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.bcbsok.com/bb/ind/bb-spsa10bvpiokp-ok-2022.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 <u>deductible</u> ?	<u>Network</u> : \$3,600 Individual/\$10,800 Family Out-of-Network: \$10,800 Individual/\$32,400 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 <u>deductible</u> ?	Yes. In-Network Preventive Health, certain services with a <u>copayment</u> , and some <u>prescription drugs</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 deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	<u>Network</u> : \$8,700 Individual/\$17,400 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 <u>out-of-pocket limit</u> ?	<u>Premiums, balance-billed</u> charges, 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 <u>www.bcbsok.com</u> or call 1-800-942-5837 for a list of <u>network</u> <u>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 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> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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

	Common		What You Will Pay		Limitationa Evantiona 8 Other Important
Medical Event		Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
		Primary care visit to treat an injury or illness	\$5/visit; <u>deductible</u> does not apply	30% <u>coinsurance</u>	Virtual Visits are available. See your benefit booklet* for details.
	lf you visit a health	<u>Specialist</u> visit	50% coinsurance	50% coinsurance	None
	care <u>provider's</u> office or clinic	Preventive care/screening/ immunization	No Charge; <u>deductible</u> does not apply	30% <u>coinsurance</u>	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)	Freestanding Facility: 40% <u>coinsurance</u> Hospital: 50% <u>coinsurance</u>	50% coinsurance	None
If you have a test	Imaging (CT/PET scans, MRIs)	Freestanding Facility: 40% <u>coinsurance</u> Hospital: 50% <u>coinsurance</u>	50% <u>coinsurance</u>	Preauthorization is required; see your benefit booklet* for details.	

Common		What You Will Pay		Limitations, Exceptions, & Other Important
Medical Event Services You May		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
	Preferred generic drugs	Retail – Preferred Participating – No Charge Participating – \$15/prescription Mail - No Charge; <u>deductible</u> does not apply	Retail – \$15/prescription; <u>deductible</u> does not apply plus 50% additional charge	
If you need drugs to treat your illness or condition	Non-preferred generic drugs	Retail – Preferred Participating – \$15/prescription Participating – \$25/prescription Mail - \$45/prescription; <u>deductible</u> does not apply	Retail – \$25/prescription; <u>deductible</u> does not apply plus 50% additional charge	Limited to a 30-day supply at retail (or a 90- day supply at a <u>network</u> of select retail pharmacies). Up to a 90-day supply at mail order. <u>Specialty drugs</u> limited to a 30-day supply. 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. Additional out-of-network charge will not apply to any <u>deductible</u> or out-of-pocket amounts. Your cost for a covered insulin drug will not exceed \$30 per 30-day supply or \$90 per 90- day supply.
More information about prescription drug coverage is available at	Preferred brand drugs	Preferred Participating – 30% <u>coinsurance</u> Participating – 35% <u>coinsurance</u>	Retail – 35% <u>coinsurance</u> plus 50% additional charge	
www.bcbsok.com/rx22	Non-preferred brand drugs	Preferred Participating – 35% <u>coinsurance</u> Participating – 40% <u>coinsurance</u>	Retail – 40% <u>coinsurance</u> plus 50% additional charge	
	Preferred specialty drugs	45% coinsurance	45% <u>coinsurance</u> plus 50% additional charge	
	Non-preferred <u>specialty</u> drugs	50% <u>coinsurance</u>	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% <u>coinsurance</u> Hospital: \$300/visit plus 50% <u>coinsurance</u>	\$2,000/visit plus 50% <u>coinsurance</u>	<u>Preauthorization</u> is required. For Outpatient Infusion Therapy, see your benefit booklet* for details.
	Physician/surgeon fees	\$200/visit plus 50% <u>coinsurance</u>	50% <u>coinsurance</u>	
	Emergency room care	\$950/visit plus 50% <u>coinsurance</u>	\$950/visit plus 50% <u>coinsurance</u>	Copayment waived if admitted.
If you need immediate medical attention	Emergency medical transportation	50% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	<u>Urgent care</u>	50% coinsurance	50% coinsurance	Office visit <u>copayment</u> may apply instead of <u>coinsurance</u> .
If you have a hospital	Facility fee (e.g., hospital room)	\$400/visit plus 50% <u>coinsurance</u>	\$2,000/visit plus 50% coinsurance	Preauthorization is required. Facility: Preauthorization penalty: \$500. See your
stay	Physician/surgeon fees	50% <u>coinsurance</u>	50% <u>coinsurance</u>	benefit booklet* for details.

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Common		What You Will Pay		Limitations, Exceptions, & Other Important
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
lf you need mental health, behavioral	Outpatient services	50% <u>coinsurance</u> for office visits; 40% <u>coinsurance</u> for other outpatient services	30% <u>coinsurance</u> for office visits or 50% <u>coinsurance</u> for other outpatient services	Preauthorization is required; see your benefit booklet* for details.
health, or substance abuse services	Inpatient services	\$400/visit plus 50% <u>coinsurance</u>	\$2,000/visit plus 50% <u>coinsurance</u>	<u>Preauthorization</u> is required, see your benefit booklet* for details. <u>Preauthorization</u> penalty: \$500.

Common		What You Will Pay		Limitations, Exceptions, & Other Important
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
	Office visits	Primary Care: \$5/initial visit Specialist: 50% coinsurance	Primary Care: 30% <u>coinsurance</u> Specialist: 50% <u>coinsurance</u>	<u>Copayment</u> applies to first prenatal visit only (per pregnancy). <u>Cost-sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and
If you are pregnant	Childbirth/delivery professional services	50% coinsurance	50% coinsurance	
	Childbirth/delivery facility services	\$400/visit plus 50% <u>coinsurance</u>	\$2,000/visit plus 50% coinsurance	services described elsewhere in the SBC (i.e., ultrasound).
	Home health care	50% coinsurance	50% coinsurance	30 visits/year. Preauthorization is required.
	Rehabilitation services	50% coinsurance	50% coinsurance	Outpatient: Separate 25 visit limit per benefit
If you need help recovering or have other special health	Habilitation services	50% <u>coinsurance</u>	50% <u>coinsurance</u>	period for <u>Rehabilitation</u> and <u>Habilitation</u> <u>services</u> , which includes physical, speech, occupational therapy, and muscle manipulation. Inpatient: Separate 30-day maximum for <u>Rehabilitation</u> and <u>Habilitation</u> <u>services</u> per benefit period. <u>Preauthorization</u> is required. <u>Preauthorization</u> penalty: \$500.
needs	Skilled nursing care	50% coinsurance	50% coinsurance	30 days/year. <u>Preauthorization</u> is required. Inpatient <u>Preauthorization</u> penalty: \$500.
	Durable medical equipment	50% coinsurance	50% coinsurance	None
	Hospice services	Inpatient: \$400/visit plus 50% <u>coinsurance</u> Outpatient: 50% <u>coinsurance</u>	Inpatient: \$2,000/visit plus 50% <u>coinsurance</u> Outpatient: 50% <u>coinsurance</u>	Preauthorization is required. Inpatient Preauthorization penalty: \$500.
If your child needs dental or eye care	Children's eye exam	No Charge; <u>deductible</u> does not apply	Up to a \$30 reimbursement is available; <u>deductible</u> does not apply	One visit per year. Out-of-network reimbursement will not exceed the retail cost. See your benefit booklet* (Pediatric Vision Care Benefits) for details.
	Children's glasses	No Charge; <u>deductible</u> does not apply	Reimbursement is available; <u>deductible</u> does not apply	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:

• Abortion (unless the life of the mother is endangered)	 your policy or <u>plan</u> document for more information and a list of any other <u>excluded services.</u>) Dental care (Adult and Child) Routine eye care (Adult)
 Acupuncture Bariatric surgery (for treatment of obesity/weight reduction) 	 Infertility treatment Long-term care Non-emergency care when traveling outside the U.S. Routine foot care (due to systemic disease and in connection with diabetes) Weight loss programs
 Cosmetic surgery (except accidental injury repair and some instances for physiological functioning improvement of a malformed body member) 	
Other Covered Services (Limitations may apply to the	e services. This isn't a complete list. Please see your <u>plan</u> 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 plan at Blue Cross and Blue Shield of Oklahoma at 1-866-520-2507 or visit www.bcbsok.com. You may also contact you state insurance department at 1-800-522-0071 or the, Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa. 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, or state health insurance marketplace 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.

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

The plan's overall deductible	\$3,600
Specialist coinsurance	50%
Hospital (facility) copay/coins	\$400+50%
Other coinsurance	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)

Total Example Cost	\$12,700

In this example, Peg would pay:

Cost Sharing		
<u>Deductibles</u>	\$3,600	
<u>Copayments</u>	\$400	
Coinsurance	\$4,200	
What isn't covered		
Limits or exclusions \$6		
The total Peg would pay is	\$8,260	

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

The plan's overall deductible	\$3,600
Specialist coinsurance	50%
Hospital (facility) copay/coins	\$400+50%
Other coinsurance	50%

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	\$3,600		
<u>Copayments</u>	\$40		
Coinsurance	\$300		
What isn't covered			
Limits or exclusions \$20			
The total Joe would pay is	\$3,960		

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

The plan's overall deductible	\$3,600
Specialist coinsurance	50%
Hospital (facility) <u>copay/coins</u>	\$400+50%
Other coinsurance	50%

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	\$2,400
<u>Copayments</u>	\$400
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,800

Health care coverage is important for everyone.

We provide free communication aids and services for anyone with a disability or who needs language assistance. We do not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability.

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

Phone:

Fax:

Email:

If you believe we have failed to provide a service, or think we have discriminated in another way, contact us to file a grievance.

Office of Civil Rights Coordinator 300 E. Randolph St. 35th Floor Chicago, Illinois 60601

855-664-7270 (voicemail) TTY/TDD: 855-661-6965 855-661-6960 CivilRightsCoordinator@hcsc.net

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

U.S. Dept. of Health & Human Services 200 Independence Avenue SW Room 509F, HHH Building 1019 Washington, DC 20201

Phone: 800-368-1019 TTY/TDD: 800-537-7697 Complaint Portal: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf Complaint Forms: http://www.hhs.gov/ocr/office/file/index.html



If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 855-710-6984.

Español Spanish	Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-710-6984.
العربية Arabic	إن كان لديك أي لدى شخص تساعده أسئلة، فلديك الحق في الحصول بلغ المساعدة والمعلومات الضراورية بلغتك من دون اية تكلفة اللتحدث مع مترجم فرري، اتصل بلغ الرم 6984-710-855.
繁體中文 Chinese	如果您,或您正在協助的對象,對此有疑問,您有權利免費以您的母語獲得幫助和訊息。洽詢一位翻譯員,請撥電話 號碼 855-710-6984。
Français French	Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-710-6984.
Deutsch German	Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-710-6984 an.
ગુજરાતી	જો તમને અથવા તમે મદદ કરી રહ્યા ફોચ એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયક્રમ બાબતે પૃક્ષો ફોચ, તો તમને વિના ખચેર, તમારી ભાષામાં મદદ અને
Gujarati	માફતી મેળવવાનો ફક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કૉલ કરો.
हिंदी	यिद आपके, या आप जिसकी सहायता कर रहे हैं उैसके, प्रश्न हैं, तो आपके अपनी भाषा म निःशुल्क सहायता और जानकारी प्राप्त करन का अधिकार है।
Hindi	किसी अनवादक स बात करन क लिए 855-710-6984 पर कॉल करें।.
Italiano	Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare il
Italian	numero 855-710-6984.
한국어	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그려한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가
Korean	필요하시면 855-710-6984 로 전화하십시오.
Diné	T'áá ni, éí doodago ła'da biká anánilwo'ígii, na'idíłkidgo, ts'ídá bee ná ahóóti'í' t'áá níík'e niká a'doolwoł dóó bína'ídiłkidigíí bee nił h odoonih.
Navajo	Ata'dahalne'igíí bioh'j' hodiílnih kwe'é 855-710-8984.
فارسی	اگر شما، یا کسی که شما به ای کمک می کنید، سؤائی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید اجهت گفتگر با یک مترجم شهافی، با شماره
Persian	انمسا حاصل نمایید 1984-710-855
Polski	Jeśli Ty lub osoba, której pomagasz, macie jakiekolwiek pytania, macie prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z
Polish	tłumaczem, zadzwoń pod numer 855-710-6984.
Русский	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке.
Russian	Чтобы связаться с переводчиком, позвоните по телефону 855-710-6984.
Tagalog Tagalog	Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.
اردر Urdu	ائس آپ کو، یا تمی ایسے عرد کو جس کی آپ مدد کوریے ہیں. شوٹی مریوال درپیش سے شو، آپ کو اپنی زبان میں مختصدد اور معلومات حاصل کون ہے کا حق سے۔ مقربیم بن ے بات کرن ہے کا ہے کا 355-710-898 پر کال کریں۔
Tiềng Việt	Nếu quý vị, hoặc người mà quý vị giúp đờ, có câu hói, thi quý vị có quyền được giúp đờ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông
Vietnamese	dịch viên, gọi 855-710-6984.