

 **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, visit [www.healthcare.gov/sbc-glossary](https://www.healthcare.gov/sbc-glossary). 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.healthcare.gov/sbc-glossary](https://www.healthcare.gov/sbc-glossary) or call 1-800-422-2717 to request a copy.

Important Questions	Answers	Why this Matters:
<b>What is the overall deductible?</b>	In-Network: \$6,450 Individual/\$12,900 Family. Out-of-Network: \$12,900 Individual/\$25,800 Family.	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> .
<b>Are there services covered before you meet your deductible?</b>	Yes. Preventive care.	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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other deductibles for specific services?</b>	No.	You don't have to meet <u>deductibles</u> for specific services.
<b>What is the out-of-pocket limit for this plan?</b>	In-Network: \$6,450 Individual/\$12,900 Family. Out-of-Network: \$100,000 Individual/\$100,000 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.
<b>What is not included in the out-of-pocket limit?</b>	Premiums, <u>balance-billing</u> charges, <u>prescription drugs</u> , health care this <u>plan</u> doesn't cover and penalties for failure to obtain <u>pre-authorization</u> for services.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
<b>Will you pay less if you use a network provider?</b>	Yes. See <a href="http://www.bluecrossnc.com/FindADoctor">www.bluecrossnc.com/FindADoctor</a> or call 1-800-422-2717 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</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.
<b>Do you need a referral to see a specialist?</b>	No.	You can see the <u>specialist</u> you choose without a <u>referral</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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you visit a health care <u>provider's</u> office or clinic</b>	Primary care visit to treat an injury or illness	0% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	<u>Specialist</u> visit	0% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	<u>Preventive care/screening/immunization</u>	No Charge	Not Covered	-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.--Limits may apply
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	0% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	0% <u>coinsurance</u>	40% <u>coinsurance</u>	-Prior authorization may be required or services will not be covered
<b>If you need drugs to treat your illness or condition</b>	Generic Drugs (Tier 1)	Retail/Mail Order: 0% <u>Coinsurance</u> After Deductible	100% Pending Reimbursement~	-No charge for select preventive drugs. -Specialty medications are required to be filled at Express Script's Accredo Pharmacy. -Certain limitations may apply including, for example, prior authorization, step therapy and quantity limits. If a generic drug is available but a brand-name drug is dispensed at your request or your required to pay the generic drug coinsurance and the difference between the cost of the generic and the brand-name drug unless there is a medical exception. -Out-of-Network pharmacy will require 100% payment and then a manual claim will need to be filed. - <b>More Information Regarding Prescription Drug Coverage is available at <a href="http://www.express-scripts.com/belk">www.express-scripts.com/belk</a></b>
	Preferred Brand Drugs (Tier 2)	Retail/Mail Order: 0% <u>Coinsurance</u> After Deductible	100% Pending Reimbursement~	
	Non-Preferred Brand Drugs (Tier 3)	Retail/Mail Order: 0% <u>Coinsurance</u> After Deductible	100% Pending Reimbursement~	
	Specialty Drugs (Tier 4)	Retail/Mail Order: 0% <u>Coinsurance</u> After Deductible	100% Pending Reimbursement~	

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)	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	0% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	Physician/surgeon fees	0% <u>coinsurance</u>	40% <u>coinsurance</u>	None
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	0% <u>coinsurance</u>	0% <u>coinsurance</u>	None
	<u>Emergency medical transportation</u>	0% <u>coinsurance</u>	0% <u>coinsurance</u>	None
	<u>Urgent care</u>	0% <u>coinsurance</u>	0% <u>coinsurance</u>	None
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	0% <u>coinsurance</u>	40% <u>coinsurance</u>	-Prior authorization may be required or services will not be covered
	Physician/surgeon fees	0% <u>coinsurance</u>	40% <u>coinsurance</u>	None
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	0% <u>coinsurance</u>	40% <u>coinsurance</u>	-Prior authorization may be required or services will not be covered
	Inpatient services	0% <u>coinsurance</u>	40% <u>coinsurance</u>	-Prior authorization may be required or services will not be covered
<b>If you are pregnant</b>	Office visits	0% <u>coinsurance</u>	40% <u>coinsurance</u>	-*See Family Planning section.
	Childbirth/delivery professional services	0% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	Childbirth/delivery facility services	0% <u>coinsurance</u>	40% <u>coinsurance</u>	-Prior authorization may be required or services will not be covered
<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u>	0% <u>coinsurance</u>	40% <u>coinsurance</u>	-Prior authorization may be required or services will not be covered
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)	
	<u>Rehabilitation services</u>	0% <u>coinsurance</u>	40% <u>coinsurance</u>	-*See Therapies section -Combined 40 visits for physical/occupational therapy. -20 visits for speech therapy- 20 visits for chiropractic services - \$0 max/benefit period for Adaptive Behavior Treatment.
	<u>Habilitation services</u>	0% <u>coinsurance</u>	40% <u>coinsurance</u>	-Habilitation services are combined with the <u>Rehabilitation service</u> limits listed above.
	<u>Skilled nursing care</u>	0% <u>coinsurance</u>	40% <u>coinsurance</u>	-Coverage is limited to 120 days . - Prior authorization may be required or services will not be covered
	<u>Durable medical equipment</u>	0% <u>coinsurance</u>	40% <u>coinsurance</u>	-Prior authorization may be required or services will not be covered -Limits may apply
	<u>Hospice services</u>	0% <u>coinsurance</u>	40% <u>coinsurance</u>	-Prior authorization may be required or services will not be covered
<b>If your child needs dental or eye care</b>	Children's eye exam	Not Covered	Not Covered	Excluded Service
	Children's glasses	Not Covered	Not Covered	Excluded Service
	Children's dental check-up	Not Covered	Not Covered	Excluded Service

**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
- Long-term care
- Weight loss programs
- Cosmetic surgery
- Routine FootCare
- Dental care(Adult)
- Routine eye care(Adult)

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

- Bariatric surgery
- Infertility treatment
- Private duty nursing
- Chiropractic care
- Non-emergency care when traveling outside the U.S.
- Hearing aids

**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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). 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](http://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 on how 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 NC at 1-800-422-2717 or [www.BlueConnectNC.com](http://www.BlueConnectNC.com). You may also receive assistance from the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform), if applicable.

**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 1-800-422-2717. Tagalog(Tagalog): Kung kailangan ninyo ang tulong sa Tagalogtumawag sa 1-800-422-2717.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-422-2717.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-422-2717.

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

**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)		Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
▪ <b>The <u>plan's</u> overall <u>deductible</u></b>	\$6,450	▪ <b>The <u>plan's</u> overall <u>deductible</u></b>	\$6,450	▪ <b>The <u>plan's</u> overall <u>deductible</u></b>	\$6,450
▪ <b><u>Specialist coinsurance</u></b>	0%	▪ <b><u>Specialist coinsurance</u></b>	0%	▪ <b><u>Specialist coinsurance</u></b>	0%
▪ <b><u>Hospital (facility) coinsurance</u></b>	0%	▪ <b><u>Hospital (facility) coinsurance</u></b>	0%	▪ <b><u>Hospital (facility) coinsurance</u></b>	0%
▪ <b><u>Other coinsurance</u></b>	0%	▪ <b><u>Other coinsurance</u></b>	0%	▪ <b><u>Other coinsurance</u></b>	0%
<b>This EXAMPLE event includes services like:</b> <u>Specialist</u> office visits ( <i>prenatal care</i> ) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> ( <i>ultrasounds and bloodwork</i> ) <u>Specialist</u> visit ( <i>anesthesia</i> )		<b>This EXAMPLE event includes services like:</b> <u>Primary care physician</u> office visits ( <i>including disease education</i> ) <u>Diagnostic tests</u> ( <i>bloodwork</i> ) Prescription drugs <u>Durable medical equipment</u> ( <i>glucose meter</i> )		<b>This EXAMPLE event includes services like:</b> <u>Emergency room care</u> ( <i>including medical supplies</i> ) <u>Diagnostic test</u> ( <i>x-ray</i> ) <u>Durable medical equipment</u> ( <i>crutches</i> ) <u>Rehabilitation services</u> ( <i>physical therapy</i> )	
<b>Total Example Cost</b>	<b>\$12,700</b>	<b>Total Example Cost</b>	<b>\$5,600</b>	<b>Total Example Cost</b>	
<b>In this example, Peg would pay:</b>		<b>In this example, Joe would pay:</b>		<b>In this example, Mia would pay:</b>	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
Deductibles	\$6,450	Deductibles	\$2,330	Deductibles	\$2,800
Copayments	\$0	Copayments	\$0	Copayments	\$0
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$0
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$6,510</b>	<b>The total Joe would pay is</b>	<b>\$2,350</b>	<b>The total Mia would pay is</b>	<b>\$2,800</b>

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

## **Non-Discrimination and Accessibility Notice**

### **Blue Cross and Blue Shield of North Carolina (Blue Cross NC) provides:**

- Free aids and services to people with disabilities to communicate effectively with us, such as: qualified interpreters and/or written information in other formats (large print, accessible electronic formats, etc.)
- Free language services to people whose primary language is not English, such as: qualified interpreters and/or information written in other languages

If you need these services, call the Customer Service or TTY number on the back of your member ID card.

If you believe that Blue Cross NC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

**Blue Cross NC, P.O. Box 2291, Durham, NC 27702**  
**Attention: Civil Rights Coordinator-Privacy,**  
Ethics & Corporate Policy Office  
**Call: 919-765-1663, 1-888-291-1783 (TTY)**  
**Fax: 919-287-5613**  
E-mail: [civilrightscoordinator@bcbsnc.com](mailto:civilrightscoordinator@bcbsnc.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-Privacy, Ethics & Corporate Policy Office 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

Online: <https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf>  
Mail: U.S. Department of Health & Human Services  
**200 Independence Avenue, SW Room 509F**  
**HHH Building Washington, D.C., 20201**  
**Call: 1-800-368-1019, 1-800-537-7697 (TDD)**  
**Complaint forms are available online at:**  
<http://www.hhs.gov/civil-rights/filing-a-complaint/index.html>

This notice and/or attachments may have important information about your application or coverage through Blue Cross NC. Look for key dates. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. If you need these services, call the Customer Service or TTY number on the back of your member ID card.

Y0079 8721 C PA 07182019  
U20687i, 7/19

### **Discrimination is Against the Law**

Blue Cross NC complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

Blue Cross NC does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

BLUE CROSS®, BLUE SHIELD®, the Cross and Shield Symbols and service marks are marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. Blue Cross NC is an independent licensee of the Blue Cross and Blue Shield Association.

**Multi-language Interpreter Services**

ATTENTION: If you speak another language, language assistance services, free of charge, are available to you. Call the Customer Service or TTY number on the back of your member ID card.

ATENCIÓN: Si habla otro idioma, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame a Servicio de Atención al Cliente al número de teléfono para personas con problemas auditivos (TTY) que figura al dorso de su tarjeta de identificación.

51 : 1zC)s 1t-ll3-t1Hi, s 5t:t1-it-1::7-1r- )sk' C:ruml, tc:tt it 1 --t °

ifj;g;-Jt- I::7- lS: t3ffi:ll3l,tc:tt < lJ, ID77- f OJtfil(S: &J0 TTY-it- I::7-,,r- Cfjffll < tt l, °

CHU Ý: Nilu b,µi n6i Tiilng Vi t, c6 cac djch vµ h6 trq ng6n ngfr mi@n phi danh cho b,µi. G9i s6 Djch vµ khach hang ho c TTY tren m~~¥~~ sau the ID thanh vien cua b,µi.

? 9l: "0-ii:0l J.-§-ii}Al 14-, <8017:l-'tl J7lJLA -9-ii.£ ° l-§-ii} 'T 9) Ljti- 7} 7:} ID 7}-1=.. oJl 9) .:il J.7l:JLA .c. TTY 18\_ft\_£ ° ? lJAl.2...

ATTENTION: si vous parlez une autre langue, des services d'aide linguistique vous sont proposés gratuitement. Contactez le service clients au numéro figurant au dos de votre carte de membre.

1...-QJI^"9J.9l 'llc.sJI d.,,ji., f-9J-/J.\_a;I-0 4dlfl.913 d.:#JI oJ..cWI ul.oJ.i>-0!,s <½y<-l1 wl GJL>t:l3 ...:vSI! :a.l:.,F - 1 4.: .is Js- l l

LUS CEEB TOOM: Yogtias koj hais !us Hmoob,, peb muaj kev pab txhais !us pub dawb rau koj. Hu rau Customer Service tus xov tooj los yog tus xov tooj TTY rau cov neeg tsis hnov !us zoo uas nyob sab tom qab koj claim npav ID.

BH11MAH11E: Ecmr Bbl roBopme Ha L1pyoM 513hKe, ro BaM ).JOC'I)llHh1 6ecrnTHhie ycrryrn rrepeBo).la .llo3BOHHTe B OT)..leJI o6crry)KHBaHH51 110 HOMepy, YKa3aHHOMY Ha o6paTHOH cropoHe Bameii H)..leHTmpHKaQH0HHOH KapTO'IKH yqacTHHKa.

PAUNAWA: Kung nagsasalita ka ng ibang lengguwahe, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tawagan ang numero ng Customer Service o TTY sa likod ng iyong member ID card.

ti <".1.L: "I?\. cti:l :>]"llc-0. C>UC-tr.L OCI rtl. ri.-A.L'L l.-L Qll"t:ll CILW : 8 B'-le-t \.i.eI. ri.-A.L'i'L C("".lc WU1.1>l'-l ;,afl ( Lt> . ) l.lc9U1.afl (L 1-li' L'Qc-t::>ii'Lc?8 CILW"1.Lal}{i' CII TTT al}{i' 1-li' 8LC-1 8 .

on }i LUWSLUmfijfiSgnwwimM\$1UtJffijj wwmMI:fl ru s'1.JU:l:fjjmfijjntmliJHS ril!;j'H\l:Haitaim suw tiH cis1mtuuLuuru iw 1aim hmri w1:r1'i'lnuw1mnijn'1

ACHTUNG : Falls Sie eine andere Sprache sprechen, stehen Ihnen kostenlose Sprachdienste zur Verfügung. Rufen Sie die Nummer des Kundenservices oder von TTY an, die auf der Rückseite Ihrer Mitgliedskarte angegeben ist.

'u: !Rt misrr t-ar misrr , if, i1 q;raitjm oo<rrTTY-;'foR <RI

, 'JJ "l J: t)"l1fl"lm5"lJJ., "l "l:a'lJ, D:n"lJ :n"lJ .:iti,fil:as1"lJW"l :l'mm"lJ1m.Jut m ti fl "l. 1mm"leJ"l11J :n"lJqil:nfl"U1 ,U TTY tjs1"lJVIJUJm.J11;<i: .i2:aJm"lJ.

注意：如果您講廣東話或普通話，您可以免費獲得語言援助服務。請撥打您會員 ID 卡背面的客服或 TTY 號的電話號碼。

BLUE CROSS®, BLUE SHIELD®, the Cross and Shield Symbols and service marks are marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. Blue Cross NC is an independent licensee of the Blue Cross and Blue Shield Association.