of Michigan Blue Cross® Metro Detroit HMO Bronze Saver Native American <300% FPL

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 ŏ 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 https://www.healthcare.gov/sbc-glossary or call 1-888-227-2345 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$0	See the Common Medical Events chart below for your costs for services this plan covers.
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</u> <u>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 deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Not Applicable	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</u> <u>charges</u> , and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See https://www.bcbsm.com/index/com mon/marketplace/metro-detroit- 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 <u>plan's 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 <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance</u> <u>billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
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 specialist.

All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.					
Common Medical	Services You May Need	What You Wil		Limitations, Exceptions, & Other Important	
Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you visit a health care <u>provider's</u> office or clinic	Primary care/ Virtual/ Retail health clinic/ Online visit to treat an injury or illness	No charge	Not covered	Online visits when performed by a BCN selected vendor.	
	<u>Specialist</u> visit	No charge	Not covered	<u>Referral</u> required. The penalty for not having a <u>referral</u> is denial of payment.	
	Preventive care/ screening/ Immunization	No charge	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.	
lf you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge	Not covered	May require prior authorization. The penalty for not having prior authorization is denial of payment.	
	Imaging (CT/PET scans, MRIs)	No charge	Not covered	Prior authorization required. The penalty for not having prior authorization is denial of payment.	

* For more information about limitations and exceptions, see the <u>plan</u> or policy document at www.bcbsm.com/index/plans/michigan-health-insurance/2022.html Page 2 of 9

Common Medical Event	Services You May Need	What You Wil Network Provider (You will pay the least)	l Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Tier 1A-Preferred generic drugs	No charge	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. Retail & mail order 30-day supply. Retail 84-90-day supply & mail order 31-90-day supply. 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 credit 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.
	Tier 1B-Generics	No charge	Not covered	
	Tier 2-Preferred brand drugs	No charge	Not covered	
If you need drugs to treat your illness or condition More information about <u>prescription</u> <u>drug coverage</u> is available at https://www.bcbsm.	Tier 3-Non- preferred brand drugs	No charge	Not covered	
com/2022-select- six-tier	Tier 4-Preferred Specialty drugs	No charge	Not covered	The first <u>specialty drug</u> fill will be limited to a 15 day supply. Subsequent fills limited to a 15 or 30 day
	Tier 5-Non- Preferred <u>Specialty drugs</u>	No charge	Not covered	supply per 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. Any coupon, rebate or other credit 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.

* For more information about limitations and exceptions, see the plan or policy document at www.bcbsm.com/index/plans/michigan-health-insurance/2022.html Page 3 of 9

Common Medical	Services You	What You Will Pay		Limitations, Exceptions, & Other Important	
Event	May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
lf you have	Facility fee (e.g., ambulatory surgery center)	No charge	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. Weight reduction procedures limited to one per lifetime.	
outpatient surgery	Physician/ surgeon fees	No charge	Not covered		
	Emergency room care	No charge	No charge	Emergency room visits will be covered at non- participating facilities for medical emergencies and accidental injuries only.	
If you need immediate medical attention	Emergency medical transportation	No charge	No charge	Includes air and ground transportation. Excludes transportation for convenience.	
	Urgent care	No charge	No charge	<u>Urgent care</u> visits will be covered at non- participating <u>providers</u> for medical emergencies and accidental injuries only.	
lf you have a	Facility fee (e.g., hospital room)	No charge	Not covered	Prior authorization required. The penalty for not having prior authorization is denial of payment.	
hospital stay	Physician/ surgeon fees	No charge	Not covered	Weight reduction procedures limited to one per lifetime.	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	Not covered	Prior authorization is not required for outpatient, office, virtual visit by participating BCN <u>provider</u> and Blue Cross online visit from BCN selected vendor only. Prior authorization is required for other outpatient services. The penalty for not having prior authorization is denial of payment.	
	Inpatient services	No charge	Not covered	Prior authorization is required for inpatient services. The penalty for not having prior authorization is denial of payment.	

* For more information about limitations and exceptions, see the <u>plan</u> or policy document at www.bcbsm.com/index/plans/michigan-health-insurance/2022.html Page 4 of 9

Common Medical	Services You	What You Will Pay		Limitations, Exceptions, & Other Important	
Event	May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Office visits	No charge	Not covered	None	
lf you are pregnant	Childbirth/ delivery professional services	No charge	Not covered	None	
	Childbirth/ delivery facility services	No charge	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</u> <u>care</u>	No charge	Not covered	Excludes housekeeping and custodial services.	
	<u>Rehabilitation</u> services	No charge	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</u> services	No charge	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.	

* For more information about limitations and exceptions, see the <u>plan</u> or policy document at www.bcbsm.com/index/plans/michigan-health-insurance/2022.html Page 5 of 9

Common Medical Event	Services You May Need	What You Will PayNetwork ProviderOut-of-Network Provider(You will pay the least)(You will pay the most)		Limitations, Exceptions, & Other Important Information	
	<u>Skilled nursing</u> care	No charge	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.	
If you need help recovering or	<u>Durable medical</u> equipment	No charge	Not covered	Prior authorization required. The penalty for not having prior authorization is denial of payment. Breast pumps are covered in full when preauthorized.	
have other special health needs				Excludes bath, exercise and deluxe equipment and comfort and convenience items. Prescription is required. Rental and purchase limited to basic equipment.	
	<u>Hospice</u> <u>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.	
	Children's eye exam	No charge	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> .	
If your child needs dental or eye care	Children's glasses	No charge	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.	

* For more information about limitations and exceptions, see the <u>plan</u> or policy document at www.bcbsm.com/index/plans/michigan-health-insurance/2022.html Page 6 of 9

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 tra 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 <u>plan</u> document.)				

Bariatric surgery

Infertility treatment

• Weight loss programs

Chiropractic

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 <u>www.michigan.gov/difs</u> at 1-877-999-6442. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318-2596.

Your Grievance and Appeals Rights: 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 on how to submit a <u>claim</u>, <u>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: Michigan Department of Insurance and Financial Services at <u>michigan.gov/difs</u> 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): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 888-288-2738.]

To see examples of how this <u>plan</u> 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 <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 <u>plans</u>. Please note these coverage examples are based on self-only coverage.

\$0

\$0

0%

0%

Peg is Having a Baby
9 months of in-network pre-natal care and a
hospital delivery)

\$0

\$0 0%

0%

The <u>plan's</u> overall <u>deductible</u>
Specialist copayment
Hospital (facility) <u>coinsurance</u>
Other <u>coinsurance</u>

This EXAMPLE event includes services like: <u>Specialist</u> office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood work) <u>Specialist</u> visit (anesthesia)

Total Example Cost	\$12,700	
In this example, Peg would pay:		
Cost Sharing		
Deductibles	\$0	
<u>Copayments</u>	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$60	

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

The <u>plan's</u> overall <u>deductible</u>
Specialist <u>copayment</u>
Hospital (facility) <u>coinsurance</u>
Other <u>coinsurance</u>

This EXAMPLE event includes services like: <u>Primary care physician</u> office visits (including disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600			
In this example, Joe would pay:				
Cost Sharing				
Deductibles	\$0			
Copayments	\$0			
Coinsurance	\$0			
What isn't covered				
Limits or exclusions	\$20			
The total Joe would pay is	\$20			

Mia's Simple Fracture (in-network emergency room visit and follow up care)

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

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	\$2,800
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In this example, Mia would pay:	
Cost Sharing	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$0

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

We speak your language

If you, or someone you're helping, needs assistance, you have the right to get help and information in your language at no cost. To talk to an interpreter, call the Customer Service number on the back of your card, or 877-469-2583, TTY: 711 if you are not already a member.

Si usted, o alguien a quien usted está ayudando, necesita asistencia, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al número telefónico de Servicio al cliente, que aparece en la parte trasera de su tarjeta, o 877-469-2583, TTY: 711 si usted todavía no es un miembro.

إذا كنت أنت أو شخص آخر تساعده بحاجة لمساعدة، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك دون أية تكلفة. للتحدث إلى مترجم اتصل برقم خدمة العملاء الموجود على ظهر بطاقتك، أو برقم TTY:711 و258-269-877، إذا لم تكن مشتركا بالفعل.

如果您,或是您正在協助的對象,需要協助,您有權利 免費以您的母語得到幫助和訊息。要洽詢一位翻譯員, 請撥在您的卡背面的客戶服務電話;如果您還不是會 員,請撥電話 877-469-2583,TTY:711。

کی کیسلوب، بی بند قبی مقصہ دوستوبوں کی مسطر ملوب کی بندی کی کیسلوب کیسلوب کی محمد کی شامی کی محمد کی بند محبوبی کی محمد کی کی محمد کی محمد کی محمد کی محبوبی کی محبوبی محبوبی محب الم المحبوبی محبوبی محبوبی کی TTY:711 کی محبوبی کی محبوبی محبوبی محبوبی محبوبی محبوبی محبوبی محبوبی محبوبی محبو TTY:711 کی محبوبی مح

Nếu quý vị, hay người mà quý vị đang giúp đỡ, cần trợ giúp, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi số Dịch vụ Khách hàng ở mặt sau thẻ của quý vị, hoặc 877-469-2583, TTY: 711 nếu quý vị chưa phải là một thành viên.

Nëse ju, ose dikush që po ndihmoni, ka nevojë për asistencë, keni të drejtë të merrni ndihmë dhe informacion falas në gjuhën tuaj. Për të folur me një përkthyes, telefononi numrin e Shërbimit të Klientit në anën e pasme të kartës tuaj, ose 877-469-2583, TTY: 711 nëse nuk jeni ende një anëtar.

만약 귀하 또는 귀하가 돕고 있는 사람이 지원이 필요하다면, 귀하는 도움과 정보를 귀하의 언어로 비용 부담 없이 얻을 수 있는 권리가 있습니다. 통역사와 대화하려면 귀하의 카드 뒷면에 있는 고객 서비스

SBC Form # 2022SBC103

번호로 전화하거나, 이미 회원이 아닌 경우 877-469-2583, TTY: 711로 전화하십시오.

যদি আপনার, বা আপনি সাহায্য করছেন এমন কারো, সাহায্য প্রয়োজন হয়, তাহলে আপনার ভাষায় বিনামূল্যে সাহায্য ও তথ্য পাওয়ার অধিকার আপনার রয়েছে। কোনো একজন দোভাষীর সাথে কথা বলতে, আপনার কার্ডের পেছনে দেওয়া গ্রাহক সহায়তা নম্বরে কল করুন বা 877-469-2583, TTY: 711 যদি ইতোমধ্যে আপনি সদস্য না হয়ে থাকেন।

Jeśli Ty lub osoba, której pomagasz, potrzebujecie pomocy, masz prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer działu obsługi klienta, wskazanym na odwrocie Twojej karty lub pod numer 877-469-2583, TTY: 711, jeżeli jeszcze nie masz członkostwa.

Falls Sie oder jemand, dem Sie helfen, Unterstützung benötigt, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer des Kundendienstes auf der Rückseite Ihrer Karte an oder 877-469-2583, TTY: 711, wenn Sie noch kein Mitglied sind.

Se tu o qualcuno che stai aiutando avete bisogno di assistenza, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, rivolgiti al Servizio Assistenza al numero indicato sul retro della tua scheda o chiama il 877-469-2583, TTY: 711 se non sei ancora membro.

ご本人様、またはお客様の身の回りの方で支援を必要 とされる方でご質問がございましたら、ご希望の言語 でサポートを受けたり、情報を入手したりすることが できます。料金はかかりません。通訳とお話される場 合はお持ちのカードの裏面に記載されたカスタマーサ ービスの電話番号 (メンバーでない方は877-469-2583, TTY: 711) までお電話ください。

Если вам или лицу, которому вы помогаете, нужна помощь, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по номеру телефона отдела обслуживания клиентов, указанному на обратной стороне вашей карты, или по номеру 877-469-2583, TTY: 711, если у вас нет членства. Ukoliko Vama ili nekome kome Vi pomažete treba pomoć, imate pravo da besplatno dobijete pomoć i informacije na svom jeziku. Da biste razgovarali sa prevodiocem, pozovite broj korisničke službe sa zadnje strane kartice ili 877-469-2583, TTY: 711 ako već niste član.

Kung ikaw, o ang iyong tinutulungan, ay nangangailangan ng tulong, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa numero ng Customer Service sa likod ng iyong tarheta, o 877-469-2583, TTY: 711 kung ikaw ay hindi pa isang miyembro.

Important disclosure

Blue Cross Blue Shield of Michigan and Blue Care Network comply with Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Blue Cross Blue Shield of Michigan and Blue Care Network provide free auxiliary aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and information in other formats. If you need these services, call the Customer Service number on the back of your card, or 877-469-2583, TTY: 711 if you are not already a member. If you believe that Blue Cross Blue Shield of Michigan or Blue Care Network has failed to provide services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance in person, by mail, fax, or email with: Office of Civil Rights Coordinator, 600 E. Lafayette Blvd., MC 1302, Detroit, MI 48226, phone: 888-605-6461, TTY: 711, fax: 866-559-0578, email: CivilRights@bcbsm.com. If you need help filing a grievance, the Office of Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health & Human Services Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal available at <u>https://ocrportal.hhs.gov/ocr/portal/lobby.isf</u>, or by mail, phone, or email at: U.S. Department of Health & Human Services, 200 Independence Ave, S.W., Washington, D.C. 20201, phone: 800-368-1019, TTD: 800-537-7697, email: <u>OCRComplaint@hhs.gov</u>. Complaint forms are available at

http://www.hhs.gov/ocr/office/file/index.html.