



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](#), at www.ibx.com/LGBooklet or by calling 1-800-ASK-BLUE (TTY:711). 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/ or call 1-800-ASK-BLUE (TTY:711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For In-network Provider \$1,500 person / \$3,000 family; for Out-of-network Provider \$5,000 person / \$10,000 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 policy, the overall family deductible must be met before the plan begins to pay.
Are there services covered before you meet your deductible?	Yes. Preventive care are covered before you meet your deductible .	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?	For In-network Provider \$6,350 person / \$12,700 family; for Out-of-network Provider \$10,000 person / \$20,000 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?	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 network provider?	Yes. See www.ibx.com/find_a_provider or call 1-800-ASK-BLUE (TTY:711) 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
		an In-Network Provider	an Out-Of Network Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No Charge	50%	None
	Specialist visit	No Charge	50%	None
	Preventive care/screening /immunization	No Charge, Deductible does not apply	50%, Deductible does not apply	Age and frequency schedules may apply. You may have to pay for services that aren't preventive . Ask your provider if the services needed are preventive . Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No Charge	50%	None
	Imaging (CT/PET scans, MRIs)	No Charge	50%	Pre-certification required for certain services. *See section General Information. 20% reduction in benefits for failure to pre-cert out-of-network or BlueCard services.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://www.ibx.com/preap proval	Generic drugs	\$5 Copayment (copay) /prescription fill(Retail)/\$10 copay /prescription fill(Mail Order)	50%(Retail)/Not Covered(Mail Order)	Prior authorization required on some drugs; age and quantity limits may apply; 30 days supply limit on retail & 90 days supply on mail order for maintenance drugs.
	Preferred brand	\$20 copay /prescription fill(Retail)/\$40 copay /prescription fill(Mail Order)	50%(Retail)/Not Covered(Mail Order)	Prior authorization required on some drugs; age and quantity limits may apply; 30 days supply limit on retail & 90 days supply on mail order for maintenance drugs.
	Non-preferred drugs	\$45 copay /prescription fill(Retail)/\$90 copay /prescription fill(Mail Order)	50%(Retail)/Not Covered(Mail Order)	Prior authorization required on some drugs; age and quantity limits may apply; 30 days supply limit on retail & 90 days supply on mail order for maintenance drugs.
	Specialty drugs	No Charge	50%	This cost share amount is for specialty injectable or infusion therapy drugs covered by the medical benefit. These drugs are typically administered by a health care professional in an office or outpatient facility. Self administered specialty drugs follow the applicable retail prescription cost-share under the FutureScripts Specialty Pharmacy Program. Prior-authorization required. *See section Outpatient Services.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	50%	Pre-certification may be required. *See section General Information.20% reduction in benefits for failure to pre-cert out-of-network or BlueCard services.

*For more information about limitations and exceptions, see [plan](#) or policy document at www.ibx.com/LGBooklet

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		an In-Network Provider	an Out-Of Network Provider	
	Physician/surgeon fees	No Charge	50%	Pre-certification may be required. *See section General Information. 20% reduction in benefits for failure to pre-cert out-of-network or BlueCard services.
If you need immediate medical attention	Emergency room care	No Charge	Covered at in-network level	None
	Emergency medical transportation	No Charge	Covered at in-network level	None
	Urgent care	No Charge	50%	Your costs for urgent care are based on care received at a designated urgent care center or facility, not your physician's office. Costs may vary depending on where you receive care.
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	50%	Pre-certification required. 20% reduction in benefits for failure to pre-cert out-of-network or BlueCard services.
	Physician/surgeon fees	No Charge	50%	Pre-certification required. 20% reduction in benefits for failure to pre-cert out-of-network or BlueCard services.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No Charge	50%	Pre-certification required. 20% reduction in benefits for failure to pre-cert out-of-network or BlueCard services.
	Inpatient services	No Charge	50%	Pre-certification required. 20% reduction in benefits for failure to pre-cert out-of-network or BlueCard services.
If you are pregnant	Office visits	No Charge	50%	Office visit cost share applies to the first OB visit only. Depending on the type of services, a copayment or coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Pre-notification requested for maternity care.
	Childbirth/delivery professional services	No Charge	50%	Office visit cost share applies to the first OB visit only. Depending on the type of services, a copayment or coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Pre-notification requested for maternity care.
	Childbirth/delivery facility services	No Charge	50%	Office visit cost share applies to the first OB visit only. Depending on the type of services, a copayment or coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Pre-notification requested for maternity care.

*For more information about limitations and exceptions, see [plan](#) or policy document at www.ibx.com/LGBooklet

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		an In-Network Provider	an Out-Of Network Provider	
If you need help recovering or have other special health needs	Home health care	No Charge	50%	Pre-certification required. 20% reduction in benefits for failure to pre-cert out-of-network or BlueCard services.
	Rehabilitation services	No Charge	50%	20% reduction in benefits for failure to pre-cert out-of-network or BlueCard services. Physical/Occupational Therapies: 60 visits combined/ benefit period. Speech Therapy: 60 visits/ benefit period. All visit limits combined in and out-of-network.
	Habilitation services	No Charge	50%	20% reduction in benefits for failure to pre-cert out-of-network or BlueCard services. Physical/Occupational Therapies: 60 visits combined/ benefit period. Speech Therapy: 60 visits/ benefit period. All visit limits combined in and out-of-network.
	Skilled nursing care	No Charge	50%	Pre-certification required. 20% reduction in benefits for failure to pre-cert out-of-network or BlueCard services. 120 visits/ benefit period. Visit limits combined in and out-of-network.
	Durable medical equipment	No Charge	50%	Pre-certification required for selected items. *See section General Information. 20% reduction in benefits for failure to pre-cert out-of-network or Bluecard services.
	Hospice services	No Charge	50%	Pre-certification required. 20% reduction in benefits for failure to pre-cert out-of-network or BlueCard services.
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](#).)

- | | | |
|-------------------------|------------------------|----------------------------|
| ● Cosmetic Surgery | ● Dental care (adult) | ● Hearing aids |
| ● Infertility treatment | ● Long-term care | ● Routine Eye care (adult) |
| ● 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.)

- | | | |
|---------------|---------------------|---------------------|
| ● Acupuncture | ● Bariatric Surgery | ● Chiropractic Care |
|---------------|---------------------|---------------------|

*For more information about limitations and exceptions, see [plan](#) or policy document at www.ibx.com/LGBooklet

- Non-emergency care when traveling outside the U.S.
 - Private-duty nursing
- See www.bcbsglobalcore.com

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your [coverage](#) after it ends. To contact the [plan](#) at 1-800-ASK-BLUE (TTY:711) or the contact information for those agencies is: For group health [coverage](#) subject to ERISA, contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform; For non-federal governmental group health [plans](#), contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565 or www.cciio.cms.gov. Church [plans](#) are not covered by the Federal COBRA continuation [coverage](#) rules. If the [coverage](#) is insured, you should contact your State Insurance regulator regarding possible rights to continuation [coverage](#) under State law. 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: Pennsylvania Insurance Department - 1-877-881-6388 - <http://www.insurance.pa.gov/Consumers>.

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.

————— *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)	
■ The plan's overall deductible	\$1,500	■ The plan's overall deductible	\$1,500	■ The plan's overall deductible	\$1,500
■ Specialist copayment	\$0	■ Specialist copayment	\$0	■ Specialist copayment	\$0
■ Hospital (facility) copayment	\$0	■ Hospital (facility) copayment	\$0	■ Hospital (facility) copayment	\$0
■ Other coinsurance	0%	■ Other coinsurance	0%	■ Other coinsurance	0%
This EXAMPLE event includes services like: Specialist office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (<i>ultrasounds and blood work</i>) Specialist visit (<i>anesthesia</i>)		This EXAMPLE event includes services like: Primary care physician office visits (<i>including disease education</i>) Diagnostic tests (<i>blood work</i>) Prescription drugs Durable medical equipment (<i>glucose meter</i>)		This EXAMPLE event includes services like: Emergency room care (<i>including medical supplies</i>) Diagnostic test (<i>x-ray</i>) Durable medical equipment (<i>crutches</i>) Rehabilitation services (<i>physical therapy</i>)	
Total Example Cost	\$12,800	Total Example Cost	\$7,400	Total Example Cost	\$1,900
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
Deductibles	\$1,500	Deductibles	\$1,500	Deductibles	\$1,500
Copayments	\$20	Copayments	\$1,200	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	\$10	Limits or exclusions	\$60	Limits or exclusions	\$0
The total Peg would pay is	\$1,530	The total Joe would pay is	\$2,760	The total Mia would pay is	\$1,500

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: 1-800-ASK-BLUE (TTY:711)

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

Discrimination is Against the Law

This Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. This Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

This Plan provides:

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

If you need these services, contact our Civil Rights Coordinator. If you believe that This Plan 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 our Civil Rights Coordinator. You can file a grievance in the following ways: In person or by mail: ATTN: Civil Rights Coordinator, 1901 Market Street, Philadelphia, PA 19103, By phone: 1-888-377-3933 (TTY: 711) By fax: 215-761-0245, By email: civilrightscordinator@1901market.com. If you need help filing a grievance, our 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/lobby.jsf> or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.