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 1-866-787-9872. 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 1-888-428-2566 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Not applicable	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible?	Yes. In-network preventive services, emergency services or emergency medical transportation.	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 https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there deductibles for specific services?	Yes. **$500** individual / **$1,000** family for major medical services. Yes. In-network preventive services, emergency services or emergency medical transportation. There are no other specific deductibles.	You must pay all the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan?	$2,400 individual / $7,200 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.
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 out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. For a list of in-network providers, see capbluecross.com or call 1-800-962-2242.	You pay the least if you use a provider in the hospital/professional in-network providers tier. You pay more if you use a provider in the major medical tier. 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.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

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			Limits, Exceptions, & Other Important Information
		Hospital/ Professional (In-Network Provider) (You will pay the least)	Major Medical	Hospital/ Professional (Out-of-Network Provider) (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	Not covered	20% coinsurance	Not covered	None
	Specialist visit	Not covered	20% coinsurance	Not covered	None
	Preventive care/screening/ immunization	No charge	No charge	No charge	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	20% coinsurance	No charge	None
	Imaging (CT/PET scans, MRIs)	No charge	20% coinsurance	No charge	None
If you need drugs to treat your illness or condition. More information about prescription drug coverage is available by calling 1-866-787-9872	Generic drugs	Not covered			None
	Preferred brand drugs	Not covered			None
	Non-preferred brand drugs	Not covered			None
	Specialty drugs	No coverage for specialty drug			None
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	20% coinsurance	25% coinsurance	No coverage for services at out-of-network ambulatory surgical facilities
	Physician/surgeon fees	No charge	20% coinsurance	No charge	*See preauthorization schedule attached to your plan document.
If you need immediate medical attention	Emergency room care	No charge	No charge	No charge	Deductible does not apply.
	Emergency medical transportation	Not covered	No charge	Not covered	Deductible does not apply.
	Urgent care	No charge	No charge	No charge	

*For more information about preauthorization, see the requirements document at https://www.capbluecross.com/preauthorization.

Common Medical Event	Services You May Need	What You Will Pay			Limits, Exceptions, & Other Important Information
		Hospital/ Professional (In-Network Provider) (You will pay the least)	Major Medical	Hospital/ Professional (Out-of-Network Provider) (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	20% coinsurance	25% coinsurance	*See preauthorization schedule attached to your plan document.
	Physician/surgeon fees	No charge	20% coinsurance	No charge	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Not covered	20% coinsurance	Not covered	None
	Inpatient services	No charge	20% coinsurance	25% coinsurance	None
If you are pregnant	Office visits	Not covered	20% coinsurance	Not covered	Depending on the type of services, a copayment, coinsurance, or deductible may apply.
	Childbirth/delivery professional services	No charge	20% coinsurance	No charge	
	Childbirth/delivery facility services	No charge	20% coinsurance	25% coinsurance	
If you need help recovering or have other special health needs	Home health care	No charge	20% coinsurance	Not covered	30 visit limit per benefit period. *See preauthorization schedule attached to your plan document.
	Rehabilitation services	Not covered	20% coinsurance	Not covered	----------none----------
	Habilitation services	Not covered	20% coinsurance	Not covered	
	Skilled nursing care	Not covered	20% coinsurance	Not covered	100 day limit per benefit period.
	Durable medical equipment	Not covered	20% coinsurance	Not covered	*See preauthorization schedule attached to your plan document.
	Hospice services	No charge	Not covered	30% coinsurance	None
If your child needs dental or eye care	Children's eye exam	Not covered		Not covered	None
	Children's glasses	Not covered		Not covered	None
	Children's dental check-up	Not covered		Not covered	None

*For more information about preauthorization, see the requirements document at https://www.capbluecross.com/preauthorization.

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.)		
• Acupuncture	• Glasses	• Private-duty nursing
• Bariatric surgery (unless medically necessary)	• Hearing aids	• Routine eye care
• Cosmetic surgery	• Long-term care	• Routine foot care (unless medically necessary)
• Dental care	• Non-preferred drugs	• Weight loss programs
• Generic drugs	• Preferred drugs	
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Chiropractic care	• Infertility treatment	• Non-emergency care when traveling outside the U.S.

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: 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. 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 pennie.com or call 1-844-844-8040.

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: Capital Blue Cross at 1-866-787-9872 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

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 Minimum Value Standards? **No**

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.

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 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 plan's overall deductible	$500
Specialist coinsurance	20%
Hospital (facility) coinsurance	20%
Other coinsurance	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**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$0
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$70
The total Peg would pay is	$70

Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	$500
Specialist coinsurance	20%
Hospital (facility) coinsurance	20%
Other coinsurance	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	**$ 5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$500
Copayments	$0
Coinsurance	$100
What isn't covered	
Limits or exclusions	$4,100
The total Joe would pay is	$4,700

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

The plan's overall deductible	$500
Specialist coinsurance	20%
Hospital (facility) coinsurance	20%
Other coinsurance	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	**$ 2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$500
Copayments	$0
Coinsurance	$70
What isn't covered	
Limits or exclusions	$10
The total Mia would pay is	$580

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

1 Healthcare benefit programs issued or administered by Capital Blue Cross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company® and Keystone Health Plan® Central. Independent licensees of the Blue Cross Blue Shield Association. Communications issued by Capital Blue Cross in its capacity as administrator of programs and provider relations for all companies.