% <u>coinsurance</u>	150 days limit/benefit period.
health needs	Durable medical equipment	20% coinsurance	40% coinsurance	*See <u>Durable Medical Equipment</u> Section
	Hospice services	20% coinsurance	40% <u>coinsurance</u>	none

<sup>\*</sup> For more information about limitations and exceptions, see <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/fi">https://eoc.anthem.com/eocdps/fi</a>.

Common			What You Will Pay		Limitations, Exceptions, & Other	
	Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Important Information	
If	your child	Children's eye exam	No charge	Reimbursed Up to \$30	*See Vision Services section	
ne	eeds dental or	Children's glasses	No charge	Reimbursed Up to \$45		
ey	e care	Children's dental check-up	100% <u>coinsurance</u>	100% <u>coinsurance</u>	*See Dental Services section	

#### **Excluded Services & Other Covered Services:**

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

Acupuncture

Cosmetic surgery

Dental care (adult)

Infertility treatment

• Long-term care

• 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.)

Bariatric surgery

- Chiropractic care 40 visits/benefit period.
- Hearing aids 1 unit every 36 months/ear through age of 18

- Most coverage provided outside the United States. See www.bcbsglobalcore.com
- Routine eye care (adult) 1 exam/benefit period.

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: Maine Bureau of Insurance, Department of Professional and Financial Regulation, 124 Northern Avenue, Gardiner, ME 04345, (800) 300-5000. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565, <a href="https://www.cciio.cms.gov">www.cciio.cms.gov</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <a href="https://www.tealthCare.gov">Marketplace</a>. For more information about the <a href="https://www.tealthCare.gov">Marketplace</a>, visit <a href="https://www.tealthCare.gov">www.tealthCare.gov</a> 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:

ATTN: Grievances and Appeals, P.O. Box 218, North Haven, CT 06473-0218

Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565, <a href="www.cciio.cms.gov">www.cciio.cms.gov</a>
Maine Bureau of Insurance, Department of Professional and Financial Regulation, 124 Northern Avenue, Gardiner, ME 04345, (800) 300-5000

<sup>\*</sup> For more information about limitations and exceptions, see plan or policy document at https://eoc.anthem.com/eocdps/fi.

#### 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 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.

<sup>\*</sup> For more information about limitations and exceptions, see <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/fi">https://eoc.anthem.com/eocdps/fi</a>.

#### About these Coverage Examples:



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>copayments</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 pre-natal care and a hospital delivery)

■ The plan's overall deductible	\$400
Specialist copayment	\$30
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	\$12,800

#### In this example, Peg would pay:

Cost Sharing		
<u>Deductibles</u>	\$400	
<u>Copayments</u>	\$60	
<u>Coinsurance</u>	\$2,500	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$3,020	

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

■ The plan's overall deductible	\$400
Specialist copayment	\$30
Hospital (facility) coinsurance	20%
Other <u>coinsurance</u>	20%

# 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	\$7,400

#### In this example, Joe would pay:

Cost Sharing		
<u>Deductibles</u>	\$100	
<u>Copayments</u>	\$300	
Coinsurance	\$30	
What isn't covered		
Limits or exclusions	\$60	
The total Joe would pay is	\$490	

## Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$400
Specialist copayment	\$30
■ 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)

#### In this example, Mia would pay:

in this example, what would pay.	
Cost Sharing	
<u>Deductibles</u>	\$400
Copayments	<b>\$</b> 90
<u>Coinsurance</u>	\$300
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$790

(TTY/TDD: 711)

**Albanian (Shqip):** Nëse keni pyetje në lidhje me këtë dokument, keni të drejtë të merrni falas ndihmë dhe informacion në gjuhën tuaj. Për të kontaktuar me një përkthyes, telefononi (844) 412-0890

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساحدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 0890-412 (844).

Armenian (**hայերեն**). Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվճար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով։ Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (844) 412-0890։

Bassa (Băssò Wùdù): M dyi dyi-diè-dè bě bédé bá céè-dè nìà kɛ dyí ní, ɔ mò nì dyí-bèdèìn-dè bé m ké gbo-kpá-kpá kè bỗ kpɔ dé m bídí-wùdùǔn bó pídyi. Bé m ké wudu-zììn-nyò dò gbo wùdù kɛ, dá (844) 412-0890.

Bengali (বাংলা): যদি এই লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন খাকে, ভাহলে আপলার ভাষায় বিলামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য (৪४४) 412-0890 —তে কল করুল।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဇုန် (844) 412-0890 သို့ ခေါ် ဆိုပါ။

Chinese (中文): 如果您對本文件有任何疑問,您有權使用您的語言免費獲得協助和資訊。如需與譯員通話,請致電(844)412-0890。

Dinka (Dinka): Na non thiëëc në ke de ya thorë, ke yin non lon bë yi kuony ku wer alëu bë geer yic yin ne thon du ke cin weu taauë ke piny. Te kor yin ba jam wenë ran ye thok geryic, ke yin col (844) 412-0890.

**Dutch (Nederlands):** Bij vragen over dit document hebt u recht op hulp en informatie in uw taal zonder bijkomende kosten. Als u een tolk wilt spreken, belt u (844) 412-0890.

Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ هزینه ای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره (844) 412-0890) تماس بگیرید.

French (Français): Si vous avez des questions sur ce document, vous avez la possibilité d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour parler à un interprète, appelez le (844) 412-0890.

German (Deutsch): Wenn Sie Fragen zu diesem Dokument haben, haben Sie Anspruch auf kostenfreie Hilfe und Information in Ihrer Sprache. Um mit einem Dolmetscher zu sprechen, bitte wählen Sie (844) 412-0890.

**Greek (Ελληνικά)** Αν έχετε τυχόν απορίες σχετικά με το παρόν έγγραφο, έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας δωρεάν. Για να μιλήσετε με κάποιον διερμηνέα, τηλεφωνήστε στο (844) 412-0890.

Gujarati (ગુજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ચ વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો (844) 412-0890.

Haitian Creole (Kreyòl Ayisyen): Si ou gen nenpòt kesyon sou dokiman sa a, ou gen dwa pou jwenn èd ak enfòmasyon nan lang ou gratis. Pou pale ak yon entèprèt, rele (844) 412-0890.

Hindi (हिंदी): अगर आपके पास इस दस्तावेज़ के बारे में कोई प्रश्न हैं, तो आपको निःशुल्क अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। दुभाषिये से बात करने के लिए, कॉल करें (844) 412-0890

**Hmong (White Hmong):** Yog tias koj muaj lus nug dab tsi ntsig txog daim ntawv no, koj muaj cai tau txais kev pab thiab lus qhia hais ua koj hom lus yam tsim xam tus nqi. Txhawm rau tham nrog tus neeg txhais lus, hu xov tooj rau (844) 412-0890.

Igbo (Igbo): O bụr ụ na ị nwere ajuju o bụla gbasara akwukwo a, ị nwere ikike inweta enyemaka na ozi n'asusu gi na akwughi ugwo o bula. Ka gi na okowa okwu kwuo okwu, kpọọ (844) 412-0890.

Ilokano (Ilokano): Nu addaan ka iti aniaman a saludsod panggep iti daytoy a dokumento, adda karbengam a makaala ti tulong ken impormasyon babaen ti lenguahem nga awan ti bayad na. Tapno makatungtong ti maysa nga tagipatarus, awagan ti (844) 412-0890.

Indonesian (Bahasa Indonesia): Jika Anda memiliki pertanyaan mengenai dokumen ini, Anda memiliki hak untuk mendapatkan bantuan dan informasi dalam bahasa Anda tanpa biaya. Untuk berbicara dengan interpreter kami, hubungi (844) 412-0890.

Italian (Italiano): In caso di eventuali domande sul presente documento, ha il diritto di ricevere assistenza e informazioni nella sua lingua senza alcun costo aggiuntivo. Per parlare con un interprete, chiami il numero (844) 412-0890

Japanese (日本語): この文書についてなにかご不明な点があれば、あなたにはあなたの言語で無料で支援を受け情報を得る権利があります。通訳と話すには、(844) 412-0890 にお電話ください。

Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ (844) 412-0890 ។

**Kirundi (Kirundi):** Ugize ikibazo ico arico cose kuri iyi nyandiko, ufise uburenganzira bwo kuronka ubufasha mu rurimi rwawe ata giciro. Kugira uvugishe umusemuzi, akura (844) 412-0890.

Korean (한국어): 본 문서에 대해 어떠한 문의사항이라도 있을 경우, 귀하에게는 귀하가 사용하는 언어로 무료 도움 및 정보를 얻을 권리가 있습니다. 통역사와 이야기하려면 (844) 412-0890 로 문의하십시오.

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