



Blue Cross® Preferred HMO Gold

Coverage for: Individual/Family | Plan Type: HMO



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. 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 www.healthcare.gov/sbc-glossary/ or call 1-888-288-2738 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u>?	\$700 Individual/\$1,400 Family	Generally, you must pay all of the costs from providers 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</u> , primary care visits, lab, and <u>urgent care</u> are covered before you meet your <u>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>?	\$8,150 Individual/\$16,300 Family	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 <u>out-of-pocket limit</u>?	<u>Premiums</u> , <u>balance-billing charges</u> , and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u>?	Yes. See http://www.bcbsm.com/index/common/marketplace/preferred-hmo.html or call 1-888-227-2345 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the plan's <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the provider's charge and what your <u>plan</u> pays (<u>balance billing</u>).
Do you need a <u>referral</u> to see a <u>specialist</u>?	Yes	This <u>plan</u> will pay some or all of the costs to see a specialist for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .



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 <u>provider's</u> office or clinic	Primary care visit/Online Visit to treat an injury or illness	\$30/primary care visit No charge /online visit <u>Deductible</u> does not apply	Not covered	Diagnostic services are subject to the plan's <u>deductible</u> and <u>coinsurance</u> .
	<u>Specialist</u> visit	\$50/visit	Not covered	<u>Referral</u> required. The penalty for not having a <u>referral</u> is denial of payment. Diagnostic services are subject to the plan's <u>deductible</u> and <u>coinsurance</u> .
	<u>Preventive care/screening/immunization</u>	No charge <u>Deductible</u> 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 <u>provider</u> if the services needed are preventive; then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>coinsurance</u> No charge for lab services <u>Deductible</u> 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% <u>coinsurance</u>	Not covered	Prior authorization required. The penalty for not having prior authorization is denial of payment.
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at http://www.bcbsm.com/2020selectdruglist	Tier 1A-Preferred generic drugs	\$4/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 Tier 1A 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.
		\$12/prescription-Retail 84-90-day supply & mail order 31-90-day supply.		
Tier 1B-Generics	\$20/prescription-Retail & mail order 30-day supply.	Not covered		
	\$60/prescription-Retail 84-90-day supply & mail order 31-90-day supply.			

*For more information about limitations and exception, see plan or policy document at <http://www.bcbsm.com/index/plans/michigan-health-insurance/2020.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>If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://www.bcbsm.com/2020selectdruglist</p>	Tier 2-Preferred brand drugs	25% <u>coinsurance</u> -\$40 minimum and \$100 copay maximum. Retail & mail order 30-day supply.	Not covered	<p>May require prior authorization & Step Therapy. The penalty for not having prior authorization is denial of payment. No charge for Tier 1A 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>
		25% <u>coinsurance</u> -\$120 minimum/ \$300 maximum copay. Retail 84-90-day supply & mail order 31-90-day supply.		
	Tier 3-Non-preferred brand drugs	50% <u>coinsurance</u> -\$80 minimum and \$150 copay maximum. Retail & mail order 30-day supply.	Not covered	
		50% <u>coinsurance</u> -\$240 minimum/ \$450 maximum copay. Retail 84-90-day supply & mail order 31-90-day supply.		
	Tier 4-Preferred <u>Specialty drugs</u>	40% <u>coinsurance</u>	Not covered	
Tier 5-Non-Preferred <u>Specialty drugs</u>	45% <u>coinsurance</u>	Not covered		

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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 have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	Not covered	May require prior authorization. The penalty for not having prior authorization is denial of payment. Female sterilization covered in full. *See section 8
	Physician/surgeon fees	50% <u>coinsurance</u> for infertility services, TMJ procedures and weight reduction procedures.		
If you need immediate medical attention	<u>Emergency room care</u>	\$250 <u>copayment</u> then 20% <u>coinsurance</u>	\$250 <u>copayment</u> then 20% <u>coinsurance</u>	Emergency room visits will be covered at non-participating facilities for medical emergencies and accidental injuries only.
	<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/Retail health center visit</u>	\$40/visit <u>Deductible</u> does not apply	\$40/visit <u>Deductible</u> does not apply	<u>Urgent care/Retail health center visits</u> will be covered at non-participating facilities for medical emergencies and accidental injuries only.
If you have a hospital stay	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. Female sterilization covered in full. *See section 8
	Physician/surgeon fees	50% <u>coinsurance</u> for infertility services, TMJ procedures and weight reduction procedures		

*For more information about limitations and exception, see plan or policy document at <http://www.bcbsm.com/index/plans/michigan-health-insurance/2020.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)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$30 <u>copay</u> /office and online visit. <u>Deductible</u> does not apply 20% <u>coinsurance</u> for other outpatient services	Not covered	Prior authorization is not required for outpatient, office and online visits. Prior authorization is required for other outpatient services. The penalty for not having prior authorization is denial of payment. *See section 8
	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. *See section 8
If you are pregnant	Office visits	No charge for prenatal visit. <u>Deductible</u> does not apply. \$30/postnatal visit.	Not covered	None.
	Childbirth/delivery professional services	20% <u>coinsurance</u>	Not covered	
	Childbirth/delivery facility services	20% <u>coinsurance</u>	Not covered	
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>coinsurance</u>	Not covered	Housekeeping services and custodial care are excluded.
	<u>Rehabilitation services</u>	20% <u>coinsurance</u>	Not covered	Prior authorization required. The penalty for not having prior authorization is denial of payment. PT & OT limited to a combined 30 visits per member per calendar year. Speech Therapy limited to 30 visits per member per calendar year. *See section 8
	<u>Habilitation services</u>	20% <u>coinsurance</u>	Not covered	Prior authorization required. The penalty for not having prior authorization is denial of payment. PT & OT limited to a combined 30 visits per member per calendar year. Speech Therapy limited to 30 visits per member per calendar year. *See section 8

*For more information about limitations and exception, see plan or policy document at <http://www.bcbsm.com/index/plans/michigan-health-insurance/2020.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)	
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. *See section 8
	<u>Hospice services</u>	No charge	Not covered	Prior authorization required. The penalty for not having prior authorization is denial of payment. BCN participating hospice programs only. *See section 8
If your child needs dental or eye care	Children's eye exam	No charge. <u>Deductible</u> does not apply.	Difference between the BCN approved amount and the amount charged by the <u>provider</u>	Limited to once per calendar year through the last day of the year in which the individual turns 19.
	Children's glasses	No charge. <u>Deductible</u> does not apply.	Difference between the BCN approved amount and the amount charged by the <u>provider</u>	
	Children's dental check-up	Not covered	Not covered	Stand-alone dental plans available.

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u> .)		
<ul style="list-style-type: none"> Abortion (except in cases of rape, incest or when the life of the mother is endangered) Acupuncture Artificial Insemination and In-Vitro Fertilization 	<ul style="list-style-type: none"> Cosmetic surgery Dental care (adult) Hearing aids Long-term care 	<ul style="list-style-type: none"> Non-emergency care when traveling outside the US 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 <u>plan</u> document.)		
<ul style="list-style-type: none"> Bariatric Surgery Chiropractic Care 	<ul style="list-style-type: none"> Infertility treatment 	<ul style="list-style-type: none"> Weight loss programs

*For more information about limitations and exception, see plan or policy document at <http://www.bcbsm.com/index/plans/michigan-health-insurance/2020.html>

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 <https://www.dol.gov/ebsa/contactEBSA/consumerassistance.html>, or Michigan Department of Insurance and Financial Services at michigan.gov/difs or 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 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: Blue Care Network, Appeals and Grievance Unit, MC C248, P.O. Box 248, Southfield, MI 48086 or fax 888-458-0716.

For State of Michigan assistance contact the Michigan Department of Insurance and Financial Services, Healthcare Appeals Section, Office of General Council, 611 W. Ottawa St, 3rd Floor, Lansing, MI 48909-7720, michigan.gov/difs or 1-877-999-6442.

Additionally, a consumer assistance program can help you file your appeal. Contact the Michigan Health Insurance Consumer Assistance Program (HICAP), at 877-999-6442 or DIFS-HICAP@Michigan.gov.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? N/A

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): Dinek'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.* —————

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 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>	\$700
■ <u>Specialist copayment</u>	\$50
■ 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*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$700
Copayments	\$100
Coinsurance	\$2,300
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$3,160

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>	\$700
■ <u>Specialist copayment</u>	\$50
■ 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*)

Total Example Cost	\$7,400
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$700
Copayments	\$1,000
Coinsurance	\$1,200
What isn't covered	
Limits or exclusions	\$60
The total Joe would pay is	\$2,960

Mia's Simple Fracture

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

■ The <u>plan's overall deductible</u>	\$700
■ <u>Specialist copayment</u>	\$50
■ 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*)

Total Example Cost	\$1,900
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$700
Copayments	\$400
Coinsurance	\$300
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,400

The plan would be responsible for the other costs of these EXAMPLE covered services.

