SSM 205 Coverage for: Individual/Family | Plan Type: HMO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 <a href="https://www.bcbsmt.com/bb/ind/bb-bo3h31blcimtp-mt-2022.pdf">www.bcbsmt.com/bb/ind/bb-bo3h31blcimtp-mt-2022.pdf</a> or by calling 1-855-258-8471. For general definitions of common terms, such as allowed amount, <a href="https://balance.pdf">balance billing</a>, <a href="https://coinsurance.goopsment">coinsurance</a>, <a href="https://coinsurance.goopsment">copayment</a>, <a href="https://deductible.pdf">deductible</a>, <a href="provider">provider</a>, or other <a href="https://deductible.pdf">underlined</a> terms, see the Glossary. You can view the Glossary at <a href="https://www.healthcare.gov/sbc-glossary/">www.healthcare.gov/sbc-glossary/</a> or call 1-855-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0 at Indian Health Care Provider or with IHCP referral at non-IHCP; or In-Network: \$4,900 Individual / \$10,200 Family Out-of-Network: \$19,600 Individual / \$40,800 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> .
Are there services covered before you meet your deductible?	Yes. Services from Indian Health Care Providers, In-Network Preventive Health Care services, services with a copay, and In-Network hospice are covered before you meet your deductible.	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 <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	\$0 at Indian Health Care Provider or with IHCP referral at non-IHCP; or Yes. ER \$1,000; Inpatient \$850/\$2,000; Outpatient Surgery Facility \$600/\$2,000. There are other specific deductibles.	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 <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	In-Network: \$8,700 Individual / \$17,400 Family Out-of-Network: \$34,800 Individual / \$69,600 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-billed</u> charges, 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 <u>network provider</u> ?	Yes. See <a href="https://www.bcbsmt.com">www.bcbsmt.com</a> or call 1-855-258-8471 for a list of	



All  $\underline{\textbf{copayment}}$  and  $\underline{\textbf{coinsurance}}$  costs shown in this chart are after your  $\underline{\textbf{deductible}}$  has been met, if a  $\underline{\textbf{deductible}}$  applies.

Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	What You Will Pay Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care provider's office	Primary care visit to treat an injury or illness	No Charge	\$45/visit; <u>deductible</u> does not apply	50% coinsurance	None
	Specialist visit	No Charge	50% coinsurance	50% coinsurance	Cost sharing waived at non-IHCP with IHCP referral.
or clinic	Preventive care/screening/	No Charge	No Charge; <u>deductible</u> does not apply	50% coinsurance	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.
	<u>Diagnostic test</u> (x-ray, blood work)	No Charge	50% coinsurance	50% coinsurance	<u>Preauthorization</u> may be required; see your contract* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If you have a test	Imaging (CT/PET scans, MRIs)	No Charge	50% coinsurance	50% coinsurance	<u>Preauthorization</u> may be required; see your contract* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Preferred generic drugs	No Charge	Value - No Charge after deductible Participating - 10% coinsurance	Retail: 10% coinsurance	Limited to a 30-day supply at retail (or a 90-day supply at a <u>network</u> of select
If you need drugs to treat your illness or condition	Non-preferred generic drugs	No Charge	Value - 10% <u>coinsurance</u> Participating – 20% <u>coinsurance</u>	Retail: 20% coinsurance	retail pharmacies). Up to a 90-day supply at mail order. Specialty drugs limited to a 30-day supply.
More information about prescription drug coverage is	Preferred brand drugs	No Charge	Value - 20% <u>coinsurance</u> Participating – 30% <u>coinsurance</u>	Retail: 30% coinsurance	Payment of the difference between the cost of a brand name drug and a generic may also be required if a generic drug is available.
available at www.bcbsmt.com/rx22	Non-preferred brand drugs	No Charge	Value - 35% <u>coinsurance</u> Participating – 40% <u>coinsurance</u>	Retail: 40% coinsurance	All Out-of-Network prescriptions are subject to a 50% additional charge after the applicable copay/coinsurance. Additional charge will not apply to any deductible or out-of-pocket amounts.
	Preferred specialty drugs	No Charge	45% coinsurance	45% coinsurance	
	Non-preferred specialty drugs	No Charge	50% coinsurance	50% coinsurance	
If you have	Facility fee (e.g., ambulatory surgery center)	No Charge	\$600/visit plus 50% coinsurance	\$2,000/visit plus 50% coinsurance	Preauthorization may be required. For Outpatient Infusion Therapy, see your
outpatient surgery	Physician/surgeon fees	No Charge	\$200/visit plus 50% coinsurance	50% coinsurance	contract* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	Emergency room care	No Charge	\$1,000/visit plus 50% coinsurance	\$1,000/visit plus 50% coinsurance	Per occurrence <u>deductible</u> waived if admitted. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If you need immediate medical attention	Emergency medical transportation	No Charge	50% coinsurance	50% coinsurance	<u>Preauthorization</u> may be required for non-emergency transportation; see your contract* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Urgent care	No Charge	\$40/visit; <u>deductible</u> does not apply	\$40/visit; <u>deductible</u> does not apply	Cost sharing waived at non-IHCP with IHCP referral.

 $<sup>{}^*</sup> For more information about limitations and exceptions, see the \underline{\textit{plan}} \ or \ policy \ document \ at \ \underline{\textit{www.bcbsmt.com/bb/ind/bb-bo3h31blcimtp-mt-2022.pdf}$ 

				What You Will Pay		
	Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	\$850/visit plus 50% coinsurance	\$2,000/VISIT PIUS 50%	Preauthorization required. Cost sharing waived at non-IHCP with IHCP referral.
		Physician/surgeon fees	No Charge	50% coinsurance	511% coincilrance	Cost sharing waived at non-IHCP with IHCP referral.

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need mental	Outpatient services	No Charge	50% coinsurance	50% coinsurance	<u>Preauthorization</u> may be required; see your contract* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
health, behavioral health, or substance	Inpatient services	No Charge	\$850/visit plus 50% coinsurance	\$2,000/visit plus 50% coinsurance	Preauthorization required. Residential treatment facilities will be covered if medical necessity criteria are met. Cost sharing waived at non-IHCP with IHCP referral.
	Office visits	No Charge	Primary Care: \$45 Specialist: 50% coinsurance	50% coinsurance	Copay applies to first prenatal visit (per pregnancy). Cost sharing does not apply for preventive services.
If you are pregnant	Childbirth/delivery professional services	No Charge	50% coinsurance	50% coinsurance	Depending on the type of services, a copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Cost sharing waived at non-IHCP with IHCP referral.
	Childbirth/delivery facility services	No Charge	\$850/visit plus 50% coinsurance	\$2,000/visit plus 50% coinsurance	
	Home health care	No Charge	50% coinsurance	50% coinsurance	Preauthorization may be required. 180 visit maximum per benefit period. Cost sharing waived at non-IHCP with IHCP referral.
If you need help	Rehabilitation services	No Charge	50% coinsurance	50% coinsurance	Preauthorization may be required.
recovering or have other special health needs	Habilitation services	No Charge	50% coinsurance	50% coinsurance	Includes physical, occupational and speech therapy. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Skilled nursing care	No Charge	50% coinsurance	50% coinsurance	Preauthorization may be required. 60 days maximum per benefit period. Cost sharing waived at non-IHCP with IHCP referral.

				What You Will Pay		
	Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
		Durable medical equipment	No Charge	50% coinsurance	50% coinsurance	<u>Preauthorization</u> may be required. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
		Hospice services	INO CAROE	No Charge; <u>deductible</u> does not apply	Inpatient: \$2,000/visit plus 50% coinsurance Outpatient: 50% coinsurance	Preauthorization may be required. Cost sharing waived at non-IHCP with IHCP referral.
	If your child needs dental or eye care	Children's eye exam	No Charge	No Charge; <u>deductible</u> does not apply	No Charge; deductible does not apply	One exam per benefit period for children under age 19.
		Children's glasses	No Charge	50% coinsurance	50% coinsurance	One pair of glasses per benefit period for children under age 19.
		Children's dental check-up	Not Covered	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.)

- Abortion (except where a pregnancy is the result of rape or incest, or for a pregnancy which, as certified by a physician, places the woman in danger of death unless an abortion is performed)
- Bariatric surgery
- Dental care (Adult)

- Hearing aids (except for dependent children under Routine eye care (Adult) age 19, and medically necessary cochlear implants, . Routine foot care (except for individuals with coper medical policy)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing

- morbidities, such as diabetes)
- Weight loss programs (with the exception of preventive services)

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

- Acupuncture (12 visit maximum per benefit period)
- Chiropractic care (10 visit maximum per benefit period)
- Cosmetic surgery (only for the correction of congenital deformities or conditions resulting from accidental injuries, scars, tumors, or diseases)
- Infertility treatment (with the exception of in vitro fertilization and prescription medications)

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 plan at 1-855-258-8471, U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. You may also contact your state insurance department at www.csi.mt.gov/industry/insurance.asp. Other coverage options may be available to you too, including buying individual

insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> 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: Blue Cross and Blue Shield of Montana at 1-855-258-8471, the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or visit www.dol.gov/ebsa/healthreform, or the Montana Commissioner of Securities and Insurance at (406) 444-2040 or 1-800-332-6148. Additionally, a consumer assistance program can help you file your appeal. Contact the Montana Consumer Assistance Program at 1-800-332-6148 or visit www.csi.mt.gov.

### 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? Not Applicable

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

#### **Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-258-8471.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-258-8471.

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-855-258-8471.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-258-8471.

### **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 plan's overall deductible	\$0
Specialist	\$0
Hospital (facility)	\$0
■ Other	\$0

#### 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		
<u>Deductibles</u>	\$0	
<u>Copayments</u>	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$60	

# **Managing Joe's type 2 Diabetes**

(a year of routine in-network care of a wellcontrolled condition)

The plan's overall deductible	\$0
■ Specialist	\$0
■ Hospital (facility)	\$0
■ Other	\$0

#### 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)

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

Cost Sharing		
<u>Deductibles</u>	\$0	
<u>Copayments</u>	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$20	

### **Mia's Simple Fracture**

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

■ The plan's overall deductible	\$0
Specialist ————	\$0
■ Hospital (facility)	\$0
■ Other	\$0

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

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Cost Sharing	
<u>Deductibles</u>	\$0
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$0

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: 1-866-236-1702.

Note: These numbers assume the patient received care from an IHCP provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider

without a referral from an IHCP your costs may be higher.

## Health care coverage is important for everyone.

We provide free communication aids and services for anyone with a disability or who needs language assistance. We do not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability.

To receive language or communication assistance free of charge, please call us at 855-710-6984.

If you believe we have failed to provide a service, or think we have discriminated in another way, contact us to file a grievance.

Office of Civil Rights Coordinator

300 E. Randolph St.

35th Floor

Chicago, Illinois 60601

Phone:

855-664-7270 (voicemail)

TTY/TDD: Fax:

855-661-6965 855-661-6960

Email:

CivilRightsCoordinator@hcsc.net

You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:

U.S. Dept. of Health & Human Services

200 Independence Avenue SW

Room 509F, HHH Building 1019

Washington, DC 20201

Phone: 800-368-1019 800-537-7697 TTY/TDD:

Complaint Portal: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf Complaint Forms: http://www.hhs.gov/ocr/office/file/index.html If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost.

To talk to an interpreter, call 855-710-6984.

Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-710-6984.
إن كان لديك أو لدى شخص تساعده أسئلة، فلديك الحق في الحصول بلع المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة اللتحدث مع مترجم فوري، اتصل بلع الرم 6984-710-855.
如果您,或您正在協助的對象,對此有疑問,您有權利免費以您的母語獲得幫助和訊息。洽詢一位翻譯員,請撥電話 號碼 855-710-6984。
Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un nterprète, appelez 855-710-6984.
Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-710-6984 an.
જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયક્રમ બાબતે પ્રશ્નો હોય, તો તમને વિના ખયેર્, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો ફક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કૉલ કરો.
येद आपके, या आप जिसकी सहायता कर रहे हैं उैसके, प्रश्न हैं, तो आपके अपनी भाषा म निःशुल्क सहायता और जानकारी प्राप्त करन का अधिकार है। केसी अनवादक स बात करन क लिए 855-710-6984 पर कॉल करें।.
Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare il numero 855-710-6984.
만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가 필요하시면 855-710-6984 로 전화하십시오.
l'áá ni, éí doodago la'da bíká anánílwo'ígíí, na'ídíłkidgo, ts'ídá bee ná ahóóti'i' t'áá níík'e níká a'doolwoł dóó bína'ídíłkidígíí bee nił h odoonih. Ata'dahalne'ígíí bich'į' hodíílnih kwe'é 855-710-6984.
اگر شما، یا کسی که شما به او کمک می کنید، سؤالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید جهت گفتگو با یک مترجم شهافی، با شماره تمسا حاصل نمایید 894-710-858
Jeśli Ty lub osoba, której pomagasz, macie jakiekolwiek pytania, macie prawo do uzyskania bezplatnej informacji i pomocy we własnym języku. Aby porozmawiać z łumaczem, zadzwoń pod numer 855-710-6984.
Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Нтобы связаться с переводчиком, позвоните по телефону 855-710-6984.
Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang nakipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.
اگر آپ کمو، یا کسی ایسے فرد کمو جس کسی آپ مہدد کمررہے ہیں، کموئی سربوال درپیش ہے شو، آپ کس اپنی زبان میں مفتصدد اور معلومات حاصل کمرنے کا حق ہے۔ مترجم سے بات کرنے کئے لئوے، 854-710-855 پر کنال کمریں۔
Nếu quý vị, hoặc người mà quý vị giúp đỡ, có câu hỏi, thì quý vị có quyền được giúp đỡ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, gọi 855-710-6984.