

## Summary of Benefits and Coverage: What this Plan Covers &amp; What You Pay For Covered Services

Coverage for: Individual/Family | Plan Type: PPO



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, visit [www.bcbsks.com](http://www.bcbsks.com) or call 1-800-332-0307. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other **bolded** terms see the Glossary. You can view the Glossary at [www.cciio.cms.gov](http://www.cciio.cms.gov) or call 1-800-326-2088 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall <a href="#">deductible</a> ?	<a href="#">Network</a> : \$500 individual / \$1,000 family. <a href="#">Non Network</a> : \$1,000 individual/ \$2,000 family. Doesn't apply to preventive care.	Generally, you must pay all of the costs from <a href="#">providers</a> 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> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes, preventive care with Network providers.	You will have to meet the <a href="#">deductible</a> before the plan pays for any services. 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 coinsurance may apply.
Are there other <a href="#">deductibles</a> for specific services?	No. There are no other specific <a href="#">deductibles</a> .	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	Medical and Pharmacy combined <a href="#">Out of Pocket</a> : <a href="#">Network</a> : \$7,350 Individual / \$14,700 Family. <a href="#">Non Network</a> : \$10,000 Individual / \$20,000 Family. <a href="#">Network</a> and <a href="#">Non Network</a> accumulators apply separately	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.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">Network provider</a> ?	Yes. For a list of preferred providers, see <a href="http://www.bcbsks.com">www.bcbsks.com</a> or call 1-800-332-0307.	This <a href="#">plan</a> uses a <a href="#">provider Network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's Network</a> . You will pay the most if you use an <a href="#">Non Network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your Network provider might use an Non Network <a href="#">provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.

Questions: Call 1-800-332-0307 or visit us at [www.bcbsks.com](http://www.bcbsks.com).


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Important Questions	Answers	Why this Matters:
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

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 All [copayment](#) costs shown in this chart are before your [deductible](#) has been met, and all [coinsurance](#) costs 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	Deductible then 25% coinsurance	Deductible plus 50% coinsurance	
	<a href="#">Specialist</a> visit	Deductible then 25% coinsurance	Deductible plus 50% coinsurance	
	<a href="#">Preventive care/screening</a> /immunization	\$0 copayment	Deductible plus 50% coinsurance	Breast Cancer Screenings (Mammograms, Ultrasounds, and MRI's) and Pap Smears - Not limited to once per year / <a href="#">Network</a> 100% regardless of diagnosis. Immunizations with <a href="#">Non Network</a> providers covered in full up to age 6 only. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	Deductible then 25% coinsurance	Deductible plus 50% coinsurance	After <a href="#">deductible</a> , covered lab services paid at 100% when using preferred labs (Quest, Stormont Vail, and The University of Kansas Health System)
	Imaging (CT/PET scans, MRIs)	Deductible then 25% coinsurance	Deductible plus 50% coinsurance	
If you need drugs to treat your illness or condition	Generic drugs	Deductible plus 20% coinsurance (retail or mail order)	Deductible plus 20% coinsurance on the plans allowed charge	First fill is a 30 day supply at retail and mail. A 90 day supply is allowed at retail and mail for subsequent refills.
Prescription drug coverage is administered by Caremark	Preferred brand drugs	Deductible plus 35% coinsurance (retail or mail order)	Deductible plus 35% coinsurance on the plans allowed charge	<a href="#">Deductible</a> : \$500 Individual / \$1,000 Family. <a href="#">Out-of-Pocket Maximum</a> : \$7,350 Individual / \$14,700 Family
	Non-preferred brand drugs	Deductible plus 60% coinsurance (retail or mail order)	Deductible plus 60% coinsurance on the plans allowed charge	<b>Contraceptives</b> : Covered with 0% member coinsurance. <b>Non Preferred Contraceptives</b> : Covered subject to 60% member coinsurance. Compound Medications covered only at a <a href="#">Network</a> Pharmacy.
	<a href="#">Specialty drugs*</a>	Deductible plus 30% coinsurance per 30 day supply	--none--	All fills must be filled through CVS Caremark Specialty (1-800-237-2767).

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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>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	Deductible then 25% coinsurance	Deductible plus 50% coinsurance	
	Physician/surgeon fees	Deductible then 25% coinsurance	Deductible plus 50% coinsurance	Prior authorization is required.
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	Deductible then 25% coinsurance	Deductible then 25% coinsurance	Must meet emergency criteria.
	<a href="#">Emergency medical transportation</a>	Deductible then 25% coinsurance	Deductible then 25% coinsurance	Must meet emergency criteria.
	<a href="#">Urgent care</a>	Deductible then 25% coinsurance	Deductible plus 50% coinsurance	
<b>If you have a hospital stay*</b>	Facility fee (e.g., hospital room)	Deductible then 25% coinsurance	Deductible plus 50% coinsurance	Prior authorization is required.
	Physician/surgeon fees	Deductible then 25% coinsurance	Deductible plus 50% coinsurance	Prior authorization is required.
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	Deductible then 25% coinsurance	Deductible plus 50% coinsurance	
	Inpatient services or Residential Treatment Facilities*	Deductible then 25% coinsurance	Deductible plus 50% coinsurance	Prior authorization is required for inpatient services and Residential Treatment Facilities. For help call Lucet at 1-800-952-5906.
<b>If you are pregnant</b>	Office visits	Deductible then 25% coinsurance	Deductible plus 50% coinsurance	Medical necessity is required for stays longer than 48/96 hours.
	Childbirth/delivery professional services	Deductible then 25% coinsurance	Deductible plus 50% coinsurance	Medical necessity is required for stays longer than 48/96 hours.
	Childbirth/delivery facility services	Deductible then 25% coinsurance	Deductible plus 50% coinsurance	Medical necessity is required for stays longer than 48/96 hours.

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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>If you need help recovering or have other special health needs</b>	<a href="#">Home health care*</a>	Deductible then 25% coinsurance	Deductible plus 50% coinsurance	Prior authorization may be required.
	<a href="#">Rehabilitation services</a>	Deductible then 25% coinsurance	Deductible plus 50% coinsurance	Prior authorization required.
	<a href="#">Habilitation services</a>	Not covered	Not covered	Unless under Autism rider of the policy.
	<a href="#">Skilled nursing care*</a>	Deductible then 25% coinsurance	Deductible plus 50% coinsurance	Prior authorization required.
	<a href="#">Durable medical equipment</a>	Deductible then 25% coinsurance	Deductible plus 50% coinsurance	Prior Authorization may be required by the TPA.
	<a href="#">Hospice services*</a>	Deductible then 25% coinsurance	Deductible plus 50% coinsurance	Prior Authorization may be required. Inpatient Hospice care limited to 6 months.
<b>If your child needs dental or eye care</b>	Children's eye exam	\$0 copayment for first annual visit, then deductible plus 10% coinsurance	Deductible plus 50% coinsurance	
	Children's glasses	Not Covered	Not Covered	
	Children's dental check-up	Not covered under Medical Plan	Not covered under Medical Plan	

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## 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
- Long-term care
- Weight loss programs
- Cosmetic surgery
- Private-duty nursing
- Dental care (Adult)
- Routine foot care

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

- Bariatric surgery
- Non-emergency care when traveling outside the U.S. See [www.bcbs.com/already-a-member/coverage-home-and-away.html](http://www.bcbs.com/already-a-member/coverage-home-and-away.html)
- Hearing aids - \$5,000 maximum / 3 years
- Routine eye care (Adult)
- Infertility treatment
- Chiropractic care

**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: Blue Cross and Blue Shield of Kansas Customer Service at 1-800-432-3990. You may also contact your state insurance department, Kansas Department of Insurance, 1300 SW Arrowhead Road, Topeka, Kansas 66604, Phone: 1-800-432-2484, or visit [insurance.kansas.gov](http://insurance.kansas.gov), or the Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 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: Customer Service at 1-800-432-3990 or you can visit [www.bcbsks.com/blueaccess](http://www.bcbsks.com/blueaccess), or the Kansas Department of Insurance, 1300 SW Arrowhead Road, Topeka, Kansas 66604, Phone: 1-800-432-2484, or visit [insurance.kansas.gov](http://insurance.kansas.gov), or the Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 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](#).

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Language Access Services:

Spanish (Español):	Para obtener asistencia en Español, llame al	1-800-432-3990
Tagalog (Tagalog):	Kung kailangan ninyo ang tulong sa Tagalog tumawag sa	1-800-432-3990
Chinese (中文):	如果需要中文的帮助，请拨打这个号码	1-800-432-3990
Navajo (Dine):	Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne'	1-800-432-3990

*To see examples of how this [plan](#) 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 [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)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$500	■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$500	■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$500
■ <a href="#">Specialist coinsurance</a>	25%	■ <a href="#">Specialist coinsurance</a>	25%	■ <a href="#">Specialist coinsurance</a>	25%
■ Hospital (facility) <a href="#">coinsurance</a>	25%	■ Hospital (facility) <a href="#">coinsurance</a>	25%	■ Hospital (facility) <a href="#">coinsurance</a>	25%
■ Other <a href="#">coinsurance</a>	25%	■ Other <a href="#">coinsurance</a>	25%	■ Other <a href="#">coinsurance</a>	25%
This <b>EXAMPLE</b> event includes services like:		This <b>EXAMPLE</b> event includes services like:		This <b>EXAMPLE</b> event includes services like:	
<a href="#">Specialist</a> office visits (prenatal care)		<a href="#">Primary care physician</a> office visits (including disease education)		<a href="#">Emergency room care</a> (including medical supplies)	
Childbirth/Delivery Professional Services		<a href="#">Diagnostic tests</a> (blood work)		<a href="#">Diagnostic test</a> (x-ray)	
Childbirth/Delivery Facility Services		<a href="#">Prescription drugs</a>		<a href="#">Durable medical equipment</a> (crutches)	
<a href="#">Diagnostic tests</a> (ultrasounds and blood work)		<a href="#">Durable medical equipment</a>		<a href="#">Rehabilitation services</a> (physical therapy)	
<a href="#">Specialist</a> visit (anesthesia)					
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
<a href="#">Deductibles</a>	\$500	<a href="#">Deductibles</a>	\$500	<a href="#">Deductibles</a>	\$500
<a href="#">Copayments</a>	\$0	<a href="#">Copayments</a>	\$0	<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$3,000	<a href="#">Coinsurance</a>	\$400	<a href="#">Coinsurance</a>	\$600
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$70	Limits or exclusions	\$3,500	Limits or exclusions	\$10
The total Peg would pay is	\$3,570	The total Joe would pay is	\$4,400	The total Mia would pay is	\$1,110

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

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