



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.bcnepa.com or by calling 1-800-829-8599.

Important Questions	Answers	Why this Matters:
What is the overall deductible ?	None Individual/None Family Physician, \$50 Individual/\$150 Family Major Medical per Calendar Year; doesn't apply to preventive care and ER services. Consult your policy for other services not applied to deductible.	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the Common Medical Event chart for how much you pay for covered services after you meet the deductible .
Are there other deductibles for specific services?	Yes. \$50 for prescription drug coverage. There are no other specific deductibles .	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
Is there an out-of-pocket limit on my expenses?	Coinsurance Maximum-\$200 Individual/\$600 Family Major Medical. Out-of-pocket limit Individual \$6,350/Family \$12,700.	The out-of-pocket limit 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. If you are also covered by an integrated health FSA, HRA, and/or HSA, you may have access to additional funds to help cover certain out-of-pocket expenses, such as deductibles , co-payments, or co-insurance.
What is not included in the out-of-pocket limit ?	Premiums, deductibles, copayments, penalties, balance-billed charges and amounts for non-covered services.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Is there an overall annual limit on what the plan pays?	No.	The Common Medical Event chart describes any limits on what the plan will pay for specific services, such as office visits.
Does this plan use a network of providers ?	Yes. See www.bcnepa.com or call 1-800-829-8599 for a list of participating providers.	If you use an in-network doctor or other health care provider , 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 provider for some services. Plans use the term in-network, preferred , or participating for providers in their network. See the Common Medical Event chart for how this plan pays different kinds of providers .

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Blue Cross of NEPA: Blast Intermediate Unit 17-NTIC

Coverage Period: 07/01/2014 - 06/30/2015

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

Coverage for: Individual + Family | Plan Type: Traditional

Important Questions	Answers	Why this Matters:
Do I need a referral to see a specialist ?	No. You don't need a referral to see a specialist.	You can see the specialist 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 the excluded services chart. See your policy or plan document for additional information about excluded services .

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- › **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 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 participating **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 Contracting Provider	Limitations & Exceptions
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Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Individual + Family | Plan Type: Traditional

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.)

- } Cosmetic Surgery
- } Habilitation Services

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.)

- } Coverage provided when traveling outside the U.S. See www.bcnepa.com

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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 at 1-800-829-8599. 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.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: 1-800-829-8599. Complaint and grievance procedures have been established for your use if you are in any way dissatisfied with Blue Cross, a practitioner or a provider. You may call 1-800-829-8599 in order to informally resolve the matter. If not resolved to your satisfaction, you can file a formal complaint or grievance with us within 180 days from the date of denial or incident. A full explanation of your appeal rights are outlined in your member materials.

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 not 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 not meet the minimum value standard for the benefits it provides.**

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

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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 financial 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 will also be different.

See the next page for important information about these examples.

Having a baby

(normal delivery)

- › **Amount owed to providers:** \$7,540
- › **Plan pays:** \$7,340
- › **Patient pays:** \$200

Sample Care Costs

Hospital charge (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	\$50
Co-pays	\$0
Co-insurance	\$0
Limits or exclusions	\$150
Total	\$200

Managing type 2 diabetes

(routine maintenance of a well-controlled condition)

- › **Amount owed to providers:** \$5,400
- › **Plan pays:** \$4,809
- › **Patient pays:** \$591

Sample Care Costs

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

Patient Pays

Deductibles	\$100
Co-pays	\$0
Co-insurance	\$386
Limits or exclusions	\$105
Total	\$591

Note: These numbers assume the patient is participating in our diabetes wellness program. If you have diabetes and do not participate in the wellness program, your costs may be higher. For more information about the diabetes wellness program, please call 1-800-829-8599.

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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, copayments, and coinsurance** 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 for 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 coinsurance**. 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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