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.cmcss.net or by calling 931-920-7929 or 931-920-7810.**
Contributions made by you to flexible spending arrangements (FSAs) may help pay your deductible or other out-of-pocket expenses.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	In-network: **$350** person/ **$700** for two person/**$875** family Out-of-network: **$350** person/ **$700** for two person/**$875** family Doesn't apply to preventive care.	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. The annual **deductible** starts over every January 1st. See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**. Deductible is waived for accidental injuries.
Are there other deductibles for specific services?	Yes. **$75** for Brand drugs Deductible 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?	Yes. In-network: **$1,350** person/**$2,700** family Out-of-network: **$4,050** person/**$8,100** family Prescription Drugs also has an out of pocket limit of **$750**/person	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.
What is not included in the out–of–pocket limit?	Premium, balance-billed charges, and health care this plan doesn't cover.	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.	
Does this plan use a network of providers?	Yes. This plan uses Network S. For a list of **in-network providers**, see www.bcbst.com or call 1-800-565-9140.	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 chart starting on page 2 for how this plan pays different kinds of **providers**.
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 page 5. See your policy or plan document for additional information about **excluded services**.

Questions: Call **1-800-565-9140** or visit us at **www.bcbst.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 **www.cciio.cms.gov** or **www.dol.gov/ebsa/healthreform** or call **1-800-565-9140** to request a copy.

- **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 10% would be $100. 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** and **co-insurance** amounts.

Common Medical Event	Services You May Need	Your cost if you use a In-Network Provider	Your cost if you use a Out-Of-Network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	10% co-insurance after deductible is met	30% co-insurance after deductible is met	none
	Specialist visit	10% co-insurance after deductible is met	30% co-insurance after deductible is met	none
	Other practitioner office visit	10% co-insurance after deductible is met	30% co-insurance after deductible is met	none
	Preventive care/ screening/immunization	No Charge	30% co-insurance after deductible is met	none
If you have a test	Diagnostic test (x-ray, blood work)	10% co-insurance after deductible is met	30% co-insurance after deductible is met	none
	Imaging (CT/PET scans, MRIs)	10% co-insurance after deductible is met	30% co-insurance after deductible is met	Prior Authorization required.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.bcbst.com.	Generic drugs	No Charge	0% co-insurance plus difference between in-network and out-of-network prices	30-day supply retail; up to 90 day supply home delivery. Brand drugs subject to $75 deductible. $750 Out of Pocket max per member per year
	Preferred brand drugs	10% co-insurance after deductible is met	10% co-insurance plus difference between in-network and out-of-network prices	
	Non-preferred brand drugs	20% co-insurance	20% co-insurance plus difference between in-network and out-of-network prices	

Common Medical Event	Services You May Need	Your cost if you use a		Limitations & Exceptions
		In-Network Provider	Out-Of-Network Provider	
	Self-Administered Specialty drugs	$100 co-insurance for preferred specialty pharmacy, $200 co-insurance for other pharmacies	$200 co-insurance plus difference between in-network and out-of-network prices	30 days supply
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% co-insurance after deductible is met	30% co-insurance after deductible is met	Prior Authorization required for certain outpatient procedures.
	Physician/surgeon fees	10% co-insurance after deductible is met	30% co-insurance after deductible is met	Prior Authorization required for certain outpatient procedures.
If you need immediate medical attention	Emergency room services	10% co-insurance after deductible is met	10% co-insurance after deductible is met	none
	Emergency medical transportation	10% co-insurance after deductible is met	10% co-insurance after deductible is met	none
	Urgent care	See Limitations & Exceptions	See Limitations & Exceptions	Urgent Care benefits are determined by place of service, such as physician's office or ER.
If you have a hospital stay	Facility fee (e.g., hospital room)	10% co-insurance after deductible is met	30% co-insurance after deductible is met	Prior Authorization required.
	Physician/surgeon fee	10% co-insurance after deductible is met	30% co-insurance after deductible is met	none
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	50% co-insurance after deductible is met	50% co-insurance after deductible is met	35 visit limit per year
	Mental/Behavioral health inpatient services	20% co-insurance after deductible is met	40% co-insurance after deductible is met	Prior Authorization required. Limited to 30 days per year.
	Substance use disorder outpatient services	50% co-insurance after deductible is met	50% co-insurance after deductible is met	35 visit limit per year. Limited to 2 episodes per lifetime inpatient or outpatient.
	Substance use disorder inpatient services	20% co-insurance after deductible is met	40% co-insurance after deductible is met	Prior Authorization required. Limited to 30 days per year. Limited to 2 episodes per lifetime inpatient or outpatient.

Common Medical Event	Services You May Need	Your cost if you use a		Limitations & Exceptions
		In-Network Provider	Out-Of-Network Provider	
If you are pregnant	Prenatal and postnatal care	10% co-insurance after deductible is met	30% co-insurance after deductible is met	——————none——————
	Delivery and all inpatient services	10% co-insurance	30% co-insurance after deductible is met	——————none——————
If you need help recovering or have other special health needs	Home health care	No Charge	30% co-insurance after deductible is met	Limited to 100 visits.
	Rehabilitation services	10% co-insurance after deductible is met	30% co-insurance after deductible is met	Limited to 100 visits.
	Habilitation services	10% co-insurance after deductible is met	30% co-insurance after deductible is met	Limited to 100 visits.
	Skilled nursing care	No Charge	30% co-insurance after deductible is met	Skilled Nursing and Rehabilitation Facility limited to 100 days/year.
	Durable medical equipment	10% co-insurance after deductible is met	30% co-insurance after deductible is met	Durable medical equipment over $500 requires prior authorization.
	Hospice service	No Charge	30% co-insurance after deductible is met	Prior Authorization required for Inpatient Hospice.
If your child needs dental or eye care	Eye exam	Not Covered Under Medical	Not Covered Under Medical	——————none——————
	Glasses	Not Covered Under Medical	Not Covered Under Medical	——————none——————
	Dental	Not Covered Under Medical*	Not Covered Under Medical	——————none——————

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al **1-800-565-9140**.
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa **1-800-565-9140**.
Chinese (中文): 如果需要中文的帮助，**请拨打这个号码 1-800-565-9140**.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' **1-800-565-9140**.

*A Dental option is available however it is not included in this policy.

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
- Cosmetic surgery
- Dental care (Adult)
- Dental care (Children)
- Hearing aids for adults
- Infertility treatment
- Long-term care
- Private-duty nursing
- Routine eye care (Adult)
- Routine eye care (Children)
- Routine foot care for non-diabetics

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.)

- Chiropractic care
- Hearing aids for children under 18
- Non-emergency care when traveling outside the U.S.

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 **1-800-565-9140**. 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:

- Your Plan at **1-800-565-9140** or **www.bcbst.com**.

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 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** $6,290
- **Patient pays** $1,250

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	$350
Co-insurance	$700
Limits or exclusions	$200
Total	**$1,250**

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

- **Amount owed to providers:** $5,400
- **Plan pays** $4,960
- **Patient pays** $440

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	$350
Co-insurance	$50
Limits or exclusions	$40
Total	**$440**

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 adult 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** 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 **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.