

 **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.iatsenbf.org](http://www.iatsenbf.org) or by calling **1-800-456-3863**.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	<b>\$3,000</b> Individual/ <b>\$7,500</b> Family for In-Network providers.	You must pay all the costs up to the <b>deductible</b> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <b>deductible</b> 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 <b>deductible</b> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <b>deductibles</b> 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?	Yes. <b>\$6,550</b> Individual/ <b>\$13,100</b> Family for In - Network providers.	The <b>out-of-pocket limit</b> 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> ?	Penalties for failure to obtain pre-authorization for services, premiums, 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.	The chart starting on page 2 describes specific coverage limits, such as limits on the number of office visits.
Does this plan use a <u>network</u> of <u>providers</u> ?	Yes. See <a href="http://www.empireblue.com">www.empireblue.com</a> or call <b>1-800-553-9603</b> for a list of In-Network providers.	If you use an in-network doctor or other health care <b>provider</b> , 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 <b>provider</b> for some services. Plans use the term in-network, <b>preferred</b> , or participating for <b>providers</b> in their <b>network</b> . See the chart starting on page 2 for how this plan pays different kinds of <b>providers</b> .
Do I need a referral to see a <u>specialist</u> ?	No. You do not need a referral to see a specialist.	You can see the <b>specialist</b> 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 8. See your policy or plan document for additional information about <b>excluded services</b> .

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- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** 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 **coinsurance** 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**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you visit a health care <b>provider’s office</b> or clinic	Primary care visit to treat an injury or illness	First 3 visits covered at 100%; 4 <sup>th</sup> and subsequent visits subject to the deductible and 50% coinsurance	Not covered.	Hospital based clinic visits are not covered. Chiropractor services are not covered.
	Specialist visit	Deductible and 50% Coinsurance		
	Other practitioner office visit	Deductible and 50% Coinsurance		
	Preventive care/screening/immunization	No charges.	Not covered.	
If you have a test	Diagnostic test (x-ray, blood work)	Deductible and 50% Coinsurance	Not covered.	Failure to obtain preauthorization for x-rays and other imaging may result in no coverage or reduced coverage.
	Imaging (CT/PET scans, MRIs)			

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<b>If you need drugs to treat your illness or condition</b>	Generic Drugs	Deductible and <b>50%</b> Coinsurance	Not Covered	Certain drugs are subject to prior authorization, coverage limits, clinical programs, safety monitoring and quantity limits. Medications that can be obtained without a prescription are not covered. Certain drugs not in the formulary are excluded.
	Brand drugs with no generic equivalent	Deductible and <b>50%</b> Coinsurance	Not Covered	
	Brand drugs with a generic equivalent	Deductible and <b>50%</b> Coinsurance	Not covered.	
	Specialty drugs	Deductible and <b>50%</b> Coinsurance. There is a maximum copayment of \$200 per script for specialty drugs.	Not covered.	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	Deductible and <b>50%</b> Coinsurance	Not covered.	Failure to obtain preauthorization may result in no coverage or reduced benefits.
	Physician/surgeon fees			
<b>If you need immediate medical attention</b>	Emergency room services	<b>\$250</b> Copayment/Visit, then 100%	Not covered	If admitted within 24 hours, the ER copayment is waived.
	Emergency medical transportation	Deductible and <b>50%</b> Coinsurance	Not covered	
<b>If you need immediate medical attention</b>	Urgent care	Deductible and <b>50%</b> Coinsurance	Not covered	
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	<b>\$200</b> Copayment per day for ten days, then <b>100%</b> coverage	Not covered	Failure to obtain preauthorization may result in no coverage or reduced benefits. Skilled nursing facilities are not covered.
	Physician/surgeon fee	Deductible and <b>50%</b> Coinsurance		

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<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	First 3 visits covered at <b>100%</b> ; 4 <sup>th</sup> and subsequent visits subject to the deductible and <b>50%</b> coinsurance	Not covered	Failure to obtain preauthorization may result in no coverage or reduced benefits
	Mental/Behavioral health inpatient services	<b>\$200</b> Copayment per day for ten days, then <b>100%</b> coverage	Not covered	Failure to obtain preauthorization may result in no coverage or reduced benefits.
	Substance use disorder outpatient services	First 3 visits covered at <b>100%</b> ; 4 <sup>th</sup> and subsequent visits subject to the deductible and <b>50%</b> coinsurance	Not covered	Failure to obtain preauthorization may result in no coverage or reduced benefits
	Substance use disorder inpatient services	<b>\$200</b> Copayment per day for ten days, then <b>100%</b> coverage	Not covered	Failure to obtain preauthorization may result in no coverage or reduced benefits.
<b>If you are pregnant</b>	Prenatal and postnatal care	Deductible and <b>50%</b> Coinsurance	Not covered	Failure to obtain preauthorization may result in no coverage or reduced benefits.
	Delivery and all inpatient services			
<b>If you need help recovering or have other special health needs</b>	Home health care	Deductible and <b>50%</b> Coinsurance	Not covered	Coverage is limited to 200 visits per calendar year (a visit equals four hours of care).
	Rehabilitation services	Inpatient Copayment of <b>\$200</b> per day for ten days, then <b>100%</b> coverage	Not covered	Inpatient physical therapy or rehabilitation stays are limited to 30 days per year. Outpatient Occupational, Physical, Speech and Vision Rehabilitation therapy is not covered.
	Habilitation services			
	Skilled nursing care	Not covered	Not covered	Failure to obtain pre-authorization may result in no coverage or reduced benefits.
	Durable medical equipment	Deductible and <b>50%</b> Coinsurance	Not covered	Failure to obtain pre-authorization may result in no coverage or reduced benefits.
	Hospice service	Deductible and <b>50%</b> Coinsurance	Not covered	Coverage is limited to 210 days per lifetime.
<b>If your child needs dental or eye care</b>	Eye exam	Not covered	Not covered	
	Glasses	Not covered	Not covered	
	Dental check-up	Not covered	Not covered	

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## Excluded Services & Other Covered Services:

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

- Cosmetic surgery
- Long term care
- Private duty nursing
- Routine foot care
- Weight loss program
- Chiropractic Care

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

- Most coverage provided outside the United States. See [www.bcbs.com/bluecardworldwide](http://www.bcbs.com/bluecardworldwide)
- 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 1-800-456-3863. 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](http://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](http://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: Empire Blue Cross and Blue Shield P.O. Box 1407 Church Street Station New York, NY 10008-1407.

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### 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 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.**

### Language Access Services:

[Spanish (Español): Para obtener asistencia en Español, llame al 1-800-553-9603.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-553-9603.]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-553-9603.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-553-9603.]

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*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 \$6,260
- Patient pays \$1,280

#### 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
<b>Total</b>	<b>\$7,540</b>

#### Patient pays:

Deductibles	\$630
Copays	\$0
Coinsurance	\$500
Limits or exclusions	\$150
<b>Total</b>	<b>\$1,280</b>

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

- Amount owed to providers: \$5,400
- Plan pays \$1,150
- Patient pays \$4,250

#### 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
<b>Total</b>	<b>\$5,400</b>

#### Patient pays:

Deductibles	\$3,000
Copays	\$0
Coinsurance	\$820
Limits or exclusions	\$430
<b>Total</b>	<b>\$4,250</b>

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 contact: 1-800-553-9603

## 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 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 **copayments**, **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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