



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, visit [www.bluecrossnc.com](http://www.bluecrossnc.com). 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](http://www.healthcare.gov/sbc-glossary) or call 1-877-275-9787 to request a copy.

Important Questions	Answers	Why this Matters:
<p><b>What is the overall <u>deductible</u>?</b></p>	<p>Tier 1- \$4,000 Individual/\$6,000 Family Total. Tier 2- \$7,000 Individual/\$14,000 Family Total. Out-of-Network- \$8,000 Individual/\$12,000 Family Total. Doesn't apply to In-Network <u>preventive care</u>. <u>Coinsurance</u> and <u>copayments</u> do not apply to the <u>deductible</u></p>	<p>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>.</p>
<p><b>Are there services covered before you meet your <u>deductible</u>?</b></p>	<p>Yes. <u>Preventive services</u>.</p>	<p>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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</p>
<p><b>Are there other <u>deductibles</u> for specific services?</b></p>	<p>No.</p>	<p>You don't have to meet <u>deductibles</u> for specific services.</p>
<p><b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b></p>	<p>Tier 1- \$7,900 Individual/\$15,800 Family Total. Tier 2- \$7,900 Individual/\$15,800 Family Total. Out-of-Network- \$15,800 Individual/\$31,600 Family Total.</p>	<p>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.</p>
<p><b>What is not included in the <u>out-of-pocket limit</u>?</b></p>	<p><u>Premiums</u>, <u>balance-billing</u> charges, health care this <u>plan</u> doesn't cover and penalties for failure to obtain <u>pre-authorization</u> for services.</p>	<p>Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u>.</p>

<b>Will you pay less if you use a <u>network provider</u>?</b>	Yes. See <a href="http://www.bcbsnc.com/FindADoctor">www.bcbsnc.com/FindADoctor</a> or call 1-877-275-9787 for a list of <u>network providers</u> .	You pay the least if you use a <u>provider</u> in (Tier 1). You pay more if you use a <u>provider</u> in (Tier 2). 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.
<b>Do you need a <u>referral</u> to see a <u>specialist</u>?</b>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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)	
<b>If you visit a health care <u>provider's</u> office or clinic</b>	Primary care visit to treat an injury or illness	\$40/visit	50% <u>coinsurance</u>	None
	<u>Specialist</u> visit	\$120/visit for Tier 1; \$150/visit for Tier 2	50% <u>coinsurance</u>	None
	<u>Preventive care/screening/immunization</u>	No Charge	Not Covered	-You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.–Limits 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)	
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	30% <u>coinsurance</u> for Tier 1; 50% <u>coinsurance</u> for Tier 2	50% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	30% <u>coinsurance</u> for Tier 1; 50% <u>coinsurance</u> for Tier 2	50% <u>coinsurance</u>	None
<b>If you need drugs to treat your illness or condition</b>  More information about <b><u>prescription drug coverage</u></b> is available at <a href="http://www.bcbsnc.com/rxinfo">www.bcbsnc.com/rxinfo</a>	Tier 1 Drugs	\$20/prescription	\$20/prescription	-Minimum of \$0 in <u>coinsurance</u> but no more than \$100 for tier 5 drugs *See <u>Prescription Drug</u> section.
	Tier 2 Drugs	\$35/prescription	\$35/prescription	
	Tier 3 Drugs	\$45/prescription	\$45/prescription	
	Tier 4 Drugs	\$90/prescription	\$90/prescription	
	Tier 5 Drugs	25% <u>coinsurance</u> /prescription	25% <u>coinsurance</u> / prescription	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	30% <u>coinsurance</u> for Tier 1; 50% <u>coinsurance</u> ASC; for Tier 2	50% <u>coinsurance</u>	None
	Physician/surgeon fees	30% <u>coinsurance</u> for Tier 1; 50% <u>coinsurance</u> for Tier 2	50% <u>coinsurance</u>	None
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	\$750/visit	\$750/visit	None
	<u>Emergency medical transportation</u>	30% <u>coinsurance</u>	30% <u>coinsurance</u>	None
	<u>Urgent care</u>	\$120/visit	\$120/visit	None

\*For more information about limitations and exceptions, see plan or policy document at [www.bluecrossnc.com](http://www.bluecrossnc.com)

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)	
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	30% <u>coinsurance</u> for Tier 1; \$500/admission then 50% <u>coinsurance</u> for Tier 2	50% <u>coinsurance</u>	-Prior review and certification of services may be required or services will not be covered
	Physician/surgeon fees	30% <u>coinsurance</u> for Tier 1; 50% <u>coinsurance</u> for Tier 2	50% <u>coinsurance</u>	None
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$40/office visit; 30% <u>coinsurance</u> / outpatient for Tier 1; \$40/office visit; 50% <u>coinsurance</u> /outpatient for Tier 2	50% <u>coinsurance</u>	-Prior review and certification of services may be required or services will not be covered
	Inpatient services	30% <u>coinsurance</u> for Tier 1; \$500/admission then 50% <u>coinsurance</u> for Tier 2	50% <u>coinsurance</u>	-Prior review and certification of services may be required or services will not be covered
<b>If you are pregnant</b>	Office visits	\$40/visit	50% <u>coinsurance</u>	-*See Family planning section. - <u>Cost sharing</u> does not apply for <u>preventive services</u> .
	Childbirth/delivery professional services	30% <u>coinsurance</u> for Tier 1; 50% <u>coinsurance</u> for Tier 2	50% <u>coinsurance</u>	None
	Childbirth/delivery facility services	30% <u>coinsurance</u> for Tier 1; \$500/admission then 50% <u>coinsurance</u> for Tier 2	50% <u>coinsurance</u>	-Precertification may be required
<b>If you need help recovering or have</b>	<u>Home health care</u>	30% <u>coinsurance</u> for Tier 1; 50% <u>coinsurance</u> for Tier 2	50% <u>coinsurance</u>	-Prior review and certification of services may be required or services will not be covered

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

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)	
<b>other special health needs</b>	<u>Rehabilitation services</u>	\$120/visit for Tier 1; \$150/visit for Tier 2	50% <u>coinsurance</u>	-*See Therapies section -30 visits/benefit period includes PT/OT/Chiropractic Care. -30 visits/benefit period Speech Therapy - \$40,000 max/benefit period for Adaptive Behavior Treatment (18 and younger)
	<u>Habilitation services</u>	\$120/visit for Tier 1; \$150/visit for Tier 2	50% <u>coinsurance</u>	- <u>Habilitation services</u> are combined with the <u>Rehabilitation service</u> limits listed above.
	<u>Skilled nursing care</u>	30% <u>coinsurance</u> for Tier 1; 50% <u>coinsurance</u> for Tier 2	50% <u>coinsurance</u>	-Coverage is limited to 60 days per benefit period. -Prior review and certification of services may be required or services will not be covered
	<u>Durable medical equipment</u>	30% <u>coinsurance</u>	50% <u>coinsurance</u>	-Prior review and certification of services may be required or services will not be covered -Limits may apply
	<u>Hospice services</u>	30% <u>coinsurance</u> for preferred; 50% <u>coinsurance</u> for non-preferred	50% <u>coinsurance</u>	-Precertification may be required
<b>If your child needs dental or eye care</b>	Children's eye exam	No Charge	Not Covered	-Limits may apply
	Children's glasses	Covered up to \$130 max then 90% <u>coinsurance</u>	Covered up to \$130 max then 90% <u>coinsurance</u>	-Quantity limit of one pair of glasses or one pair of contacts or a one year supply of disposable contacts
	Children's dental check-up	Not Covered	Not Covered	Excluded Service

## 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
- Long-term care, respite care, rest cures
- Cosmetic surgery and services
- Routine Foot Care
- Dental care (Adult)
- Weight loss programs

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

- Bariatric surgery
- Infertility treatment
- Routine eye care (Adult)
- Chiropractic care
- Non-emergency care when traveling outside the U.S. (PPO). Coverage provided outside the United States. See [www.bluecrossnc.com](http://www.bluecrossnc.com)
- Hearing aids
- Private duty nursing

**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](http://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](http://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: Blue Cross NC at 1-877-275-9787 or [www.BlueConnectNC.com](http://www.BlueConnectNC.com). You may also receive assistance from the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform), if applicable.

### 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 the Minimum Value Standards? No

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 número que aparece al respaldo de su tarjeta del seguro.

Tagalog (Tagalog): Para matulungan sa Tagalog, tawagan ang numerong nasa likuran ng insurance card.

Chinese (中文): 如需國語或廣東話協助，請致電您保險卡背面的電話號碼。

Navajo (Dine): Diné bizaad bee shiká'adoowol nínzingo kwoji' hólné', naaltsoos áłts'ísí nantinígíí bine'déé' binámboo bikáá'.

-----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)
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<b>■ The <u>plan's</u> overall <u>deductible</u></b>	\$4,000	<b>■ The <u>plan's</u> overall <u>deductible</u></b>	\$4,000	<b>■ The <u>plan's</u> overall <u>deductible</u></b>	\$4,000
<b>■ <u>Specialist copayment</u></b>	\$120	<b>■ <u>Specialist copayment</u></b>	\$120	<b>■ <u>Specialist copayment</u></b>	\$120
<b>■ <u>Hospital (facility) coinsurance</u></b>	30%	<b>■ <u>Hospital (facility) coinsurance</u></b>	30%	<b>■ <u>Hospital (facility) coinsurance</u></b>	30%
<b>■ <u>Other coinsurance</u></b>	30%	<b>■ <u>Other coinsurance</u></b>	30%	<b>■ <u>Other coinsurance</u></b>	30%

### 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*)

### 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*)

### This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)  
 Diagnostic test (*x-ray*)  
 Durable medical equipment (*crutches*)  
 Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$12,800</b>	<b>Total Example Cost</b>	<b>\$7,400</b>	<b>Total Example Cost</b>	<b>\$1,900</b>
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### In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$4,000
Copayments	\$40
Coinsurance	\$2,300
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$6,400</b>

### In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,400
Copayments	\$900
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Joe would pay is</b>	<b>\$3,400</b>

### In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,500
Copayments	\$400
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,900</b>

The plan would be responsible for the other costs of these EXAMPLE covered services.



## Non-Discrimination and Accessibility Notice

### Blue Cross and Blue Shield of North Carolina (Blue CrossNC ) provides:

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

If you need these services, call the Customer Service or TTY number on the back of your member ID card.

If you believe that Blue Cross NC 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:

Blue Cross NC P.O. Box 2291, Durham NC 27702  
Attention: Civil Rights Coordinator-Privacy,  
Ethics & Corporate Policy Office  
Call: 919-765-1663, 1-888-291-1783(TTY)  
Fax: 919-287-5613  
E-mail: civilrightscoordinator@bcbsnc.com

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Civil Rights Coordinator-Privacy, Ethics & Corporate Policy Office 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

Online: <http://ocrportal.hhs.gov/ocr/smartscreen/main.jsf>  
Mail: U.S. Department of Health & Human Services  
200 Independence Avenue, SW Room 509F  
HHH Building Washington D.C., 20201  
Call: 1-800-368-1019, 1-800-537-7697 (TDD)  
Complaint forms are available online at:  
<http://www.hhs.gov/civil-rights/filing-a-complaint/index.html>

This notice and/or attachments may have important information about your application or coverage through Blue Cross NC. Look for key dates. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. If you need these services, call the Customer Service or TTY number on the back of your member ID card.

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### Discrimination is Against the Law

Blue Cross NC complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

Blue Cross NC does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

BLUE CROSS®, BLUE SHIELD®. The Cross and Shield Symbols and service marks are marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. Blue Cross NC is an independent licensee of the Blue Cross and Blue Shield Association.

**Multi-language Interpreter Services**

ATTENTION: If you speak another language, language assistance services, free of charge, are available to you. Call the Customer Service or TTY number on the back of your member ID card.

ATENCIÓN: Si habla otro idioma, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame a Servicio de Atención al Cliente al número de teléfono para personas con problemas auditivos (TTY) que figura al dorso de su tarjeta de identificación.

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ATTENTION: si vous parlez une autre langue, des services d'aide linguistique vous sont proposés gratuitement. Contactez le service clients au numero figurant au dos de votre carte de membre.

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PAUNAWA: Kung nagsasalita ka ng ibang lengguwahe, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tawagan ang numero ng Customer Service o TTY sa likod ng iyong member ID card.

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注意: 如果您講廣東話或普通話, 您可以免費獲得語言援助服務。請撥打您會員 ID 卡背面的客服或 TTY 號的電話號碼。

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