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Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services BlueAccess Gold \$2,000 Plan 652 Coverage Period: Beginning on or after 01/01/2023 Coverage for: Individual/Family | Plan Type: PPO

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 <u>bluecrossmnonline.com</u> or call 1-888-279-4210. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary</u> or call 1-888-279-4210 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$2,000 individual / \$4,000 family medical <u>in-network</u> \$10,000 individual / \$20,000 family medical <u>out-of-network</u>	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. This <u>plan</u> has an embedded <u>deductible</u> . 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. Well child care, prenatal care and <u>in-network preventive care</u> services 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</u> <u>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>https://www.healthcare.gov/coverage/preventive-care-benefits/.</u>
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductible</u> for specific services.
What is the <u>out-of-pocket</u> limit for this <u>plan</u> ?	 \$6,850 individual / \$13,700 family medical and drug <u>in-network</u> \$30,000 individual / \$60,000 family medical and drug <u>out-of-network</u> 	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. This <u>plan</u> has an embedded <u>out-of-pocket limit</u> . 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 <u>out-of-pocket limit</u> ?	Premiums, balance-billing charges (unless balanced billing is prohibited), 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 an <u>in-network</u> <u>provider</u> ?	Yes. Your network is Aware. See <u>bluecrossmn.com/awarenetwork</u> or call 1-888-279-4210 for a list of <u>in-network</u> <u>providers.</u>	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's 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</u> <u>billing</u>). Be aware, your <u>in-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.

Important Questions	Answers	Why This Matters:
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral.</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	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$35 <u>copay</u> /office visit, <u>deductible</u> does not apply; 30% <u>coinsurance</u> for all other services	50% coinsurance	None
If you visit a health care provider's office or clinic	<u>Specialist</u> visit	\$70 <u>copay</u> /office visit, <u>deductible</u> does not apply; 30% <u>coinsurance</u> for all other services	50% coinsurance	None
	Preventive care/screening/ immunization	No charge	Well child: No charge Adult: 50% <u>coinsurance</u>	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.
If you have a test	Diagnostic test (x-ray, blood work)	30% coinsurance	50% coinsurance	May require prior authorization.
lf you have a test	Imaging (CT/PET scans, MRIs)	30% coinsurance	50% coinsurance	
If you need drugs to treat your illness or	Tier 1 drugs	\$15 <u>copay</u> /prescription (retail) or \$45 <u>copay</u> /prescription (mail service & 90dayRx retail), <u>deductible</u> does not apply	Not covered	Covers up to a 31-day supply (retail prescription); 93-day supply (mail service
condition More information about prescription drug coverage is available at	Tier 2 drugs	\$75 <u>copay</u> /prescription (retail) or \$225 <u>copay</u> /prescription (mail service & 90dayRx retail), <u>deductible</u> does not apply	Not covered	prescription and 90dayRx retail prescription). Insulin on Tier 1 and Tier 2 of the covered drug list is covered at zero cost-sharing. The value of drug coupons you use will not count towards <u>cost</u>
bluecrossmn.com/basicrxi ndividualsmallgroup2023	Tier 3 drugs	\$150 <u>copay</u> /prescription (retail) or \$450 <u>copay</u> /prescription (mail service & 90dayRx retail), <u>deductible</u> does not apply	Not covered	sharing or <u>out-of-pocket limits</u> . May require prior authorization.

		What You Will Pay		
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Tier 4 <u>specialty drugs</u>	30% <u>coinsurance</u> , <u>deductible</u> does not apply	Not covered	Covers up to a 31-day supply (participating <u>specialty drug</u> network supplier required). May require prior authorization.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	30% <u>coinsurance</u> for outpatient hospital facility 10% <u>coinsurance</u> for ambulatory surgery center	50% coinsurance	May require prior outborization
surgery	Physician/surgeon fees	30% <u>coinsurance</u> for outpatient hospital facility 10% <u>coinsurance</u> for ambulatory surgery center	50% coinsurance	May require prior authorization.
	Emergency room care	30% coinsurance	30% coinsurance	Out-of-network services apply to in-
	Emergency medical transportation	30% coinsurance	30% coinsurance	network deductible and out-of-pocket limit.
If you need immediate medical attention	<u>Urgent care</u>	\$35 <u>copay</u> /primary care office visit or \$70 <u>copay/</u> specialist office visit whichever is applicable, <u>deductible</u> does not apply; 30% <u>coinsurance</u> for all other services	50% coinsurance	None
If you have a hospital	Facility fee (e.g., hospital room)	30% coinsurance	50% coinsurance	May require prior authorization.
stay	Physician/surgeon fees	30% <u>coinsurance</u>	50% <u>coinsurance</u>	
lf you need mental health, behavioral	Outpatient services	\$35 <u>copay</u> /office visit, <u>deductible</u> does not apply; 30% <u>coinsurance</u> for all other services	50% coinsurance	Services for marriage/couples counseling
health, or substance use services	Inpatient services including residential adult mental health treatment	30% coinsurance	50% coinsurance	are not covered. May require prior authorization.
lf you are pregnant	Office visits	Prenatal care: No charge Postnatal care: \$35 <u>copay</u> /primary care office visit or \$70	Prenatal care: No charge Postnatal care: 50% <u>coinsurance</u>	<u>Cost sharing</u> does not apply for <u>preventive</u> <u>services</u> . Depending on the type of services, other <u>cost sharing</u> may

		What You Will Pay		
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
		<u>copay/</u> specialist office visit whichever is applicable, <u>deductible</u> does not apply; 30% <u>coinsurance</u> for all other services		apply. Maternity care may include tests and services described elsewhere in the SBC (e.g., ultrasound).
	Childbirth/delivery professional services	30% coinsurance	50% <u>coinsurance</u>	
	Childbirth/delivery facility services	30% <u>coinsurance</u>	50% coinsurance	
	Home health care	30% coinsurance	Not covered	120 visits per person per benefit period. May require prior authorization.
	Rehabilitation services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Includes physical therapy, speech
lf you need help	Habilitation services	30% coinsurance	50% coinsurance	therapy, and occupational therapy. May require prior authorization.
recovering or have other special health needs	Skilled nursing care	30% coinsurance	50% <u>coinsurance</u>	Combined 120 days per person per benefit period. May require prior authorization.
	Durable medical equipment	30% coinsurance	50% coinsurance	May require prior authorization.
	Hospice services	30% <u>coinsurance</u>	Not covered	None
lf your child needs dental or eye care	Children's eye exam	No charge	Age 0 through 5: No charge Age 6 through 18: 50% <u>coinsurance</u>	None
	Children's glasses	30% <u>coinsurance</u>	Not covered	Maximum of one standard frame and one pair of lenses or one pair of contact lenses or one year supply of disposable contact lenses per calendar year for members age 18 and younger.
	Children's dental check-up	Not covered	Not covered	No coverage for these services.

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	Infertility treatment	Private-duty nursing		
Bariatric surgery	Long-term care	Routine foot care		
Cosmetic surgery	Non-emergency care when traveling	Weight loss programs		
Dental care (Adult) (and children)	outside the U.S.			
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)				
Chiropractic care	Hearing aids	 Routine eye care (Adult) 		

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 Minnesota Department of Commerce at 1-800-657-3602; the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform; or, Department of Health and Human Services, Center for Consumer Information, and Insurance Oversight, at 1-877-267-2323 x 61565 or www.cciio.cms.gov. For more information on your rights to continue coverage, contact Blue Cross at 1-888-279-4210. Other coverage options may be available to you, too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit www.mnsure.org or call 1-855-366-7873.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> 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: Blue Cross at 1-800-279-4210; Minnesota Department of Commerce at 1-800-657-3602: the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</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 1-855-903-2583. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-537-7720. Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-315-4017. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' 1-855-902-2583.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

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About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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	\$70
Hospital (facility) <u>coinsurance</u>	30%
Other <u>coinsurance</u>	30%

This EXAMPLE event includes services like: <u>Specialist</u> office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood work) <u>Specialist</u> visit (anesthesia)

Total Example Cost	\$12,700	
In this example, Peg would pay:		
Cost Sharing		
Deductibles	\$2,000	
Copayments	\$10	
Coinsurance	\$3,200	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$5,270	

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

 The <u>plan's</u> overall <u>deductible</u> Specialist copayment 	\$2,000 \$70
Hospital (facility) <u>coinsurance</u>	30%
Other <u>coinsurance</u>	30%
This FXAMPI E event includes servi	cas lika:

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
Copayments	\$600
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$1,520

Mia's Simple Fracture (in-network emergency room visit and follow up care)

 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> 	\$2,000 \$70
Hospital (facility) <u>coinsurance</u>	30%
Other <u>coinsurance</u>	30%

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
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In this example, Mia would pay:	
Cost Sharing	
<u>Deductibles</u>	\$2,000
<u>Copayments</u>	\$200
<u>Coinsurance</u>	\$100
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,300

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

Notice of Nondiscrimination Practices Effective July 18, 2016

Blue Cross and Blue Shield of Minnesota and Blue Plus (Blue Cross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or gender. Blue Cross does not exclude people or treat them differently because of race, color, national origin, age, disability, or gender.

Blue Cross provides resources to access information in alternative formats and languages:

- Auxiliary aids and services, such as qualified interpreters and written information available in other formats, are available free of charge to people with disabilities to assist in communicating with us.
- Language services, such as qualified interpreters and information written in other languages, are available free of charge to people whose primary language is not English.

If you need these services, contact us at 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711.

If you believe that Blue Cross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or gender, you can file a grievance with the Nondiscrimination Civil Rights Coordinator

- by email at: <u>Civil.Rights.Coord@bluecrossmn.com</u>
- by mail at: Nondiscrimination Civil Rights Coordinator Blue Cross and Blue Shield of Minnesota and Blue Plus M495 PO Box 64560 Eagan, MN 55164-0560
- or by telephone at: 1-800-509-5312

Grievance forms are available by contacting us at the contacts listed above, by calling 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711. If you need help filing a grievance, assistance is available by contacting us at the numbers listed above.

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
- by telephone at: 1-800-368-1019 or 1-800-537-7697 (TDD)
- or by mail at: U.S. Department of Health and Human Services

200 Independence Avenue SW Room 509F, HHH Building Washington, DC 20201

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

Language Access Services:

This information is available in other languages. Free language assistance services are available by calling the toll free number below. For TTY, call 711.

Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al 1-855-903-2583. Para TTY, llame al 711.

Yog tias koj hais lus Hmoob, muaj kev pab txhais lus pub dawb rau koj. Hu rau 1-800-793-6931. Rau TTY, hu rau 711.

Haddii aad ku hadasho Soomaali, adigu waxaad heli kartaa caawimo luqad lacag la'aan ah. Wac 1-866-251-6736. Markay tahay dad maqalku ku adag yahay (TTY), wac 711.

နမ္ခါကတိၤကညီကိုဂ်နီး, တါကဟ္ဉ်နၤကိုဂ်တါမၤစၢၤကလိတဖဉ်န္ဉ်ာလိၤ. ကိး 1-866-251-6744 လ၊ TTYအဂ်ိါ, ကိး 711 တက္ါ.

إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية المجانية. اتصل بالرقم 9123-566-568-1. للهاتف النصبي اتصل بالرقم 711.

Nếu quý vị nói Tiếng Việt, có sẵn các dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Gọi số 1-855-315-4015. Người dùng TTY xin gọi 711.

Afaan Oromoo dubbattu yoo ta'e, tajaajila gargaarsa afaan hiikuu kaffaltii malee. Argachuuf 1-855-315-4016 bilbilaa. TTY dhaaf, 711 bilbilaa.

如果您說中文,我們可以為您提供免費的語言協助服務。請撥打 1-855-315-4017。聽語障專 (TTY),請撥打 711。

Если Вы говорите по-русски, Вы можете воспользоваться бесплатными услугами переводчика. Звоните 1-855-315-4028. Для использования телефонного аппарата с текстовым выходом звоните 711.

Si vous parlez français, des services d'assistance linguistique sont disponibles gratuitement. Appelez le +1-855-315-4029. Pour les personnes malentendantes, appelez le 711.

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한국어를 사용하시는 경우, 무료 언어 지원 서비스가 제공됩니다. 1-855-904-2583 으로 전화하십시오. TTY 사용자는 711 로 전화하십시오.

ຖ້າເຈົ້າເວົ້າພາສາລາວໄດ້, ມີການບໍລິການຊ່ວຍເຫຼືອພາສາໃຫ້ເຈົ້າຟຣີ. ໃຫ້ໂທຫາ 1-866-356-2423 ສໍາລັບ. TTY, ໃຫ້ໂທຫາ 711.

Kung nagsasalita kayo ng Tagalog, mayroon kayong magagamit na libreng tulong na mga serbisyo sa wika. Tumawag sa 1-866-537-7720. Para sa TTY, tumawag sa 711.

Wenn Sie Deutsch sprechen, steht Ihnen fremdsprachliche Unterstützung zur Verfügung. Wählen Sie 1-866-289-7402. Für TTY wählen Sie 711.

ប្រសិនបើអ្នកនិយាយភាសាខ្មែរមន អ្នកអាចរកបានសេវាជំនួយភាសាឥតគិតថ្លៃ។ ទូរស័ព្ទមកលេខ 1-855-906-2583។ សម្រាប់ TTY សូមទូរស័ព្ទមកលេខ 711។

Diné k'ehjí yáníłťi'go saad bee yáťi' éí ťáájíík'e bee níká'a'doowołgo éí ná'ahooťi'. Kojį éí béésh bee hodíílnih 1-855-902-2583. TTY biniiyégo éí 711 jį' béésh bee hodíílnih.