Plan Type: PPO

Coverage for: Individual/Family

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, www.myhighmark.com or call 1-800-544-6679. 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 www.HealthCare.gov/sbc-glossary/ or call 1-800-544-6679 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$10,600 individual/\$21,200 family <u>network</u> . \$21,200 individual/\$42,400 family out-of- <u>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. 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. <u>Preventive care services</u> are covered before you meet your <u>deductible</u> . <u>Copayments</u> and <u>coinsurance</u> amounts don't count toward the <u>network 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 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 https://www.healthcare.gov/coverage/preventive -care-benefits/.
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	\$10,600 individual/\$21,200 family <u>network</u> . \$21,200 individual/\$42,400 family out-of- <u>network</u> .	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. 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 out-of-pocket limit?	Premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u> .

Will you pay less if you	Yes. See www.myhighmark.com or call 1-	This plan uses a provider network. You will pay less if you use a provider in the
use a <u>network provider</u> ?	800-544-6679 for a list of network providers.	plan's network. You will pay the most if you use an out-of-network provider, 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 billing</u>).
		Be aware your network provider might use an out-of-network provider for some
		services (such as lab work). Check with your <u>provider</u> before you get services.
		Out-of-Network benefits consist of two levels of benefits. In-state out-of-network
		providers, and out-of-state out-of-network providers. Costs will vary depending on
		whether services are received from an in-state out-of-network provider or an out-
		of-state out-of-network provider. Covered services received from a provider
		located outside of Pennsylvania participating in the local PPO network, as well as
		all emergency and urgent care services, will remain covered at the in-network
		benefit level. Please consult your plan documents for specific details.
Do I need a <u>referral</u> to see a	No.	You can see the specialist you choose without a referral.
specialist?		



All $\underline{\textbf{copayment}}$ and $\underline{\textbf{coinsurance}}$ costs shown in this chart are after your overall $\underline{\textbf{deductible}}$ has been met, if a $\underline{\textbf{deductible}}$ applies.

		What You	u Will Pay	
Common Medical Event	Services You May Need	<u>Network</u> <u>Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care provider's office	Primary care visit to treat an injury or illness	No charge	No charge	Primary Care Visit Network: Eligible for 3 visits prior to deductible at zero cost.
or clinic	Specialist visit	No charge	No charge	
	Preventive care/screening/Immunization	No charge <u>Deductible</u> does not apply.	No coverage	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
				Please refer to your <u>preventive</u> schedule for additional information.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	No charge	Copayments, if any, do not apply to diagnostic services
-	Imaging (CT/PET scans, MRIs)	No charge	No charge	prescribed for the treatment of mental illness or substance abuse. Precertification may be required.

		What You Will Pay		What You Will Pay	Will Pay	
Common Medical Event	Services You May Need	<u>Network</u> <u>Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information		
If you need drugs to treat your illness or condition More information about prescription drug	Tier 1	No charge per prescription (retail) No charge per prescription (mail order)	Not covered	Up to 31/60/90-day supply retail pharmacy. Up to 90-day supply maintenance <u>prescription drugs</u> through mail order. This plan uses an Essential Formulary.		
coverage is available at www.myhighmark.com	Tier 2	No charge per prescription (retail) No charge per prescription (mail order)	Not covered			
	Tier 3	No charge per prescription (retail) No charge per prescription (mail order)	Not covered			
	Tier 4	No charge per prescription (retail) No charge per prescription (mail order)	Not covered			
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	No charge	Precertification may be required.		
	Physician/surgeon fees	No charge	No charge	Precertification may be required.		
If you need	Emergency room care	No charge	No charge	Out-of-network: Subject to network deductible.		
immediate medical	Emergency medical transportation	No charge	No charge	Out-of-network: Subject to network deductible.		

		What You Will Pay			
Common Medical Event	Services You May Need	<u>Network</u> <u>Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
attention	<u>Urgent care</u>	No charge	No charge	Out-of- <u>network</u> : Subject to <u>network deductible</u> . The <u>copayment</u> , if any, does not apply to <u>urgent care</u> services prescribed for the treatment of mental illness or substance abuse.	
If you have a hospital	Facility fee (e.g., hospital room)	No charge	No charge	Precertification may be required.	
stay	Physician/surgeon fees	No charge	No charge	Precertification may be required.	
If you have mental health, behavioral health, or substance	Outpatient services	No charge	No charge	Precertification may be required.	
abuse services	Inpatient services	No charge	No charge	Precertification may be required.	
If you are pregnant	Office visits	No charge	No charge	Cost sharing does not apply for preventive services. Depending on the type of services, a copayment, coinsurance, or deductible may apply.	
	Childbirth/delivery professional services	No charge	No charge	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.) Network: The first visit to determine pregnancy is covered	
	Childbirth/delivery facility services	No charge	No charge	at no charge. Please refer to the Women's Health Preventive Schedule for additional information. Precertification may be required.	
If you need help recovering or have other special health	Home health care	No charge	No charge	Combined network and out-of-network: 60 visits per benefit period, aggregate with visiting nurse. Precertification may be required.	
needs	Rehabilitation services	No charge	No charge	Combined network and out-of-network: 30 combined physical medicine and occupational therapy visits and 30 speech therapy visits per benefit period. Copayment, if any, does not apply to therapy services prescribed for the treatment of mental health or substance abuse. The limit, if any, does not apply to therapy services prescribed for the treatment of mental health or substance abuse. Precertification may be required.	

		What You Will Pay		
Common Medical Event	Services You May Need	<u>Network</u> <u>Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Habilitation services	No charge	No charge	Combined network and out-of-network: 30 combined physical medicine and occupational therapy visits and 30 speech therapy visits per benefit period. Copayment, if any, does not apply to therapy services prescribed for the treatment of mental health or substance abuse. The limit, if any, does not apply to therapy services prescribed for the treatment of mental health or substance abuse. Precertification may be required.
	Skilled nursing care	No charge	No charge	Combined network and out-of-network: 120 days per benefit period. Precertification may be required.
	Durable medical equipment	No charge	No charge	Precertification may be required.
	Hospice services	No charge	No charge	Combined network and out-of-network: Respite care limit of 7 days every six months. Precertification may be required.
If your child needs	Children's eye exam	No charge	Not covered	Network: One eye exam per 12 month period up to age 19.
dental or eye care	Children's glasses	No charge	Not covered	Network: One pair of frames/lenses every 12 months for members under the age of 19.
	Children's dental check-up	No charge	Not covered	Network: One exam every 6 months.

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.)

- Abortion, except where a pregnancy is the result of rape or incest, or for a pregnancy which, as certified by a physician, places the life of the woman in danger unless an abortion is performed.
- Bariatric surgery

 Non-emergency care when traveling outside the U.S.

Cosmetic surgery

Private-duty nursing

Dental care (Adult)

Routine eye care (Adult)

Hearing aids

Routine foot care

Acupuncture

Long-term care

Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)

Chiropractic care

Infertility treatment

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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or at https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other options to continue coverage are available to you too, including buying individual insurance coverage through the Health Care.gov or call 1-800-318-2596.

Your <u>Grievance</u> and <u>Appeals</u> <u>Rights</u>: 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 to submit a <u>claim 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:

- Highmark, Inc. at 1-800-544-6679.
- Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact the Pennsylvania Department of Consumer Services at 1-877-881-6388.

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.



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 plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-<u>network</u> pre-natal care and a hospital delivery)

■The <u>plan's</u> overall <u>deductible</u>	\$10,600
Specialist coinsurance	0%
■Hospital (facility) coinsurance	0%
■Other <u>coinsurance</u>	0%

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)

In this example, Peg would pay:

Total Example Cost	\$12,700

Cost Sharing			
<u>Deductibles</u>	\$10,600		
<u>Copayments</u>	\$0		
<u>Coinsurance</u>	\$0		
What isn't covered			
Limits or exclusions \$60			
The total Peg would pay is \$10,66			

Managing Joe's type 2 Diabetes

(a year of routine in-<u>network</u> care of a wellcontrolled condition)

■The <u>plan's</u> overall <u>deductible</u>	\$10,600
Specialist coinsurance	0%
■Hospital (facility) coinsurance	0%
■Other <u>coinsurance</u>	0%

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Total Example Cost

<u>Durable medical equipment</u> (glucose meter)

	7 - 7
In this example, Joe would pay	y:
Cost Sharing	1
<u>Deductibles</u>	\$5,400
Copayments	\$0
Coinsurance	\$0
What isn't cove	red

What isn't covered	
_imits or exclusions	\$20
The total Joe would pay is	\$5,420

Mia's Simple Fracture

(in-<u>network</u> emergency room visit and follow up care)

■The plan's overall deductible	\$10,600
Specialist coinsurance	0%
■Hospital (facility) coinsurance	0%
Other coinsurance	0%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Total Example Cost

\$5.600

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	ΨΖ,000
In this example, Mia would pay:	
<u>Cost Sharing</u>	
<u>Deductibles</u>	\$2,800
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,800

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

\$2,800

Insurance or benefit administration may be provided by Highmark Blue Shield, Highmark Benefits Group, Highmark Select Resources, or Highmark Health Insurance Company, all of which are independent licensees of the Blue Cross and Blue Shield Association.

To find more information about Highmark's benefits and operating procedures, such as accessing the drug formulary or using network providers, please go to http://www.highmark.com/transparency-in-coverage; or for a paper copy, call 1-855-873-4106.

Discrimination is Against the Law

The Claims Administrator/Insurer complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity. The Claims Administrator/Insurer does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex assigned at birth, gender identity or recorded gender. Furthermore, the Claims Administrator/Insurer will not deny or limit coverage to any health service based on the fact that an individual's sex assigned at birth, gender identity, or recorded gender is different from the one to which such health service is ordinarily available. The Claims Administrator/Insurer will not deny or limit coverage for a specific health service related to gender transition if such denial or limitation results in discriminating against a transgender individual. The Claims Administrator/Insurer:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
- Information written in other languages

If you need these services, contact the Civil Rights Coordinator.

If you believe that the Claims Administrator/Insurer has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity, you can file a grievance with:

Civil Rights Coordinator P.O. Box 22492 Pittsburgh, PA 15222

Phone: 1-866-286-8295 (TTY: 711), Fax: 412-544-2475 Email: CivilRightsCoordinator@highmarkhealth.org

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

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 ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201

Phone: 1-800-368-1019, 800-537-7697 (TDD)

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

ATTENTION: If you speak English, free language translation and interpretation services are available to you. Appropriate auxiliary aids and services (such as large print, audio, and Braille) to provide information in accessible formats are also available free of charge. Call the number on the back of your ID card (TTY: 711) for help.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de traducción e interpretación de idiomas. También hay disponibles ayudas y servicios auxiliares adecuados (como letra grande, audio y Braille) para proporcionar información en formatos accesibles sin cargo. Llame al número que figura al dorso de su tarjeta de identificación (TTY: 711) si necesita ayuda.

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Übersetzungs- und Dolmetscherdienste zur Verfügung. Außerdem sind kostenlos entsprechende Hilfsmittel und Dienstleistungen (wie Großdruck, Audio und Blindenschrift) zur Bereitstellung von Informationen in barrierefreien Formaten erhältlich. Wählen Sie hierfür bitte die Nummer auf der Rückseite Ihrer Ausweiskarte (TTY: 711).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis tradiksyon ak entèpretasyon aladispozisyon w gratis nan lang ou pale a. Èd ak sèvis siplemantè apwopriye (tèlke gwo lèt, odyo, Braille) pou bay enfòmasyon nan fòma aksesib yo disponib gratis tou. Rele nimewo ki sou do Kat ID w lan (TTY: 711) pou jwenn èd.

ВНИМАНИЕ: Если Вы говорите на русском языке, Вам доступны бесплатные услуги перевода на другой язык. Также предоставляется дополнительная бесплатная помощь и услуги отображения информации в доступных форматах (например, крупным шрифтом, шрифтом Брайля или в виде аудиозаписи). Для получения помощи позвоните по номеру, указанному на обратной стороне вашей идентификационной карты (ТТҮ: 711).

ATTENZIONE: se parla italiano, sono disponibili servizi gratuiti di traduzione e interpretariato. Sono inoltre disponibili gratuitamente adeguati supporti e servizi ausiliari (ad esempio caratteri grandi, audio e Braille) per fornire informazioni in formati accessibili. Per assistenza, chiami il numero riportato sul retro della Sua tessera di identificazione (TTY: 711).

ATTENTION: si vous parlez français, des services de traduction et d'interprétation gratuits sont à votre disposition. Vous pouvez aussi bénéficier gratuitement de l'accès à des outils et services auxiliaires appropriés (affichage en gros caractères, audio et le braille) dans des formats accessibles. Veuillez appeler le numéro qui se trouve au verso de votre carte d'identification (TTY: 711) pour obtenir de l'aide.

ÀKÍYÈSÍ: Tí o bá nsọ èdè Yorùbá, àwọn işẹ ìtumọ ati ògbufọ èdè wà ní àrọwọtó lófệé fún ọ. Awọn işẹ ìtójú ati ìrànlówó tó yẹ (bíi titẹwé nla, gbigbọ ohùn, ati ìwé afójú) lati pèsè iwifúnni ni awọn ọna ìrááyè si wà pelu lófèé. Pe nọmba tó wà lehin kaádì ìdánimọ rẹ (TTY: 711) fún irànlọwọ.

אכטונג: אויב איר רעדט אידיש, קענט איר באקומען שפראך איבערזעצונג און דאלמעטשונג סערוויסעס פריי פון אפצאל. געהעריגע הילפסמיטלען און סערוויסעס (אזויווי גרויסע דרוק, אודיא און ברעיל) צו צושטעלן אינפארמאציע אין צוגענגליכע פארמאטן זענען אויך דא צו באקומען פריי פון אפצאל. רופט דעם נומער אויף די אנדערע זייט פון אייער אידענטיטעט קארטל (TTY: 711) פאר הילף.

تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات الترجمة التحريرية والترجمة الفورية مجانًا. تتوفر أيضًا الوسائل والخدمات المساعدة المناسبة (مثل الطباعة الكبيرة، والوسائل الصوتية، وطريقة برايل) لتقديم المعلومات بتنسيقات يمكن الوصول إليها من دون أي تكلفة. اتصل على الرقم المدوّن على ظهر بطاقة هويتك (TTY: 711) للحصول على المساعدة

注意:如果您说中文,我们将为您提供免费的语言翻译和口译服务。此外,我们还免费提供相应的辅助工具和服务(如大字体、音频和盲文),以便您获取无障碍格式的信息。如需帮助,请拨打您的ID卡背面的号码(听障人士专用号码:711)。

ધ્યાન આપશો: જો તમે ગુજરાતી બોલતા હોવ, તો તમારા માટે નિઃશુલ્ક ભાષા અનુવાદ અને ઇન્ટરપ્રિટેશન સેવાઓ ઉપલબ્ધ છે. સુલભ ફોર્મેટમાં માહિતી પૂરી પાડવા માટે યોગ્ય સહાયક સાધનસામગ્રી અને સેવાઓ (જેમ કે મોટી પ્રિન્ટ, ઓડિયો અને બ્રેઇલ) પણ નિઃશુલ્ક ઉપલબ્ધ છે. મદદ માટે તમારા આઇડી કાર્ડની પાછળ આપેલા નંબર (TTY: 711) પર કૉલ કરો.

CHÚ Ý: Nếu quý vị nói tiếng Việt, chúng tôi có dịch vụ biên dịch và phiên dịch ngôn ngữ miễn phí dành cho quý vị. Chúng tôi cũng cung cấp miễn phí các dịch vụ và hỗ trợ bỗ sung thích hợp (như chữ in lớn, tệp âm thanh và chữ nỗi) để cung cấp thông tin ở các định dạng dễ tiếp cận. Vui lòng gọi số điện thoại trên mặt sau của thẻ nhận dạng của quý vị (TTY: 711) để được trợ giúp.

ध्यान दिनुहोस्: यदि तपाईं नेपाली बोल्नुहुन्छ भने, तपाईंलाई निःशुल्क भाषा अनुवाद र दोभासे सेवाहरू उपलब्ध छन्। पहुँचयोग्य ढाँचाहरूमा जानकारी प्रदान गर्न उपयुक्त सहायक प्रविधि र सेवाहरू (जस्तै ठूलो प्रिन्ट, अडियो र ब्रेल) पनि निःशुल्क उपलब्ध छन्। मद्दतको लागि तपाईंको ID कार्डको पछाडिको नम्बरमा कल गर्नुहोस् (TTY: 711)।

कृपया ध्यान दें: यदि आप हिंदी भाषा बोलते हैं, तो आपके लिए मुफ़्त भाषा अनुवाद और व्याख्या संबंधी सेवाएं उपलब्ध हैं। एक्सेस करने योग्य फ़ॉर्मेंट में सूचना उपलब्ध कराने के लिए उपयुक्त सहायक सामग्री और सेवाएं (जैसे बड़े प्रिंट, ऑडियो और ब्रेल) भी निःश्ल्क उपलब्ध हैं। सहायता के लिए अपने पहचान कार्ड के पीछे लिखे नंबर (TTY: 711) पर कॉल करें।

주의: 한국어를 사용하는 경우 무료 언어 번역 및 통역 서비스를 이용하실 수 있습니다. 접근 가능한 형식으로 정보를 제공받을 수 있는 적절한 보조 수단 및 서비스(예: 큰 활자, 오디오, 점자)도 무료로 이용할 수 있습니다. 도움이 필요하시면 ID 카드 뒷면에 있는 번호로 전화하십시오(TTY: 711).