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

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit www.bcbstx.com/bb/grp/bb_ghsg15bavstxo_tx_2024.pdf or by calling 1-877-299-2377. 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 1-855-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$2,000 Individual/\$6,000 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 <u>deductible</u> ?	Yes. In-Network Preventive Health Care services, certain services with a <u>copayment</u> , and <u>prescription drugs</u> are covered before you meet your <u>deductible</u> .	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?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$6,000 Individual/\$17,100 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?	Premiums, <u>balance-billing</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 <u>www.bcbstx.com/go/bahmo</u> or call 1-877-299-2377 for a list of Participating <u>providers</u> .	This <u>plan</u> uses a <u>provider</u> <u>network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u> <u>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.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .



All **<u>copayment</u>** and **<u>coinsurance</u>** costs shown in this chart are after your **<u>deductible</u>** has been met, if a **<u>deductible</u>** applies.

		What You Will Pay		
Common Medical Event	Services You May Need	Participating Providers (You will pay the least)	Non-Participating Providers (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$30/visit; <u>deductible</u> does not apply	Not Covered	Virtual Visits are available. See your benefit booklet* (Your PCP) for details.
If you visit a health care	<u>Specialist</u> visit	\$60/visit; deductible does not apply	Not Covered	Referral required.
provider's office or clinic	Preventive care/screening/ immunization	No Charge; <u>deductible</u> does not apply	Not Covered	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)	20% <u>coinsurance</u>	Not Covered	<u>Referral</u> may be required. <u>Preauthorization</u> may also be required; see your benefit booklet* (Outpatient Lab and X-Ray services) for details.
If you have a test	Imaging (CT/PET scans, MRIs)	\$250/test; <u>deductible</u> does not apply	Not Covered	<u>Referral</u> may be required. <u>Preauthorization</u> may also be required; see your benefit booklet* (Outpatient Lab and X-Ray services) for details.
	Generic drugs (Preferred)	Retail - Preferred Participating - No Charge Participating - \$10/prescription Mail - No Charge; <u>deductible</u> does not apply	Not Covered	Limited to a 30-day supply at retail (or a 90- day supply at a <u>network</u> of select retail pharmacies). Up to a 90-day supply at mail
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at <u>www.bcbstx.com/rx24/6T</u>	Generic drugs (Non- preferred)	Retail - Preferred Participating - \$10/prescription Participating - \$20/prescription Mail - \$30/prescription; <u>deductible</u> does not apply	Not Covered	order. <u>Specialty drugs</u> limited to a 30-day supply except for certain FDA-designated dosing regimens. 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. Certain drugs require
	Brand drugs (Preferred)	Retail - Preferred Participating - \$50/prescription Participating - \$70/prescription Mail - \$150/prescription; <u>deductible</u> does not apply	Not Covered	approval before they will be covered. <u>Cost</u> <u>sharing</u> for insulin included in the drug list will not exceed \$25 per prescription for a 30-day

		What You Will Pay		
Common Medical Event	Services You May Need	Participating Providers (You will pay the least)	Non-Participating Providers (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Brand drugs (Non- preferred)	Retail - Preferred Participating - \$100/prescription Participating - \$120/prescription Mail - \$300/prescription; <u>deductible</u> does not apply	Not Covered	supply, regardless of the amount or type of insulin needed to fill the prescription.
	<u>Specialty drugs</u> (Preferred)	\$150/prescription; <u>deductible</u> does not apply	Not Covered	
	Specialty drugs (Non-preferred)	\$250/prescription; <u>deductible</u> does not apply	Not Covered	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	\$100/visit plus 20% <u>coinsurance</u>	Not Covered	<u>Referral</u> required. <u>Preauthorization</u> may also be required. For Outpatient Infusion Therapy, see your benefit booklet* (Outpatient Facility
surgery	Physician/surgeon fees	20% coinsurance	Not Covered	Services) for details.
	Emergency room care	\$300/visit plus 20% <u>coinsurance</u>	\$300/visit plus 20% <u>coinsurance</u>	Copayment waived if admitted.
If you need immediate medical attention	Emergency medical transportation	20% <u>coinsurance</u>	20% coinsurance	<u>Preauthorization</u> may be required for non- emergency transportation; see your benefit booklet* (Ambulance Services) for details.
	Urgent care	\$75/visit; deductible does not apply	Not Covered	None
lf	Facility fee (e.g., hospital room)	\$150/visit plus 20% <u>coinsurance</u>	Not Covered	<u>Referral</u> required. <u>Preauthorization</u> may also be required; see your benefit booklet* (Inpatient Hospital Services) for details.
If you have a hospital stay	Physician/surgeon fees	20% <u>coinsurance</u>	Not Covered	<u>Referral</u> required. <u>Preauthorization</u> may also be required; see your benefit booklet* (Inpatient Professional Services) for details.
If you need mental health,	Outpatient services	\$30/office visit; <u>deductible</u> does not apply; 20% <u>coinsurance</u> for other outpatient services	Not Covered	Preauthorization may be required; see your benefit booklet* (Behavioral Health Services) for details.
behavioral health, or substance abuse services	Inpatient services	\$150/visit plus 20% <u>coinsurance</u>	Not Covered	<u>Referral</u> required. <u>Preauthorization</u> may also be required; see your benefit booklet* (Behavioral Health Services) for details.

		What You Will Pay		
Common Medical Event	Services You May Need	Participating Providers (You will pay the least)	Non-Participating Providers (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Office visits	Primary Care: \$30/initial visit; <u>deductible</u> does not apply <u>Specialist</u> : \$60/initial visit; <u>deductible</u> does not apply	Not Covered	<u>Copayment</u> applies to first prenatal visit (per pregnancy). <u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
If you are pregnant	Childbirth/delivery professional services	20% <u>coinsurance</u>	Not Covered	
	Childbirth/delivery facility services	\$150/visit plus 20% <u>coinsurance</u>	Not Covered	
	Home health care	20% <u>coinsurance</u>	Not Covered	60 visits/year. <u>Referral</u> required. <u>Preauthorization</u> may also be required; see your benefit booklet* (Extended Care Services) for details.
	Rehabilitation services	20% <u>coinsurance</u>	Not Covered	Separate 35-visit maximum per benefit period for Habilitation and <u>Rehabilitation services</u> ,
If you need help recovering	Habilitation services	20% <u>coinsurance</u>	Not Covered	including chiropractic care. <u>Referral</u> required. <u>Preauthorization</u> may also be required; see your benefit booklet* (<u>Rehabilitation Services</u> and <u>Habilitation Services</u>) for details.
or have other special health needs	Skilled nursing care	20% <u>coinsurance</u>	Not Covered	25 days/year. <u>Referral</u> required. <u>Preauthorization</u> may also be required; see your benefit booklet* (Extended Care Services) for details.
	Durable medical equipment	20% <u>coinsurance</u>	Not Covered	<u>Referral</u> required. <u>Preauthorization</u> may also be required; see your benefit booklet* (<u>Durable Medical Equipment</u>) for details.
	Hospice services	20% <u>coinsurance</u>	Not Covered	<u>Referral</u> required. <u>Preauthorization</u> may also be required; see your benefit booklet* (Extended Care Services) for details.
If your child needs dental or eye care	Children's eye exam	No Charge; <u>deductible</u> does not apply	Up to a \$30 reimbursement is available; <u>deductible</u> does not apply	One visit per year. Out-of-Network reimbursement will not exceed the retail cost. See your benefit booklet* (Pediatric Vision Care Benefits) for details.

			What You Will Pay		
	Common Medical Event	Services You May Need	Participating Providers (You will pay the least)	Non-Participating Providers (You will pay the most)	Limitations, Exceptions, & Other Important Information
		Children's glasses			One pair of glasses every 12 months. Reimbursement for frames, lenses, and lens options purchased Out-of-Network is available (not to exceed the retail cost). See your benefit booklet* (Pediatric Vision Care Benefits) for details.
		Children's dental check-up	30% <u>coinsurance</u>		Oral exams are limited to two every benefit period. Benefits for periodic and comprehensive oral evaluations are limited to a combined maximum of two every 12 months. See your benefit booklet* (Pediatric Dental Benefits Rider) for details.

Excluded Services & Other Covered Services:

 Abortion (Except for a pregnancy that, as certified by a physician, places the woman in danger of death or a serious risk of substantial impairment of a major bodily function unless an abortion is performed) Acupuncture Bariatric surgery Cosmetic surgery (Except for the correction of congenital deformities or for conditions resulting from accidental injuries, scars, tumors, or diseases when medically necessary) 	 Dental care (Adult) Infertility treatment (Diagnosis and treatment covered; in vitro not covered) Long-term care Non-emergency care when traveling outside the U.S. 	 Private-duty nursing (Unless <u>medically necessary</u>) Routine eye care (Adult) Routine foot care (Except when <u>medically necessary</u>) Weight loss programs
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- Chiropractic care (35 visits/year combined with habilitation and <u>rehabilitation services</u>)
- Hearing aids (Limited to 1 hearing aid per ear every
- 36 months)

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 Blue Cross and Blue Shield of Texas at 1-888-697-0683 or visit www.bcbstx.com. For group health coverage subject to ERISA, contact the U.S. 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 Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 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, individuals should contact their State insurance regulator regarding their 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 <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: For group health coverage subject to ERISA: Blue Cross and Blue Shield of Texas at or visit <u>www.bcbstx.com</u>, the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>, and the Texas Department of Insurance, Consumer Protection at 1-800-252-3439 or <u>www.tdi.texas.gov</u>. For non-federal governmental group health <u>plans</u> and church <u>plans</u> that are group health <u>plans</u>, Blue Cross and Blue Shield of Texas at 1-877-299-2377 or <u>www.bcbstx.com</u> or contact the Texas Department of Insurance, Consumer Protection at 1-800-252-3439 or <u>www.tdi.texas.gov</u>. Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact the Texas Department of Insurance's Consumer Health Assistance Program at 1-800-252-3439 or visit <u>www.cms.gov/CCIIO/Resources/Consumer</u> <u>Assistance-Grants/tx.html</u>.

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 1-877-299-2377. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-299-2377. Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-877-299-2377. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-877-299-2377.

To see examples of how this <u>plan</u> 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)

The plan's overall deductible	\$2,000
Specialist copayment	\$60
Hospital (facility) <u>copayment/coinsurance</u>	
	50+20%
Other coinsurance	20%

Other coinsurance

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	\$2,000		
Copayments	\$500		
Coinsurance	\$2,000		
What isn't covered			
Limits or exclusions \$6			
The total Peg would pay is	\$4,560		

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

The plan's overall deductible	\$2,000
Specialist copayment	\$60
Hospital (facility) <u>copayment/coinsul</u>	rance
	\$150+20%
Other <u>coinsurance</u>	20%

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	\$900		
<u>Copayments</u>	\$700		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions	\$20		
The total Joe would pay is	\$1,620		

Mia's Simple Fracture

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

The plan's overall deductible	\$2,000
Specialist copayment	\$60
Hospital (facility) <u>copayment/coinsurance</u>	
	\$150+ 20%
Other <u>coinsurance</u>	20%

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	\$2,000		
Copayments	\$600		
Coinsurance	\$10		
What isn't covered			
Limits or exclusions	\$0		
The total Mia would pay is	\$2,610		



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	Phone:	855-664-7270 (voicemail)
300 E. Randolph St.	TTY/TDD:	855-661-6965
35th Floor	Fax:	855-661-6960
Chicago, Illinois 60601		
You may file a civil rights complaint w for Civil Rights, at:	ith the U.S. Departn	nent of Health and Human Services, Office
ior orritingino, ac		
U.S. Dept. of Health & Human Servi	ices Phone:	800-368-1019
	ices Phone: TTY/TDD:	800-368-1019 800-537-7697
U.S. Dept. of Health & Human Servi	TTY/TDD:	그는 것 같은 것 같



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.

Español Spanish	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.	
العربية Arabic	إن كان لديك أو لدى شخص تساعده أسئلة، فلديك الحق في الحصول بلع المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة التحدث مع مترجم فوري، اتصل بلع الرم 6984-710-855.	
繁體中文 Chinese	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。	
Français French	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 interprète, appelez 855-710-6984.	
Deutsch German	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.	
ગુજરાતી Gujarati	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયક્રમ બાબતે પ્રશ્નો હોય, તો તમને વિના ખચેર્, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો ફક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કૉલ કરો.	
हिंदी Hindi	यिद 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। किसी अनवादक स बात करन क लिए 855-710-6984 पर कॉल करें।.	
Italiano Italian	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.	
한국어 Korean	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.	
Diné Navajo	T'áá ni, éí doodago ła'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.	
فارسی Persian	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 6984-100-855	
Polski Polish	Jeśli Ty lub osoba, której pomagasz, macie jakiekolwiek pytania, macie prawo do uzyskania bezplatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 855-710-6984.	
Русский Russian	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Чтобы связаться с переводчиком, позвоните по телефону 855-710-6984.	
Tagalog Tagalog	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 makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.	
ار دو Urdu	اگر آپ کو، یا کسی ایسے فرد کو جس کسی آپ مدد کررہے ہیں، کوئی سروال درپیش دے تو، آپ کس اپنی زبان میں منعتمدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، 6984-710-855 پر کال کریں۔	
Tiếng Việt Vietnamese	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.	