Coverage for: Individual/Family | Plan Type: PPO

BlueCross BlueShield of Oklahoma: Blue Advantage Silver PPOSM 204

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.bcbsok.com/bb/ind/bb_sp4h31bvpiokp_ok_2026.pdf or by calling 1-866-520-2507. 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 1-855-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network: \$1,025 Individual / \$2,050 Family Out-of-Network: \$3,075 Individual / \$6,150 Family	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 deductible?	and services with a <u>copayment</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 <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> .
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</u> <u>limit</u> for this <u>plan</u> ?	Network: \$7,500 Individual / \$15,000 Family Out-of-Network: Unlimited Individual / Unlimited 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 out-of-pocket limit?	Premiums, balance billing 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 limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.bcbsok.com/blueadvantageppo or call 1-866-520-2507 for a list of network	



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

		What You Will Pay		Limitations, Exceptions, & Other	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
	Primary care visit to treat an injury or illness	\$35/visit; <u>deductible</u> does not apply	30% <u>coinsurance</u>	Telemedicine Visits are available. See your benefit booklet* for details.	
If you visit a health care provider's	<u>Specialist</u> visit	50% coinsurance	50% coinsurance	None	
office or clinic	Preventive care/screening/immunization	No Charge; <u>deductible</u> does not apply	30% coinsurance	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	<u>Diagnostic test</u> (x-ray, blood work)	Freestanding Facility: 40% coinsurance Hospital: 50% coinsurance	50% coinsurance	None	
	Imaging (CT/PET scans, MRIs)	Freestanding Facility: 40% coinsurance Hospital: 50% coinsurance	50% coinsurance	Preauthorization is required; see your benefit booklet* for details.	
If you model during to tweet your	Generic drugs (Preferred)	Retail: Preferred Participating - 20% coinsurance Participating - 25% coinsurance		Limited to a 30-day supply at retail (or a 90-day supply at a network of select retail pharmacies). Up to a 90-day supply at mail order. Specialty drugs are limited to a 30-day supply except for certain FDA-designated dosing regimens. Preauthorization is required for certain drugs. Payment of the difference between the cost of a brand name drug and a generic may also be required if a generic drug is available. Your cost for a covered	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.bcbsok.com/rx26/6T	Generic drugs (Non-Preferred)	Retail: Preferred Participating - 25% coinsurance Participating - 30% coinsurance	Retail: 30% <u>coinsurance</u> plus 50% additional charge		
	Brand drugs (Preferred)	Retail: Preferred Participating - 30% coinsurance Participating - 35% coinsurance		insulin drug will not exceed \$30 per 30-day supply or \$90 per 90-day supply.	

^{*}For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.bcbsok.com/bb/ind/bb_sp4h31bvpiokp_ok_2026.pdf</u>

		What Yo	Limitations, Exceptions, & Other		
Common Medical Event	Services You May Need	Network Provider	Out-of-Network Provider	Important Information	
Wedical Event		(You will pay the least)	(You will pay the most)		
	Brand drugs (Non-Preferred)	Retail: Preferred Participating - 35% coinsurance Participating - 40% coinsurance	Retail: 40% <u>coinsurance</u> plus 50% additional charge		
	Specialty drugs (Preferred)	45% <u>coinsurance</u>	45% <u>coinsurance</u> plus 50% additional charge		
	Specialty drugs (Non- Preferred)	50% coinsurance	50% <u>coinsurance</u> plus 50% additional charge		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Freestanding Facility: \$300/visit plus 40% coinsurance Hospital: \$300/visit plus 50% coinsurance	\$2,000/visit plus 50% coinsurance	Preauthorization is required. For Outpatient Infusion Therapy, see your benefit booklet* for details.	
	Physician/surgeon fees	\$200/visit plus 50% coinsurance	50% coinsurance		
If you need immediate medical	Emergency room care	\$950/visit plus 50% coinsurance	\$950/visit plus 50% coinsurance	Copayment waived if admitted. Out- of-network cost share is subject to Network deductible.	
attention	Emergency medical transportation	50% coinsurance	50% coinsurance	None	
	Urgent care	50% coinsurance	50% coinsurance	None	
If you have a hospital stay	Facility fee (e.g., hospital room)	\$400/visit plus 50% coinsurance	\$2,000/visit plus 50% coinsurance	Preauthorization is required. Facility: Preauthorization penalty: \$500. See your benefit booklet* for details.	
	Physician/surgeon fees	50% coinsurance	50% coinsurance	Preauthorization is required. See your benefit booklet* for details.	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	50% <u>coinsurance</u> for office visit or 40% <u>coinsurance</u> for other outpatient services	50% <u>coinsurance</u>	Telemedicine Visits are available. <u>Preauthorization</u> is required; see your benefit booklet* for details.	

^{*}For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.bcbsok.com/bb/ind/bb_sp4h31bvpiokp_ok_2026.pdf</u>

		What You Will Pay		Limitations, Exceptions, & Other Important Information	
Common Medical Event	Services rou way need		Out-of-Network Provider (You will pay the most)		
	Inpatient services \$4		\$2,000/visit plus 50% coinsurance	Preauthorization is required; see your benefit booklet* for details. Preauthorization penalty: \$500.	
If you are pregnant	Office visits	Primary Care: \$35/initial visit; deductible does not apply Specialist: 50% coinsurance	Primary Care: 30% coinsurance Specialist: 50% coinsurance	Copayment applies to first prenatal visit only (per pregnancy). Cost sharing does not apply for preventive services. Depending on the type of services, a copayment, coinsurance, or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).	
you alo program	Childbirth/delivery professional services	50% coinsurance	50% coinsurance		
	Childbirth/delivery facility services	\$400/visit plus 50% coinsurance	\$2,000/visit plus 50% coinsurance		
	Home health care	50% coinsurance	50% coinsurance	30 visits/year. <u>Preauthorization</u> is required.	
	Rehabilitation services	50% coinsurance	50% coinsurance	Outpatient: Separate 25-visit limit	
If you need help recovering or have other special health needs	Habilitation services	50% <u>coinsurance</u>	50% <u>coinsurance</u>	per benefit period for Rehabilitation and Habilitation services, which includes physical, speech, occupational therapy, and muscle manipulation. Inpatient: Separate 30-day maximum for Rehabilitation and Habilitation services per benefit period. Preauthorization penalty: \$500.	
	Skilled nursing care	50% <u>coinsurance</u>	50% coinsurance	30 days/year. <u>Preauthorization</u> is required. Inpatient <u>Preauthorization</u> penalty: \$500.	
	Durable medical equipment	50% coinsurance	50% coinsurance	None	
	<u>Hospice services</u>	Inpatient: \$400/visit plus 50% coinsurance Outpatient: 50% coinsurance	Inpatient: \$2,000 /visit plus 50% coinsurance Outpatient: 50% coinsurance	<u>Preauthorization</u> is required. Inpatient <u>Preauthorization</u> penalty: \$500.	

^{*}For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.bcbsok.com/bb/ind/bb_sp4h31bvpiokp_ok_2026.pdf</u>

		What Yo	Limitations, Exceptions, & Other		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
	Children's eye exam	No Charge; <u>deductible</u> does not apply	Up to a \$30 reimbursement is available	One visit per year. Out-of-Network reimbursement will not exceed the retail cost. See your benefit booklet* (Pediatric Vision Care Benefits) for details.	
If your child needs dental or eye care	Children's glasses	No Charge; <u>deductible</u> does not apply	Up to a \$75 reimbursement is available	One pair of glasses per year. Reimbursement for frames, lenses, and lens options purchased Out-of-Network is available (not to exceed the retail cost). See your benefit booklet* (Pediatric Vision Care Benefits) for details.	
	Children's dental check-up	Not Covered	Not Covered	None	

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 (unless the life of the mother is endangered)
- Acupuncture
- Bariatric surgery (for treatment of obesity/weight reduction)
- Cosmetic surgery (Except when <u>medically</u> necessary)

- Dental care (Adult and Child)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Routine foot care (except when medically necessary)
- Weight loss programs

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

- Chiropractic care (Chiropractic and Osteopathic manipulation combined with outpatient therapies limited to 25 visits per calendar year)
- Hearing aids (limited to one each ear every 48 months)
- Private-duty nursing (limited to 85 visits per year)

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: the <u>plan</u> at Blue Cross and Blue Shield of Oklahoma at 1-866-520-2507 or visit <u>www.bcbsok.com</u>. You may also contact your state insurance department at 1-405-521-2991 or the, Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa</u>. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318-2596 or state <u>Health Insurance Marketplace</u> or SHOP.

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: Oklahoma Department of Insurance, Consumer Protection at 1-405-521-2991 or <u>www.oid.ok.gov</u>.

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 1-866-520-2507.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-520-2507.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-866-520-2507.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-866-520-2507.

To see examples of how this <u>plan</u> 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 <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.

,	9,				
Peg is Having a B (9 months of in-network pre-na hospital delivery)	tal care and a	Managing Joe's Type 2 (a year of routine in-network controlled condition	are of a well-	Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The plan's overall deductible Specialist coinsurance Hospital (facility) copayment/coinsurance Other coinsurance \$1,025 \$400+50%		■ The plan's overall deductible Specialist coinsurance Hospital (facility) copayment/coinsurance Other coinsurance 50% \$400+50%		 The plan's overall deductible Specialist coinsurance Hospital (facility) copayment/coinsurance Other coinsurance 	\$1,025 50% \$400+50% 50%
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)		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)		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 \$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	
<u>Deductibles</u>	\$1,000	<u>Deductibles</u>	\$1,000	<u>Deductibles</u>	\$1,000
<u>Copayments</u>	\$400	<u>Copayments</u>	\$700	<u>Copayments</u>	\$400
Coinsurance	\$5,400	Coinsurance \$3		Coinsurance	\$700
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0
The total Peg would pay is	\$6,860	The total Joe would pay is	\$2,020	The total Mia would pay is	\$2,100

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



Non-Discrimination Notice

Health Care Coverage Is Important For Everyone

We do not discriminate on the basis of race, color, national origin (including limited English knowledge and first language), age, disability, or sex (as understood in the applicable regulation). We provide people with disabilities with reasonable modifications and free communication aids to allow for effective communication with us. We also provide free language assistance services to people whose first language is not English.

To receive reasonable modifications, communication aids or language assistance free of charge, please call us at 855-710-6984.

If you believe we have failed to provide a service, or think we have discriminated in another way, you can file a grievance with:

Office of Civil Rights Coordinator Phone: 855-664-7270 (voicemail)

Attn: Office of Civil Rights Coordinator TTY/TDD: 855-661-6965 300 E. Randolph St., 35th Floor Fax: 855-661-6960

Chicago, IL 60601 Email: civilrightscoordinator@bcbsil.com

You can file a grievance by mail, fax or email. If you need help filing a grievance, please call the toll-free phone number listed on the back of your ID card (TTY: 711).

You may file a civil rights complaint with the US Department of Health and Human Services, Office for Civil Rights, at:

US Dept of Health & Human Services Phone: 800-368-1019 200 Independence Avenue SW TTY/TDD: 800-537-7697

Room 509F, HHH Building Complaint Portal: ocrportal.hhs.gov/ocr/smartscreen/main.jsf Washington, DC 20201 Complaint Forms: hhs.gov/civil-rights/filing-a-complaint/index.html

This notice is available on our website at bcbsok.com/legal-and-privacy/non-discrimination-notice



ATTENTION: If you speak another language, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 855-710-6984 (TTY: 711) or speak to your provider.

Español Spanish	ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 855-710-6984 (TTY: 711) o hable con su proveedor.
العربية Arabic	تنبيه: إذا كنت تتحدث اللغة العربية. فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم TTY: 710، 6984) و تحدث إلى مقدم الخدمة.
中文 Chinese	注意:如果您说中文,我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务,以无障碍格式提供信息。致电 855-710-6984(文本电话:711)或咨询您的服务提供商。
Français French	ATTENTION : Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 855-710-6984 (TTY : 711) ou parlez à votre fournisseur.
Deutsch German	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistenzdienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 855-710-6984 (TTY: 711) an oder sprechen Sie mit Ihrem Provider.
ગુજરાતી Gujarati	ધ્યાન આપો. જો તમે ગુજરાતી બોલતા હો તો મફત ભાષાકીય સહ્યયતા સેવાઓ તમારા માટે ઉપલબ્ધ છે. યોગ્ય ઑક્ઝિલરી સહ્યય અને ઍક્સેસિબલ ફ્રૉમેંટમાં માહિતી પૂરી પાડવા માટેની સેવાઓ પણ વિના મૂલ્યે ઉપલબ્ધ છે. 855-710-6984 (TTY: 711) પર ક્રૉલ કરો અથવા તમારા પ્રદાતા સાથે વાત કરો.
हिंदी Hindi	ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध होती हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निःशुल्क उपलब्ध हैं। 855-710-6984 (TTY: 711) पर कॉल करें या अपने प्रदाता से बात करें।
Italiano Italian	ATTENZIONE: se parli Italiano, sono disponibili servizi di assistenza linguistica gratuiti. Sono inoltre disponibili gratuitamente ausili e servizi ausiliari adeguati per fornire informazioni in formati accessibili. Chiama l'855-710-6984 (tty: 711) o parla con il tuo fornitore.
한국어 Korean	주의: 한국어 를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 855-710-6984(TTY: 711)번으로 전화하거나 서비스 제공업체에 문의하십시오.
Diné Navajo	SHOOH: Diné bee yánilti'gogo, saad bee aná'awo' bee áka'anída'awo'ít'áá jiik'eh ná hóló. Bee ahil hane'go bee nida'anishí t'áá ákodaat'éhígíí dóó bee áka'anída'wo'í áko bee baa hane'í bee hadadilyaa bich'í' ahoot'i'ígíí éí t'áá jiik'eh hóló. Kohji' 855-710-6984 (TTY: 711) hodíilnih doodago nika'análwo'í bich'í' hanidziih.
فارسي Farsi	توجه: اگر فارسی صحبت می کنید، خدمات پشتیبانی زیانی رایگان در دسترس شما قرار دارد. همچنین کمکها و خدمات پشتیبانی مناسب برای ارائه اطلاعات در قالبهای قابل دسترس، بهطور رایگان موجود می باشند. با شماره 6984-710-855 (نامةاليپ: 711) تماس بگريرد يا با ارائهدهنده خود صحبت کنيد.
Polski Polish	UWAGA: Osoby mówiące po polsku mogą skorzystać z bezpłatnej pomocy językowej. Dodatkowe pomoce i usługi zapewniające informacje w dostępnych formatach są również dostępne bezpłatnie. Zadzwoń pod numer 855-710-6984 (TTY: 711) lub porozmawiaj ze swoim dostawcą.
РУССКИЙ Russian	ВНИМАНИЕ: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 855-710-6984 (ТТҮ: 711) или обратитесь к своему поставщику услуг.
Tagalog Tagalog	PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyong tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 855-710-6984 (TTY: 711) o makipag-usap sa iyong provider.
اردو Urdu	توجه دیں: اگر آب اردو بولے ہیں، تو آپ کے لیے زیان کی مفت ملد کی خدمات دستیاب ہیں۔ قابل رسائی فارمیٹس میں معلومات فراہم کرنے کے لیے مناسب معاون امداد اور خدمات بھی مفت دستیاب ہیں۔ 6984-710-855 (711:TTY) پر کال کریں یا اید فراہم کنندہ سے بات کریں۔
Việt Vietnamese	LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 855-710-6984 (Người khuyết tật: 711) hoặc trao đối với người cung cấp dịch vụ của bạn.

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