



Lake City Area School

A nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association

Simply BlueSM HSA 1250/20%

Coverage Period: Beginning on or after 07/01/2015

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Individual / Family | Plan Type: PPO



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.bcbsm.com/member or by calling the number on the back of your BCBSM ID card.

| Important Questions | Answers | | Why this Matters: |
|---|--|---------------------------------------|---|
| | In-Network | Out-of-Network | |
| What is the overall <u>deductible</u>? | \$1,300 Individual /\$2,600 Family | \$2,600 Individual /\$5,200 Family | You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u> . |
| Are there other <u>deductibles</u> for specific services? | No | No | You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers. |
| Is there an <u>out-of-pocket limit</u> on my expenses? (May include a co-insurance maximum) | \$2,250 Individual /\$4,500 Family | \$4,500 Individual /\$9,000 Family | The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses. |
| What is not included in the <u>out-of-pocket limit</u>? | Premiums, balance-billed charges, any pharmacy penalty and health care this plan doesn't cover. | | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> . |
| Is there an overall annual limit on what the plan pays? | No | | The chart starting on page 2 describes any limits on what the plan will pay for specific covered services, such as office visits. |
| Does this plan use a <u>network of providers</u>? | Yes. For a list of in-network providers see www.bcbsm.com or call the number on the back of your BCBSM ID card. | | If you use an in-network doctor or other health care <u>provider</u> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> . |

Group Number 000000000-0000

Questions: Call the number on the back of your BCBSM ID card or visit us at www.bcbsm.com. If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at <http://www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf> or call the number on the **1 of 8** back of your BCBSM ID card to request a copy.

| | | |
|---|-----|--|
| Do I need a referral to see a <u>specialist</u>? | No | You can see the <u>specialist</u> you choose without permission from this plan. |
| Are there services this plan doesn't cover? | Yes | Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about <u>excluded services</u> . |



- **Co-payments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Co-insurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **co-insurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use in-network **providers** by charging you lower **deductibles**, **co-payments** and **co-insurance** amounts.

| Common Medical Event | Services You May Need | Your cost if you use a | | Limitations & Exceptions |
|---|--|---|---|---|
| | | In-Network Provider | Out-of-Network Provider | |
| If you visit a health care <u>provider's</u> office or clinic | Primary care visit to treat an injury or illness | 20% co-insurance after deductible | 40% co-insurance after deductible | -- none -- |
| | Specialist visit | 20% co-insurance after deductible | 40% co-insurance after deductible | -- none -- |
| | Other practitioner office visit | 20% co-insurance after deductible for Chiropractic and osteopathic manipulative therapy | 40% co-insurance after deductible for Chiropractic and osteopathic manipulative therapy | Limited to a combined maximum of 12 visits per member per calendar year |
| | Preventive care/screening/immunization | No charge | Not covered | -- none -- |
| If you have a test | Diagnostic test (x-ray, blood work) | 20% co-insurance after deductible | 40% co-insurance after deductible | -- none -- |
| | Imaging (CT/PET scans, MRIs) | 20% co-insurance after deductible | 40% co-insurance after deductible | -- none -- |
| If you need drugs to treat your illness or condition Some plans may have a separate | Generic or prescribed over-the-counter drugs | \$10 co-pay, medical plan deductible applies. | \$10 co-pay plus 20% of approved amount, medical plan deductible applies. | 30-day supply. 90-day retail and mail order copays are 2x standard retail copays. 90-day supply not covered out-of-network. For information on women's contraceptive coverage, contact your plan administrator. |
| | Preferred brand-name drugs | \$40 co-pay, medical | \$40 co-pay plus 20% | 30-day supply. 90-day retail and mail order |

| Common Medical Event | Services You May Need | Your cost if you use a | | Limitations & Exceptions |
|--|--|---|--|--|
| | | In-Network Provider | Out-of-Network Provider | |
| out of pocket maximum for prescription drug coverage, for more information please contact your plan administrator. | | plan deductible applies. | of approved amount, medical plan deductible applies. | copays are 2x standard retail copays. 90-day supply not covered out-of-network. |
| | Nonpreferred brand-name drugs | \$80 co-pay, medical plan deductible applies. | \$80 co-pay plus 20% of approved amount, medical plan deductible applies. | 30-day supply. 90-day retail and mail order copays are 2x standard retail copays. 90-day supply not covered out-of-network. |
| | Generic and preferred brand-name specialty drugs | Standard tiered co-pays apply, medical plan deductible applies. | Standard tiered co-pays apply, medical plan deductible applies. | 30-day supply maximum. May require preapproval. BCBSM reserves the right to limit the initial quantity to less than 30 days. |
| | Nonpreferred brand-name specialty drugs | Standard tiered co-pays apply, medical plan deductible applies. | Standard tiered co-pays apply, medical plan deductible applies. | 30-day supply maximum. May require preapproval. BCBSM reserves the right to limit the initial quantity to less than 30 days. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 20% co-insurance after deductible | 40% co-insurance after deductible | -- none -- |
| | Physician/surgeon fees | 20% co-insurance after deductible | 40% co-insurance after deductible | -- none -- |
| If you need immediate medical attention | Emergency room services | 20% co-insurance after deductible | 20% co-insurance after deductible | -- none -- |
| | Emergency medical transportation | 20% co-insurance after deductible | 20% co-insurance after deductible | -- none -- |
| | Urgent care | 20% co-insurance after deductible | 40% co-insurance after deductible | -- none -- |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 20% co-insurance after deductible | 40% co-insurance after deductible | -- none -- |
| | Physician/surgeon fee | 20% co-insurance after deductible | 40% co-insurance after deductible | -- none -- |
| If you have mental health, behavioral health, or substance abuse needs | Mental/Behavioral health outpatient services | 20% co-insurance after deductible | 40% co-insurance after deductible | -- none -- |
| | Mental/Behavioral health inpatient services | 20% co-insurance after deductible | 40% co-insurance after deductible | -- none -- |
| | Substance use disorder outpatient services | 20% co-insurance after deductible | 40% co-insurance after deductible | -- none -- |

| Common Medical Event | Services You May Need | Your cost if you use a | | Limitations & Exceptions |
|--|---|---|---|---|
| | | In-Network Provider | Out-of-Network Provider | |
| | | | deductible | |
| | Substance use disorder inpatient services | 20% co-insurance after deductible | 40% co-insurance after deductible | -- none -- |
| If you are pregnant | Prenatal and postnatal care | Prenatal: No charge; Postnatal: 20% co-insurance after deductible | 40% co-insurance after deductible | -- none -- |
| | Delivery and all inpatient services | 20% co-insurance after deductible | 40% co-insurance after deductible | -- none -- |
| If you need help recovering or have other special health needs | Home health care | 20% co-insurance after deductible | 20% co-insurance after deductible | -- none -- |
| | Rehabilitation services | 20% co-insurance after deductible | 40% co-insurance after deductible | Physical, Occupational, Speech therapy is limited to a combined maximum of 30 visits per member per calendar year |
| | Habilitation services | 20% co-insurance after deductible for Applied Behavioral Analysis; 20% co-insurance after deductible for Physical, Speech and Occupational Therapy | 20% co-insurance after deductible for Applied Behavioral Analysis; 40% co-insurance after deductible for Physical, Speech and Occupational Therapy | Applied behavioral analysis (ABA) treatment for Autism - when rendered by an approved board-certified analyst - is covered through age 18, subject to preauthorization. |
| | Skilled nursing care | 20% co-insurance after deductible | 20% co-insurance after deductible | Limited to a maximum of 90 days per member per calendar year |
| | Durable medical equipment | 20% co-insurance after deductible | 20% co-insurance after deductible | -- none -- |
| | Hospice service | 20% co-insurance after deductible | 20% co-insurance after deductible | -- none -- |
| If your child needs dental or eye care | Eye exam | Not covered | Not covered | -- none -- |
| | Glasses | Not covered | Not covered | -- none -- |
| | Dental check-up | Not covered | Not covered | -- none -- |

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Acupuncture
- Hearing aids
- Routine eye care (Adult)
- Cosmetic surgery
- Infertility treatment
- Routine foot care
- Dental Care (Adult)
- Long term care
- Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Bariatric surgery
- Non-Emergency care when traveling outside the U.S.
- Private-duty nursing
- Chiropractic care
- Coverage outside of the U.S., see <http://provider.bcbs.com>

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan by calling the number on the back of your BCBSM ID card. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact Blue Cross and Blue Shield of Michigan by calling the number on the back of your BCBSM ID card. Or, you can contact Michigan Office of Financial and Insurance Regulation at www.michigan.gov/ofir or 1-877-999-6442. For group health coverage subject to ERISA, you may also contact Employee Benefits Security Administration at 1-866-444-EBSA (3272).

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” This plan or policy does provide minimum essential coverage.

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). This health coverage does meet the minimum value standard for the benefits it provides. (**IMPORTANT:** Blue Cross Blue Shield of Michigan is assuming that your coverage provides for all Essential Health Benefit (EHB) categories as defined by the State of Michigan. The minimum value of your plan may be affected if your plan does not cover certain EHB categories, such as prescription drugs, or if your plan provides coverage of specific EHB categories, for example prescription drugs, through another carrier.)

Language Access Services

For assistance in a language below, please call the number on the back of your BCBSM ID card.

SPANISH (Español): Para ayuda en español, llame al número de servicio al cliente que se encuentra en este aviso ó en el reverso de su tarjeta de identificación.

TAGALOG (Tagalog): Para sa tulong sa wikang Tagalog, mangyaring tumawag sa numero ng serbisyo sa mamimili na nakalagay sa likod ng iyong pagkakakilanlan kard o sa paunawang ito.

CHINESE (中文): 要获取中文帮助, 请致电您的身份识别卡背面或本通知提供的客户服务 号码。

NAVAJO (Dine): Taa'dineji'keego shii'kaa'ahdool'wool ninizin'goo, beesh behane'e naal'tsoos bikii sin'dahiigii binii'deehgo eeh'doodago di'naaltsoo bikaiigii bichi'hoodillnii.

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

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much insurance protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care also will be different.

See the next page for important information about these examples.

Please note: Coverage Examples are calculated based on individual coverage and calculations may not include a co-insurance maximum.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$5,140
- You pay \$2,400

Sample care costs:

| | |
|----------------------------|----------------|
| Hospital charges (mother) | \$2,700 |
| Routine obstetric care | \$2,100 |
| Hospital charges (baby) | \$900 |
| Anesthesia | \$900 |
| Laboratory tests | \$500 |
| Prescriptions | \$200 |
| Radiology | \$200 |
| Vaccines, other preventive | \$40 |
| Total | \$7,540 |

Patient pays:

| | |
|----------------------|----------------|
| Deductibles | \$1,300 |
| Co-pays | \$0 |
| Co-insurance | \$950 |
| Limits or exclusions | \$150 |
| Total | \$2,400 |

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$3,350
- You pay \$2,050

Sample care costs:

| | |
|------------------------------|----------------|
| Prescriptions | \$2,900 |
| Medical Equipment & Supplies | \$1,300 |
| Office Visits & Procedures | \$700 |
| Education | \$300 |
| Laboratory tests | \$100 |
| Vaccines, other preventive | \$100 |
| Total | \$5,400 |

Patient pays:

| | |
|----------------------|----------------|
| Deductibles | \$1,300 |
| Co-pays | \$360 |
| Co-insurance | \$310 |
| Limits or exclusions | \$80 |
| Total | \$2,050 |

If you are also covered by an account-type plan such as an integrated health flexible spending arrangement (FSA), health reimbursement arrangement (HRA), and/or a health savings account (HSA), then you may have access to additional funds to help cover certain out-of-pocket expenses – like the deductible, co-payments, or co-insurance, or benefits not otherwise covered.

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **co-payments**, and **co-insurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different, based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **co-payments**, **deductibles**, and **co-insurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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