



 **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, call 1-888-227-2345 or go online to [www.bcbsm.com](http://www.bcbsm.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 at <https://www.healthcare.gov/sbc-glossary> or call 1-888-227-2345 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	\$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP or \$5,500 Individual/\$11,000 Family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
<b>Are there services covered before you meet your deductible?</b>	Yes. Preventive care, primary care visits, lab, and urgent care are covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other deductibles for specific services?</b>	No	You don't have to meet deductibles for specific services.
<b>What is the out-of-pocket limit for this plan?</b>	\$8,000 Individual/\$16,000 Family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
<b>What is not included in the out-of-pocket limit?</b>	Premiums, balance billing 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.
<b>Will you pay less if you use a network provider?</b>	Yes. See <a href="https://www.bcbsm.com/marketplace/metro-detroit-hmo/">https://www.bcbsm.com/marketplace/metro-detroit-hmo/</a> or call 1-888-227-2345 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
<b>Do you need a referral to see a specialist?</b>	Yes	This plan will pay some or all of the costs to see a specialist for covered services but only if you have a referral before you see the specialist.

**!** All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.  
 Native American limited **plans** have zero **cost sharing** when you see an IHCP **provider** or with IHCP **referral** to a non-IHCP **provider**.

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 visit a health care provider's office or clinic</b>	Primary care/ Virtual/ Retail health clinic/ Medical online visit to treat an injury or illness	\$45 <b>copayment</b> /primary care, virtual and retail health clinic visit. No charge /medical online visit. <b>Deductible</b> does not apply	Not covered	Diagnostic services are not included in the office visit <b>copayment</b> . These services are subject to the <b>plan's deductible</b> and <b>coinsurance</b> .  No charge for medical online visits when performed by a BCN selected vendor.
	<b>Specialist</b> visit	\$90 <b>copayment</b> /visit <b>Deductible</b> does not apply	Not covered	<b>Referral</b> required. The penalty for not having a <b>referral</b> is denial of payment. Diagnostic services are not included in the office visit <b>copayment</b> . These services are subject to the <b>plan's deductible</b> and <b>coinsurance</b> .
	<b>Preventive care/ screening/ Immunization</b>	No charge <b>Deductible</b> does not apply.	Not covered	May require prior authorization. The penalty for not having prior authorization is denial of payment. You may have to pay for services that aren't preventive. Ask your <b>provider</b> if the services needed are preventive. Then check what your <b>plan</b> will pay for.
<b>If you have a test</b>	<b>Diagnostic test</b> (x-ray, blood work)	20% <b>coinsurance</b> No charge for lab services. <b>Deductible</b> does not apply for lab services.	Not covered	May require prior authorization. The penalty for not having prior authorization is denial of payment.
	Imaging (CT/PET scans, MRIs)	20% <b>coinsurance</b>	Not covered	Prior authorization required. The penalty for not having prior authorization is denial of payment.
<b>If you need drugs to treat your illness or condition.</b> More information about <b>prescription drug coverage</b> is available at <a href="https://www.bcbsm.com/2023-select-hmo-druglist">https://www.bcbsm.com/2023-select-hmo-druglist</a>	Preferred generic drugs	\$4 <b>copayment</b> /prescription-Retail & mail order 30-day supply.	Not covered	May require prior authorization & Step Therapy. The penalty for not having prior authorization is denial of payment. No charge for preferred generic contraceptives. Opioid containing medications are limited to no more than a 30-day supply per fill. First fills of select opioid containing medications will be limited to a 5-day supply. Any coupon, rebate, or other credits received directly or indirectly from the drug manufacturer may not be applied to a consumer's <b>deductible</b> , <b>cost-sharing</b> or out of pocket maximum.
		\$12 <b>copayment</b> /prescription-Retail 84-90-day supply & mail order 31-90-day supply.		

\* For more information about limitations and exceptions, see the **plan** or policy document at [www.bcbsm.com/index/plans/michigan-health-insurance/2023.html](http://www.bcbsm.com/index/plans/michigan-health-insurance/2023.html)

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)	
<p><b>If you need drugs to treat your illness or condition</b> More information about <b>prescription drug coverage</b> is available at <a href="https://www.bcbsm.com/2023-select-hmo-druglist">https://www.bcbsm.com/2023-select-hmo-druglist</a></p>	Non-preferred generic drugs	\$20 <u>copayment</u> /prescription-Retail & mail order 30-day supply.	Not covered	<p>May require prior authorization &amp; Step Therapy. The penalty for not having prior authorization is denial of payment. No charge for preferred generic contraceptives.</p> <p>Opioid containing medications are limited to no more than a 30-day supply per fill. First fills of select opioid containing medications will be limited to a 5-day supply.</p> <p>Any coupon, rebate, or other credits received directly or indirectly from the drug manufacturer may not be applied to a consumer's <u>deductible</u>, <u>cost-sharing</u> or out of pocket maximum.</p>
		\$60 <u>copayment</u> /prescription-Retail 84-90-day supply & mail order 31-90-day supply.		
	Preferred brand drugs	\$100 <u>copayment</u> /prescription-Retail & mail order 30-day supply.	Not covered	
		\$300 <u>copayment</u> /prescription-Retail 84-90-day supply & mail order 31-90-day supply.		
	Non-preferred brand drugs	\$150 <u>copayment</u> /prescription-Retail & mail order 30-day supply.	Not covered	
		\$450 <u>copayment</u> /prescription-Retail 84-90-day supply & mail order 31-90-day supply.		
Preferred <u>Specialty drugs</u>	40% <u>coinsurance</u>	Not covered	<p><u>Specialty drugs</u> are limited to a 30-day supply per fill, however some may be limited to a 15-day supply fill, depending on the medication. BCN has contracted with an exclusive pharmacy <u>network</u> for <u>specialty drugs</u>. Call the customer service phone number on the back of your ID card for the pharmacy's phone number or location nearest to you. If you obtain your <u>specialty drugs</u> from any other pharmacy, you are responsible for the total cost. Prior authorization, step therapy and quantity limits may apply to select drugs. The penalty for not having prior authorization is denial of payment.</p>	
Non-Preferred <u>Specialty drugs</u>	45% <u>coinsurance</u>	Not covered	<p>Any coupon, rebate, or other credits received directly or indirectly from the drug manufacturer may not be applied to a consumer's <u>deductible</u>, <u>cost-sharing</u> or out of pocket maximum.</p>	

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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)	20% <u>coinsurance</u>	Not covered	These services may require prior authorization. The penalty for not having prior authorization is denial of payment. Excludes cosmetic surgery, corrective eye surgery, investigational and experimental procedures.  50% <u>coinsurance</u> for infertility, temporomandibular joint dysfunction (TMJ) and weight reduction procedures. Weight reduction procedures limited to one per lifetime.
	Physician/surgeon fees	20% <u>coinsurance</u>	Not covered	
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	\$250 <u>copayment</u> / visit then 20% <u>coinsurance</u>	\$250 <u>copayment</u> / visit then 20% <u>coinsurance</u>	Emergency room visits will be covered at non-participating facilities for medical emergencies and accidental injuries only. <u>Copayment</u> waived if admitted inpatient into the hospital.
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Includes air and ground transportation. Excludes transportation for convenience.
	<u>Urgent care</u>	\$45 <u>copayment</u> <u>Deductible</u> does not apply.	\$45 <u>copayment</u> <u>Deductible</u> does not apply.	<u>Urgent care</u> visits will be covered at non-participating <u>providers</u> for medical emergencies and accidental injuries only.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	Not covered	Prior authorization required. The penalty for not having prior authorization is denial of payment. 50% <u>coinsurance</u> for infertility, temporomandibular joint dysfunction (TMJ) and weight reduction procedures. Weight reduction procedures limited to one per lifetime.
	Physician/surgeon fees	20% <u>coinsurance</u>	Not covered	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$45 <u>copayment</u> / office visit <u>Deductible</u> does not apply.  20% <u>coinsurance</u> for other outpatient services.	Not covered	<u>Copayment</u> applies to <u>provider's</u> office, virtual visit by participating BCN <u>provider</u> and Blue Cross online visit from BCN selected vendor only. Additional services are subject to the <u>plan's deductible</u> and <u>coinsurance</u> . Prior authorization is not required for outpatient, office, virtual and online visits. Prior authorization is required for other outpatient services. The penalty for not having prior authorization is denial of payment.
	Inpatient services	20% <u>coinsurance</u>	Not covered	Prior authorization is required for inpatient services. The penalty for not having prior authorization is denial of payment.

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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)	
If you are pregnant	Office visits	No charge  <u>Deductible</u> does not apply.	Not covered	<u>Cost sharing</u> does not apply for <u>preventive services</u> .  Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	20% <u>coinsurance</u>	Not covered	None
	Childbirth/delivery facility services	20% <u>coinsurance</u>	Not covered	Prior authorization is required for inpatient services. The penalty for not having prior authorization is denial of payment.
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>coinsurance</u>	Not covered	Excludes housekeeping and custodial services.
	<u>Rehabilitation services</u>	20% <u>coinsurance</u>	Not covered	Prior authorization required. The penalty for not having prior authorization is denial of payment.  Physical and occupational therapy are limited to a combined 30 visits per member per calendar year.  Speech therapy is limited to 30 visits per member per calendar year.
	<u>Habilitation services</u>	20% <u>coinsurance</u>	Not covered	Prior authorization required. The penalty for not having prior authorization is denial of payment.  Physical and occupational therapy are limited to a combined 30 visits per member per calendar year.  Speech therapy is limited to 30 visits per member per calendar year.

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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)	
If you need help recovering or have other special health needs	<u>Skilled nursing care</u>	20% <u>coinsurance</u>	Not covered	Prior authorization required. The penalty for not having prior authorization is denial of payment. Limited to 45 days per calendar year. Custodial care is excluded.
	<u>Durable medical equipment</u>	50% <u>coinsurance</u>  20% <u>coinsurance</u> for diabetic testing supplies.	Not covered	Prior authorization required. The penalty for not having prior authorization is denial of payment. Breast pumps are covered in full when preauthorized.  Excludes bath, exercise and deluxe equipment and comfort and convenience items. Prescription is required. Rental and purchase limited to basic equipment.
	<u>Hospice services</u>	No charge	Not covered	Prior authorization required. The penalty for not having prior authorization is denial of payment. Coverage includes inpatient and outpatient hospice care. BCN participating hospice programs only. Excludes housekeeping services.
If your child needs dental or eye care	Children's eye exam	No charge  <u>Deductible</u> does not apply.	Not covered	Limited to once in a calendar year. A child is defined as a member up to the age of 19. Out-of-network is paid up to the <u>allowed amount</u> .
	Children's glasses	No charge  <u>Deductible</u> does not apply.	Not covered	Frames (chosen from a select collection) and lenses are covered once in a calendar year. A child is defined as a member up to the age of 19. Out-of-network is paid up to the <u>allowed amount</u> .
	Children's dental check-up	Not covered	Not covered	Stand-alone dental <u>plans</u> available.

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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.)

- Abortion (except in the case of when the life of the mother is endangered). See section 5 in the plan's certificate.
- Acupuncture
- Cosmetic Surgery
- Dental care (Adult)
- Hearing aids
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- 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
- Chiropractic
- Infertility treatment
- Weight loss programs

**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: Michigan Department of Insurance and Financial Services at [www.michigan.gov/difs](http://www.michigan.gov/difs) at 1-877-999-6442. 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 on how 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: Michigan Department of Insurance and Financial Services at [michigan.gov/difs](http://michigan.gov/difs) at 1-877-999-6442.

### 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? Not Applicable

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 888-288-2738.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 888-288-2738.]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 888-288-2738.]

[Navajo (Dine): Dine'ehgo shika at'ohwol ninisingo, kwijigo holne' 888-288-2738.]

*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)

■ The <u>plan's overall deductible</u>	\$5,500
■ <u>Specialist copayment</u>	\$90
■ Hospital (facility) <u>coinsurance</u>	20%
■ Other <u>coinsurance</u>	20%

**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:**

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

### Managing Joe's Type 2 Diabetes

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

■ The <u>plan's overall deductible</u>	\$5,500
■ <u>Specialist copayment</u>	\$90
■ Hospital (facility) <u>coinsurance</u>	20%
■ Other <u>coinsurance</u>	20%

**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:**

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$20</b>

### Mia's Simple Fracture

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

■ The <u>plan's overall deductible</u>	\$5,500
■ <u>Specialist copayment</u>	\$90
■ Hospital (facility) <u>coinsurance</u>	20%
■ Other <u>coinsurance</u>	20%

**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:**

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$0</b>

Note: These numbers assume the patient received care from an IHCP provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher.



