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 1-800-722-1471 (TTY: 711) or visit us at www.premera.com. 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 https://www.healthcare.gov/sbc-glossary/ or call 1-800-722-1471 (TTY: 711 ) to request a copy.

| Important Questions | Answers | Why This Matters: |
| :---: | :---: | :---: |
| What is the overall deductible? | \$1,000 Individual / \$2,000 Family. | 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. Does not apply to Preventive care, copayments, prescription drugs and services listed below as "No charge" | 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 out-of-pocket limit for this plan? | \$5,500 Individual / \$11,000 Family | 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 out-of-pocket limit? | Premium, balance-billed charges, penalties for failure to obtain prior authorization for services, 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 network provider? | Yes. See www.premera.com or call 1-800-722-1471 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 provider before you get services. |
| Do you need a referral to see a specialist? | 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 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 | \$40 copay/visit | 50\% coinsurance | None |
|  | Specialist visit | \$40 copay/visit | 50\% coinsurance | None |
|  | Preventive care/screening/ immunization | No charge | $50 \%$ coinsurance <br> Immunization: No charge (under age 18) | You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for. |
| If you have a test | Diagnostic test ( x -ray, blood work) | First $\$ 500$ no charge (shared with imaging) then $30 \%$ coinsurance | First $\$ 500$ no charge (shared with imaging) then 50\% coinsurance | None |
|  | Imaging (CT/PET scans, MRIs) | First \$500 no charge (shared with diagnostic testing) then 30\% coinsurance | First \$500 no charge (shared with diagnostic testing) then $50 \%$ coinsurance | Prior authorization required for some outpatient imaging tests. Penalty for out-ofnetwork: $50 \%$ of allowable charge to $\$ 1,500$ per occurrence. |
| If you need drugs to treat your illness or condition <br> More information about prescription drug coverage is available at https://www.premera.co m/documents/052147_2 024.pdf | Generic drugs | \$10 copay/prescription (retail), \$30 copay/prescription (mail) | \$10 copay/prescription (retail), not covered (mail) | Covers up to a 30 day supply (retail), covers up to a 90 day supply (mail). No charge for specific preventive drugs. Prior authorization required for some drugs. |
|  | Preferred brand drugs | \$50 copay/prescription (retail), \$150 copay/prescription (mail) | \$50 copay/prescription (retail), not covered (mail) | Covers up to a 30 day supply (retail), covers up to a 90 day supply (mail). Prior authorization required for some drugs. |
|  | Non-preferred brand drugs | $\$ 80$ copay/prescription (retail), \$240 copay/prescription (mail) | \$80 copay/prescription (retail), not covered (mail) | Covers up to a 30 day supply (retail), covers up to a 90 day supply (mail). Prior authorization required for some drugs. |
|  | Specialty drugs | \$150 copay/prescription | Not covered | Covers up to a 30 day supply. Only covered at specific contracted specialty pharmacies. Prior authorization required for some drugs. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 30\% coinsurance | 50\% coinsurance | Prior authorization required for some services. Penalty for out-of-network: $50 \%$ of allowable charge to $\$ 1,500$ per occurrence. |
|  | Physician/surgeon fees | 30\% coinsurance | 50\% coinsurance | None |


| 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 need immediate medical attention | Emergency room care | \$200 copay/visit + 30\% coinsurance | $\$ 200 \text { copay/visit + 30\% }$ coinsurance | Emergency room copay waived if admitted to hospital. |
|  | Emergency medical transportation | 30\% coinsurance | 30\% coinsurance | None |
|  | Urgent care | Hospital-based: \$200 <br> copay/visit + 30\% <br> coinsurance <br> Freestanding center: <br> $\$ 40$ copay/visit | Hospital-based: \$200 copay/visit + 30\% coinsurance Freestanding center: 50\% coinsurance | None |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 30\% coinsurance | 50\% coinsurance | Prior authorization required for all planned inpatient stays. Penalty for out-of-network: $50 \%$ of allowable charge to $\$ 1,500$ per stay. |
|  | Physician/surgeon fees | 30\% coinsurance | 50\% coinsurance | None |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | Office Visit: $\$ 40$ copay/visit Facility: 30\% coinsurance | 50\% coinsurance | None |
|  | Inpatient services | 30\% coinsurance | 50\% coinsurance | Prior authorization required for all planned inpatient stays. Penalty for out-of-network: $50 \%$ of allowable charge to $\$ 1,500$ per stay. |
| If you are pregnant | Office visits | 30\% coinsurance | 50\% coinsurance | Cost sharing does not apply for preventive services. Depending on the type of services, a coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (such as, ultrasound). |
|  | Childbirth/delivery professional services | 30\% coinsurance | 50\% coinsurance | Cost sharing does not apply for preventive services. Depending on the type of services, a coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (such as, ultrasound). |
|  | Childbirth/delivery facility services | 30\% coinsurance | 50\% coinsurance | Cost sharing does not apply for preventive services. Depending on the type of services, a coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (such as, ultrasound). |


| 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 need help recovering or have other special health needs | Home health care | 30\% coinsurance | 50\% coinsurance | Limited to 130 visits per calendar year |
|  | Rehabilitation services | Outpatient: \$40 <br> copay/visit <br> Inpatient: 30\% <br> coinsurance | 50\% coinsurance | Limited to 25 outpatient visits per calendar year, limited to 30 inpatient days per calendar year. Includes physical therapy, speech therapy, and occupational therapy. <br> Prior authorization required for all planned inpatient stays. Penalty for out-of-network: $50 \%$ of allowable charge to $\$ 1,500$ per stay. |
|  | Habilitation services | Outpatient: \$40 <br> copay/visit <br> Inpatient: 30\% <br> coinsurance | 50\% coinsurance | Limited to 25 outpatient visits per calendar year, limited to 30 inpatient days per calendar year. Includes physical therapy, speech therapy, and occupational therapy. Prior authorization required for all planned inpatient stays. Penalty for out-of-network: $50 \%$ of allowable charge to $\$ 1,500$ per stay. |
|  | Skilled nursing care | 30\% coinsurance | 50\% coinsurance | Limited to 90 days per calendar year. Prior authorization required for all planned inpatient stays. Penalty for out-of-network: $50 \%$ of allowable charge to $\$ 1,500$ per stay. |
|  | Durable medical equipment | 30\% coinsurance | 50\% coinsurance | Prior authorization required to buy some medical equipment. Penalty for out-of-network: $50 \%$ of allowable charge to $\$ 1,500$ per occurrence. |
|  | Hospice services | 30\% coinsurance | 50\% coinsurance | Limited to 240 respite hours, limited to 30 inpatient days - 6 month overall lifetime benefit limit, except when approved otherwise. |
| If your child needs dental or eye care | Children's eye exam | Not covered | Not covered | None |
|  | Children's glasses | Not covered | Not covered | None |
|  | Children's dental check-up | Not covered | Not covered | None |

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．）

$\begin{array}{ll}\text {－Bariatric surgery } & \text {－Infertility treatment } \\ \text {－Cosmetic surgery } & \text {－Long－term care }\end{array}$
－Routine eye care（Adult）
－Weight loss programs
－Dental care（Adult）
－Private－duty nursing

## Other Covered Services（Limitations may apply to these services．This isn＇t a complete list．Please see your plan document．）

－Acupuncture
－Foot care
－Chiropractic care or other spinal manipulations
－Hearing aids
－Non－emergency care when traveling outside the U．S．

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：for ERISA plans，contact the Department of Labor＇s Employee Benefit＇s Security Administration at 1－866－444－EBSA（3272）or www．dol．gov／ebsa／healthreform．For governmental plans，contact 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．For church plans and all other plans，call 1－800－562－6900 for the state insurance department，or the insurer at 1－800－722－1471 or TTY 711．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：your plan at 1－800－722－1471 or TTY 711，or the state insurance department at 1－800－562－6900，or Department of Labor＇s Employee Benefits Security Administration at 1－866－444－EBSA（3272）or www．dol．gov／ebsa／healthreform．

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， $\overline{\text { CHIP，TRICARE，and certain other coverage．If you are eligible for certain types of Minimum Essential Coverage，you may not be eligible for the premium tax credit．}}$

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 1－800－722－1471．
Tagalog（Tagalog）：Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1－800－722－1471．
Chinese（中文）：如果需要中文的帮助，请拨打这个号码1－800－722－1471．
Navajo（Dine）：Dinek＇ehgo shika at＇ohwol ninisingo，kwiijigo holne＇1－800－722－1471．
To see examples of how this plan might cover costs for a sample medical situation，see the next section．

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 <br> (9 months of in-network pre-natal care and a <br> hospital delivery) |  |
| :--- | ---: |
|  |  |
| The plan's overall deductible | $\$ 1,000$ |
| Specialist copay | $\$ 40$ |
| Hospital (facility) coinsurance | $30 \%$ |
| Other coinsurance | $30 \%$ |

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 | \$1,000 |
| Copayments | \$10 |
| Coinsurance | \$3,000 |
| What isn't covered |  |
| Limits or exclusions | \$60 |
| The total Peg would pay is | \$4,070 |

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

| - The plan's overall deductible | \$1,000 |
| :---: | :---: |
| $\square$ Specialist copay | \$40 |
| $\square$ Hospital (facility) coinsurance | 30\% |
| Other coinsurance | 30\% |

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 | $\$ 5,600$ |
| :--- | :--- |

In this example, Joe would pay:

| Cost Sharing |  |
| :--- | ---: |
| Deductibles | $\$ 30$ |
| Copayments | $\$ 1,700$ |
| Coinsurance | $\$ 0$ |
| What isn't covered |  |
| Limits or exclusions | $\$ 20$ |
| The total Joe would pay is | $\$ 1,750$ |


| Mia's Simple Fracture <br> (in-network emergency room visit and follow up care) |  |
| :---: | :---: |
| $\square$ The plan's overall deductible | \$1,000 |
| $\square$ Specialist copay | \$40 |
| - Hospital (facility) coinsurance | 30\% |
| $\square$ Other coinsurance | 30\% |

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
$\$ 2,800$
In this example, Mia would pay:

| Cost Sharing |  |
| :--- | ---: |
| Deductibles | $\$ 1,000$ |
| Copayments | $\$ 400$ |
| Coinsurance | $\$ 300$ |
| What isn't covered |  |
| Limits or exclusions | $\$ 0$ |
| The total Mia would pay is | $\$ 1,700$ |

## Discrimination is Against the Law

Premera Blue Cross（Premera）complies with applicable Federal and Washington state civil rights laws and does not discriminate on the basis of race，color，national origin，age，disability，sex，gender identity，or sexual orientation．Premera does not exclude people or treat them differently because of race，color，national origin，age，disability，sex，gender identity，or sexual orientation．Premera provides free aids and services to people with disabilities to communicate effectively with us，such as qualified sign language interpreters and witten information in other formats（large print，audio，accessible electronic formats，other formats）．Premera provides free language services to people whose primary language is not English，such as qualified interpreters and information witten in other languages．If you need these services，contact the Civil Rights Coordinator．If you believe that Premera has failed to provide these services or discriminated in another way on the basis of race，color，national origin，age，disability，sex，gender identity，or sexual orientation，you can file a grievance with： Civil Rights Coordinator－Complaints and Appeals，PO Box 91102，Seattle，WA 98111，Toll free：855－332－4535，Fax：425－918－5592， TTY：711，Email AppealsDepartmentInquiries＠Premera．com．You can file a grievance in person or by mail，fax，or email．If you need help filing a grievance，the Civil Rights Coordinator is available to help you．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／hobby．jsf，or by mail or phone at：U．S．Department of Health and Human Services， 200 Independence Ave SW，Room 509F，HHH Building，Washington，D．C．20201，1－800－368－1019，800－537－7697（TDD）．Complaint forms are available at http：／／mww．hhs．gov／ocr／office／filefindex．html．You can also file a civil rights complaint with the Washington State Office of the Insurance Commissioner，electronically through the Office of the Insurance Commissioner Complaint Portal available at $\mathrm{https}: / / \mathrm{mmw}$ ．insurance wa．govfile－complaint－or－check－your－complaint－status，or by phone at $800-562-6900,360-586-0241$（TDD）． Complaint forms are available at https ：／／fortress．wa．gov／oic／onlineservices／cc／pub／complaintinformation．aspx．

## Language Assistance

ATENCIÓN：si habla español，tiene a su disposición servicios gratuitos de asistencia lingǘstica．Llame al 800－722－1471（TTY：711）．注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 800－722－1471（TTY：711）。 CHÚ Ý：Nếu bạn nói Tiếng Việt，có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn．Gọi số 800－722－1471（TTY：711）． 주의：한국어를 사용하시는 경우，언어 지원 서비스를 무료로 이용하실 수 있습니다．800－722－1471（TTY：711）번으로 전화해 주십시오． ВНИМАНИЕ：Если вы говорите на русском языке，то вам доступны бесплатные услуги перевода．Звоните 800－722－1471（телетайп：711）． PAUNAWA：Kung nagsasalita ka ng Tagalog，maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad．Tumawag sa 800－722－1471（TY：711）． УВАГА！Якщо ви розмовляєте українською мовою，ви можете звернутися до безкоштовної служби мовної підтримки．

Телефонуйте за номером 800－722－1471（телетайп：711）．

注意事項：日本語を話される場合，無料の言語支援をご利用いただけます。800－722－1471（TYY：711）まで，お電話にてご連絡ください。
 XIYYEEFFANNAA：Afaan dubbattu Oroomiffa，tajaajila gargaarsa afaanii，kanfaltiidhaan ala，ni argama．Bilbilaa 800－722－1471（TTY：711）． ملحوظة：إذا كثت تتحدث الذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان．اتصنل برثم 1471－722－800（رثم هاتّف الصم والبكم：711）．
 ACHTUNG：Wenn Sie Deutsch sprechen，stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung．Rufnummer：800－722－1471（TTY：711）．
 ATANSYON：Si w pale Kreyòl Ayisyen，gen sèvis èd pou lang ki disponib gratis pou ou．Rele 800－722－1471（TTY：711）．
ATIENTION ：Si vous parlez français，des services d＇aide linguistique vous sont proposés gratuitement．Appelez le 800－722－1471（ATS ：711）． UWAGA：Jeżeli mówisz po polsku，możesz skorzystać z bezpłatnej pomocy językowej．Zadzwón pod numer 800－722－1471（TY：711）．
ATENCÃO：Se fala português，encontram－se disponiveis serviços linguísticos，grátis．Ligue para 800－722－1471（TYY：711）．
ATTENZIONE：In caso la lingua parlata sia l＇italiano，sono disponibili servizi di assistenza linguistica gratuiti．Chiamare il numero 800－722－1471（TTY：711）．


