



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, refer to your SPD, go to www.highmark.com/blueshieldney or call 1-844-639.2444. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. View the Glossary at <https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/UG-Glossary-508-MM.pdf>

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	In- network : N/A; Out-of- network : \$250 individual / \$500 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.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply.
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 ?	In- network : Not Applicable; Out-of- network : \$5,000 individual / \$10,000 family	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 ?	Premiums, balance billing, and non-covered services	Even though you pay these expenses, they do not count toward the out-of-pocket limit .
Will you pay less if you use a network provider ?	Yes. www.highmark.com/blueshieldney or call 1-844-639.2444	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	\$20 copayment	20% coinsurance	None
	Specialist visit	\$20 copayment	20% coinsurance	None
	Preventive care/screening /immunization	N/A	N/A	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)	Covered in full	20% coinsurance	Prior authorization may apply.
	Imaging (CT/PET scans, MRIs)	Covered in full	20% coinsurance	Prior authorization may apply.
If you need drugs to treat your illness or condition	Generic (Tier 1)	\$5 copayment	Not covered	Please contact your Pharmacy Benefits Manager (ProAct) for more details.
	Preferred brand (Tier 2)	\$20 copayment	Not covered	Mandatory Mail Order for maintenance
	Non-preferred brand (Tier 3)	\$40 copayment	Not covered	Rx – Mail 90day supply - 2 copayments
	Specialty drugs (Tier 4)	See limitations & exceptions	See limitations & exceptions	Specialty drugs could be generic, preferred brand or non-preferred brand.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$20 copayment	20% coinsurance	Prior authorization required on certain procedures. Call the number on the back of your ID card for details.
	Physician/surgeon fees	Covered in full	20% coinsurance	Prior authorization required on certain procedures. Call the number on the back of your ID card for details.
If you need immediate medical attention	Emergency room care	\$35 copayment	Covered as in- network	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 medical transportation	Covered in full	Covered as in- network	None
	Urgent care	\$20 copayment	Covered as in- network	None
If you have a hospital stay	Facility fee (e.g., hospital room)	Covered in full	20% coinsurance	Prior authorization required.
	Physician/surgeon fees	Covered in full	20% coinsurance	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$20 copayment	20% coinsurance	Prior authorization required.
	Inpatient services	Covered in full	20% coinsurance	Prior authorization required.
If you are pregnant	Office visits	\$20 copayment	20% coinsurance	None
	Childbirth/delivery professional services	\$20 copayment	20% coinsurance	For participating providers , cost share applies only to initial visit to determine pregnancy.
	Childbirth/delivery facility services	Covered in full	20% coinsurance	None
If you need help recovering or have other special health needs	Home health care	Covered in full	20% coinsurance	Prior authorization may apply.
	Rehabilitation services	\$20 copayment	20% coinsurance	20 visits per person / year
	Skilled nursing care	Covered in full	20% coinsurance	Prior authorization may apply.

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	Durable medical equipment	20% coinsurance	50% coinsurance	Prior authorization may apply.
	Hospice services	Covered in full	20% coinsurance	Prior authorization may apply.
If your child needs dental or eye care	Children's eye exam	\$20 copayment	20% coinsurance	Member cost share may vary by plan .
	Children's glasses	See limitations & exceptions	See limitations & exceptions	Discounts may apply.
	Children's dental check-up	See limitations & exceptions	See limitations & exceptions	Contact your group administrator for coverage details.

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 | • Cosmetic surgery | • Custodial Care |
| • Dental | • Hearing Aids | • 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.)

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|-------------------------|--|----------------------------|
| • Bariatric surgery | • Chiropractic care | • Elective Abortion |
| • Infertility treatment | • Non-emergency care when traveling outside the U.S. | • Routine Eye Care (Adult) |

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. 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](#).

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 Coverage? 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 1-888-249-2583.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-249-2583.

Chinese (中文): 如需帮助, 请拨打 1-888-249-2583.

Navajo (Dine): Dinekehgo shika at'ohwol ninisingo, kwijigo holne' 1-888-249-2583

—————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)

④ The plan's overall deductible	\$0.00
④ Specialist copayment	\$20.00
④ Hospital (facility) copayment	\$0
④ Other copayment	\$20.00

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	\$13,052
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In this example, Peg would pay:

Cost Sharing	
Deductibles*	\$0
Copays	\$380
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$134
The total Peg would pay is	\$514

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

④ The plan's overall deductible	\$0.00
④ Specialist copayment	\$20.00
④ Hospital (facility) copayment	\$0
④ Other copayment	\$20.00

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	\$7,389
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In this example, Joe would pay:

Cost Sharing	
Deductibles*	\$0
Copays	\$200
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$4,463
The total Joe would pay is	\$4,663

Mia's Simple Fracture

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

④ The plan's overall deductible	\$0.00
④ Specialist copayment	\$20.00
④ Hospital (facility) copayment	\$0
④ Other copayment	\$20.00

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	\$1,925
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In this example, Mia would pay:

Cost Sharing	
Deductibles*	\$0
Copays	\$140
Coinsurance	\$7
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$147

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.