

 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, contact the claims administrator at 1-800-370-5852 or visit [www.blueadvantagearkansas.com](http://www.blueadvantagearkansas.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 <https://www.healthcare.gov/sbc-glossary> or call 1-800-370-5852 to request a copy.

Important Questions	Answers	Why This Matters:
<p>What is the overall <a href="#">deductible</a>?</p>	<p><a href="#">In-Network Provider</a> \$1,500 individual/ \$3,000 family <a href="#">Out-of-Network Provider</a> \$3,000 individual/ \$6,000 family</p>	<p>Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a>, each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a>.</p>
<p>Are there services covered before you meet your <a href="#">deductible</a>?</p>	<p><a href="#">In-Network</a>: <a href="#">Preventive care</a>, &amp; Pharmacy <a href="#">copays</a></p>	<p>This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a>. See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</p>
<p>Are there other <a href="#">deductibles</a> for specific services?</p>	<p>No.</p>	<p>You don't have to meet <a href="#">deductibles</a> for specific services.</p>
<p>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</p>	<p><a href="#">In-Network Provider</a> \$7,500 individual/ \$15,000 family <a href="#">Out-of-Network Provider</a> \$15,000 individual/ \$30,000 family</p>	<p>The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a>, they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.</p>
<p>What is not included in the <a href="#">out-of-pocket limit</a>?</p>	<p><a href="#">Premiums</a>, <a href="#">balance billing</a> charges, health care this <a href="#">plan</a> doesn't cover, and cost containment penalties.</p>	<p>Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a>.</p>
<p>Will you pay less if you use a <a href="#">network provider</a>?</p>	<p>Yes. See <a href="http://www.blueadvantagearkansas.com">www.blueadvantagearkansas.com</a> or call 1-800-370-5852 for a list of <a href="#">network providers</a>.</p>	<p>This <a href="#">plan</a> uses a provider <a href="#">network</a>. You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a>. You will pay the most if you use an <a href="#">out-of-network provider</a>, and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays (<a href="#">balance billing</a>). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.</p>
<p>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</p>	<p>No.</p>	<p>You can see the <a href="#">specialist</a> without a <a href="#">referral</a>.</p>

 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)	
If you visit a health care <a href="#">provider's</a> office or clinic:	Primary care visit to treat an injury or illness	\$20 <a href="#">copay</a> /physician office visit charge	\$50 <a href="#">copay</a> /physician office visit charge	No charge for telehealth services received from an authorized telehealth vendor.
	<a href="#">Specialist</a> visit	\$20 <a href="#">copay</a> /physician office visit charge	\$50 <a href="#">copay</a> /physician office visit charge	An <a href="#">Out-of-Network</a> office visit charge is reimbursed at 100%, up to \$80 maximum per visit, after <a href="#">copay</a> .  Chiropractic services are limited to \$1,000 per calendar year.
	<a href="#">Preventive care/screening/immunization</a>	Zero cost share	40% <a href="#">coinsurance</a>	At all times this Plan will comply with the Patient Protection and Affordable Care Act. The list of services included as <a href="#">Standard Preventive Care</a> may change from time to time depending upon government guidelines. A current listing of required preventive care can be accessed at: <a href="http://www.HealthCare.gov/center/regulations/prevention.html">www.HealthCare.gov/center/regulations/prevention.html</a> The Plan must provide coverage for the USPSTF published recommendations for the plan year that begins on or after the date that is one year after the date the recommendation is published.  You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services you need are preventive. Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	Office setting: No charge Other locations: 20% <a href="#">coinsurance</a>	Office setting: No charge Other locations: 40% <a href="#">coinsurance</a>	————— <a href="#">none</a> —————
	Imaging (CT/PET scans, MRIs)	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	————— <a href="#">none</a> —————
<b>Common</b>	<b>Services You May Need</b>	<b>What You Will Pay</b>		<b>Limitations, Exceptions, &amp; Other Important</b>

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

Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
<b>If you need drugs to treat your illness or condition:</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.blueadvantagearkansas.com">www.blueadvantagearkansas.com</a> .	Generic drugs	<b>Retail: Value Priced</b> <b>Generics:</b> \$0 <a href="#">copay</a> <b>Retail: All other Generic drugs:</b> \$15 <a href="#">copay</a> <b>Mail Order:</b> \$30 <a href="#">copay</a>	Not covered	<b>Retail:</b> 30-day supply of drugs is available for one <a href="#">copay</a> .  <b>Mail order:</b> 90-day supply.
	Preferred brand drugs	<b>Retail:</b> \$30 <a href="#">copay</a> <b>Mail Order:</b> \$60 <a href="#">copay</a>	Not covered	Coverage for erectile dysfunction drugs is limited to eight pills per 30-day supply with a \$50 <a href="#">copay</a> .  Coverage for specialty drugs is only applicable if the SHARx program fails to provide a solution. SHARx solutions come from a variety of sources, including manufacturer assistance programs, copay cards, grants, and mail order pharmacies. To obtain further information please contact SHARx customer service at 1-341-451-3555.  Some <a href="#">specialty drugs</a> may qualify for third party <a href="#">copayment</a> assistance programs which could lower your <a href="#">out-of-pocket</a> costs for those products. For any such <a href="#">specialty drugs</a> where third party <a href="#">copayment</a> assistance is used, credit shall not be received toward your <a href="#">out-of-pocket limit</a> or <a href="#">deductible</a> for any <a href="#">copayment</a> amounts or <a href="#">coinsurance</a> amounts that are applied from a manufacturer coupon or rebate.
	Non-preferred brand drugs	<b>Retail:</b> \$55 <a href="#">copay</a> <b>Mail Order:</b> \$110 <a href="#">copay</a>	Not covered	
	<a href="#">Specialty drugs</a>	<b>Retail:</b> \$100 <a href="#">copay</a>	Not covered	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	—————none—————
	Physician/surgeon fees	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	—————none—————
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	<b>Medical Emergency</b> \$100 copay, then 20% <a href="#">coinsurance</a>	<b>Medical Emergency</b> \$100 copay, then 20% <a href="#">coinsurance</a>	—————none—————

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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>Non-Emergency:</b> \$200 <u>copay</u> , then 20% <u>coinsurance</u>	<b>Non-Emergency:</b> \$200 <u>copay</u> , then 40% <u>coinsurance</u>	
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	—————none—————
	<u>Urgent care</u>	<b>Medical Emergency:</b> \$50 <u>copay</u> /per physician visit charge <b>Non-Emergency:</b> \$50 <u>copay</u> /per physician visit charge	<b>Medical Emergency:</b> \$50 <u>copay</u> /per physician visit charge <b>Non-Emergency:</b> 40% <u>coinsurance</u>	—————none—————
<b>If you have a hospital stay:</b>	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	The Covered Person is responsible for obtaining prior approval for all <u>Out-of-Network</u> inpatient admissions. Failure to obtain prior approval will result in a \$300 reduction in benefits.
	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	—————none—————
<b>If you need mental health, behavioral health, or substance abuse services:</b>	Outpatient services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	—————none—————
	Inpatient services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	The Covered Person is responsible for obtaining prior approval for all <u>Out-of-Network</u> inpatient admissions. Failure to obtain prior approval will result in a \$300 reduction in benefits. Residential Treatment Facility is limited to 60 days per calendar year.
<b>If you are pregnant:</b>	Office visits	\$20 <u>copay</u> /per physician office visit charge	40% <u>coinsurance</u>	Routine obstetrical ultrasound limited to one per pregnancy <u>copay</u> .
	Childbirth/delivery professional services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	—————none—————

\* For more information about limitations and exceptions, see the plan or policy document at [www.blueadvantagearkansas.com](http://www.blueadvantagearkansas.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)	
	Childbirth/delivery facility services	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	—————none—————
If you need help recovering or have other special health needs:	<a href="#">Home health care</a>	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	<a href="#">Home health care</a> is limited to 20 visits per calendar year.
	<a href="#">Rehabilitation services</a>	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Cardiac Rehabilitation limited to 36 visits per calendar year.  Occupational and Physical Therapies have a combined 30 visit limit per calendar year.  Speech therapy is limited to 25 visits per calendar year.
	<a href="#">Habilitation services</a>	Not covered	Not covered	<a href="#">Habilitation services</a> are not covered.
	<a href="#">Skilled nursing care</a>	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	<a href="#">Skilled nursing care</a> is limited to 60 days per calendar year.
	<a href="#">Durable medical equipment</a>	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	—————none—————
	<a href="#">Hospice services</a>	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	—————none—————

\* For more information about limitations and exceptions, see the plan or policy document at [www.blueadvantagearkansas.com](http://www.blueadvantagearkansas.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 your child needs dental or eye care:</b>	Children's eye exam	<p>Medical eye exam following an eye injury or illness: \$20 <a href="#">copay/per physician</a> office visit charge.</p> <p>Routine eye exams for children under 6: No charge.</p>	<p>Medical eye exam following an eye injury or illness: \$50 <a href="#">copay</a>/per physician office visit charge.</p> <p>Routine eye exams for children under 6: 40% <a href="#">coinsurance</a></p>	<p>Children's routine eye exams are limited under the age of six. Additional services may be available under a separate vision benefit <a href="#">plan</a>.</p>
	Children's glasses	Not covered	Not covered	No coverage for glasses under the Medical Benefit <a href="#">Plan</a> . Additional services may be available under a separate vision benefit <a href="#">plan</a> .
	Children's dental check-up	Not covered	Not covered	There is no coverage for dental check-ups under the medical benefit <a href="#">plan</a> . Additional services may be available under a separate dental benefit <a href="#">plan</a> .

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

## 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
- Cosmetic surgery
- Dental care
- Habilitation services
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care
- Routine foot care

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

- Bariatric Surgery (subject to Prior Approval)
- Chiropractic care
- Hearing aids (limited to \$1,400 per ear, every three years.)
- Private-duty nursing (when combined with Home Health Services)
- Bariatric Surgery
- Weight loss program is limited to \$200 per lifetime for the covered employee only.

**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: Bruce Oakley, Inc. P.O. Box 17880 North Little Rock, AR 72117 or by phone at 1-800-693-6107. You may also contact 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).

### 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 1-800-370-5852.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-370-5852.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-800-370-5852.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-370-5852.

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*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)

- The [plan's](#) overall [deductible](#) \$1,500
- [Specialist](#) \$20 [copay](#)
- Hospital (facility) 20% [coinsurance](#)
- Other 20% [coinsurance](#)

#### 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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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#### In this example, Peg would pay:

Cost Sharing	
Deductibles	\$1,500
Copayments	\$10
Coinsurance	\$2,200
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$3,770</b>

### Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$1,500
- [Specialist](#) \$20 [copay](#)
- Hospital (facility) 20% [coinsurance](#)
- Other 20% [coinsurance](#)

#### 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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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#### In this example, Joe would pay:

Cost Sharing	
Deductibles	\$900
Copayments	\$700
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$1,620</b>

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$1,500
- [Specialist](#) \$20 [copay](#)
- Hospital (facility) 20% [coinsurance](#)
- Other 20% [coinsurance](#)

#### 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>\$2,800</b>
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#### In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,500
Copayments	\$70
Coinsurance	\$200
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,770</b>