Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. BCBSHP Silver Core Pathway X HMO 5300 S06

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/2017 - 12/31/2017

Coverage for: Individual + Family | Plan Type: HMO



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at https://eoc.bcbsga.com/eocdps/2J3TIND01012017 or by calling (855) 738-6652.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$250 person / \$500 family for In-Network Providers. Does not apply to Preventive Care and Primary Care visit.	You must pay all costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1st). See the chart starting on page 3 for how much you pay for covered services after you meet the <u>deductible</u> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 3 for other costs for services this plan covers.
Is there an <pre>out-of-pocket limit</pre> on my expenses?	Yes; \$750 person / \$1,500 family for In-Network Providers.	The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <u>out-of-pocket</u> <u>limit?</u>	Premiums, Balance-Billed 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 .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 3 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a <u>network</u> of <u>providers</u> ?	Yes, Pathway X. For a list of In-Network providers, see www.bcbsga.com or call (855) 738-6652. Dental and Vision benefits may access	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 3 for how this plan pays different kinds of providers .

Questions: Call (855) 738-6652 or visit us at <u>www.bcbsga.com</u>

GA/I/F/BCBSHP Silver Core Pathway X HMO 5300 S0/2J3T/NA/01-17

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.cciio.cms.gov or call (855) 738-6652 to request a copy.

Important Questions	Answers	Why this Matters:
	a different network of providers.	
Do I need a referral to see a <u>specialist</u> ?	No; you do not need a referral to see a specialist.	You can see the specialist you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 7. See your policy or plan document for additional information about excluded services .



- <u>Copayments</u> are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- <u>Coinsurance</u> is *your* share of the costs of a covered service, calculated as a percent of the <u>allowed amount</u> for the service. For example, if the plan's <u>allowed amount</u> for an overnight hospital stay is \$1,000, your <u>coinsurance</u> payment of 20% would be \$200. This may change if you haven't met your <u>deductible</u>.
- The amount the plan pays for covered services is based on the <u>allowed amount</u>. If an out-of-network <u>provider</u> charges more than the <u>allowed amount</u>, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the <u>allowed amount</u> is \$1,000, you may have to pay the \$500 difference. (This is called <u>balance billing</u>.)
- This plan may encourage you to use <u>In-Network providers</u> by charging you lower <u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u> amounts.

Common Medical Event	Services You May Need	Your Cost if You Use a Preferred Network Provider	Your Cost if You Use an In-Network Provider	Your Cost if You Use a Non-Network Provider	Limitations & Exceptions
	Primary care visit to treat an injury or illness	Not Applicable	\$25 copay per visit	Not covered	none
If won winit	Specialist visit	Not Applicable	25% coinsurance	Not covered	none
If you visit a health care provider's office or clinic	Other practitioner office visit	Spinal Manipulation Not Applicable Acupuncture Not Applicable	Spinal Manipulation 25% coinsurance Acupuncture Not covered	Spinal Manipulation Not covered Acupuncture Not covered	Spinal Manipulation Coverage for In-Network Providers is limited to 20 visits per benefit period. Acupuncturenone
	Preventive care/screening/immunization	Not Applicable	No charge	Not covered	none
If you have a test	Diagnostic test (x-ray, blood work)	Lab – Office Not Applicable X-Ray – Office Not Applicable	Lab – Office 25% coinsurance X-Ray – Office 25% coinsurance	Lab – Office Not covered X-Ray – Office Not covered	Lab – Office X-Ray – Office none
	Imaging (CT/PET scans, MRIs)	Not Applicable	\$100 copay per visit and then 50% coinsurance	Not covered	none
If you need drugs to treat your illness or condition	Tier 1 - Typically Generic	\$10 copay per prescription (retail only) and \$25 copay per prescription (home delivery only)	\$20 copay per prescription (retail only)	Not covered	Covers up to a 30 day supply (retail pharmacy). Covers up to a 90 day supply (home delivery program).
More information	Tier 2 - Typically Preferred Brand &	\$30 copay per prescription (retail only)	\$40 copay per prescription (retail only)	Not covered	Covers up to a 30 day supply (retail pharmacy). Covers up to a 90 day

Common Medical Event	Services You May Need	Your Cost if You Use a Preferred Network Provider	Your Cost if You Use an In-Network Provider	Your Cost if You Use a Non-Network Provider	Limitations & Exceptions
about prescription drug	Non-Preferred Generics	and \$90 copay per prescription (home delivery only)			supply (home delivery program).
coverage is available at http://www.	Tier 3 - Typically Non-Preferred Brand	40% coinsurance (retail and home delivery)	50% coinsurance (retail only)	Not covered	Covers up to a 30 day supply (retail pharmacy). Covers up to a 90 day supply (home delivery program).
anthem.com /pharmacyin formation/ Anthem Select Drug List	Tier 4 - Typically Specialty (brand and generic)	40% coinsurance (retail and home delivery)	50% coinsurance (retail only)	Not covered	Covers up to a 30 day supply (retail pharmacy). Covers up to a 30 day supply (home delivery program).
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	Not Applicable	25% coinsurance	Not covered	none
surgery	Physician/surgeon fees	Not Applicable	25% coinsurance	Not covered	none
If you need	Emergency room services	Not Applicable	25% coinsurance	Covered as In-Network	none
immediate medical attention	Emergency medical transportation	Not Applicable	25% coinsurance	Covered as In-Network	none
	Urgent care	Not Applicable	\$50 copay per visit	Covered as In-Network	none
If you have a hospital stay	Facility fee (e.g., hospital room)	Not Applicable	50% coinsurance	Not covered	Coverage for Inpatient rehabilitation and skilled nursing services combined In-Network Providers is limited to 60 visits per benefit period.
	Physician/surgeon fee	Not Applicable	25% coinsurance	Not covered	none
If you have mental health, behavioral health, or	Mental/Behavioral health outpatient services	Mental/Behavioral Health Office Visit Not Applicable Mental/Behavioral Health Facility Visit -	Mental/Behavioral Health Office Visit 25% coinsurance Mental/Behavioral Health Facility Visit -	Mental/Behavioral Health Office Visit Not covered Mental/Behavioral Health Facility Visit -	Mental/Behavioral Health Office Visit Mental/Behavioral Health Facility Visit - Facility Charges

Common Medical Event	Services You May Need	Your Cost if You Use a Preferred Network Provider	Your Cost if You Use an In-Network Provider	Your Cost if You Use a Non-Network Provider	Limitations & Exceptions
substance abuse needs		Facility Charges Not Applicable	Facility Charges 50% coinsurance	Facility Charges Not covered	none
	Mental/Behavioral health inpatient services	Not Applicable	50% coinsurance	Not covered	none
	Substance use disorder outpatient services	Substance Use Office Visit Not Applicable Substance Use Facility Visit - Facility Charges Not Applicable	Substance Use Office Visit 25% coinsurance Substance Use Facility Visit - Facility Charges 50% coinsurance	Substance Use Office Visit Not covered Substance Use Facility Visit - Facility Charges Not covered	Substance Use Office Visit Substance Use Facility Visit - Facility Chargesnone
	Substance use disorder inpatient services	Not Applicable	50% coinsurance	Not covered	none
If you are	Prenatal and postnatal care	Not Applicable	25% coinsurance	Not covered	none
pregnant	Delivery and all inpatient services	Not Applicable	50% coinsurance	Not covered	Applies to inpatient facility. Other cost shares may apply depending on services provided.
If you need help recovering or have other special health needs	Home health care	Not Applicable	25% coinsurance	Not covered	Coverage for In-Network Providers is limited to 120 visits per benefit period.
	Rehabilitation services	Not Applicable	25% coinsurance	Not covered	Coverage for physical therapy and occupational therapy combined is limited to 20 visits per benefit period and Speech Therapy is limited to 20 visits per benefit period. Apply to In-Network Providers.
	Habilitation services	Not Applicable	25% coinsurance	Not covered	Coverage for physical therapy and occupational therapy combined is limited to 20 visits per benefit period and Speech Therapy is limited to 20 visits per benefit period. Apply to In-Network Providers.
	Skilled nursing care	Not Applicable	50% coinsurance	Not covered	Coverage for Inpatient rehabilitation and skilled nursing

Common Medical Event	Services You May Need	Your Cost if You Use a Preferred Network Provider	Your Cost if You Use an In-Network Provider	Your Cost if You Use a Non-Network Provider	Limitations & Exceptions
					services combined In-Network Providers is limited to 60 visits per
					benefit period.
	Durable medical equipment	Not Applicable	25% coinsurance	Not covered	none
	Hospice service	Not Applicable	25% coinsurance	Not covered	none
IC	Eye exam	Not Applicable	No charge	Not covered	Coverage for In-Network Providers is limited to 1 exam per benefit period.
If your child needs dental or eye care	Glasses	Not Applicable	No charge	Not covered	Coverage for In-Network Providers is limited to 1 unit per benefit period.
	Dental check-up	Not Applicable	0% coinsurance	Not covered	Coverage for In-Network Providers is limited to 2 visits per benefit period.

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Hearing aids

- Infertility treatment
- Long-term care
- No non-network services covered outside of GA
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing

- Routine eye care (Adult)
- Routine foot care
 - Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

• Spinal Manipulation Coverage is limited to 20 visits per benefit period.

Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at (855) 738-6652. You may also contact your state insurance department at:

Georgia Office of Insurance and Safety Fire Commissioner Consumer Services Division 2 Martin Luther King, Jr. Drive WestTower, Suite 716 Atlanta, Georgia 30334 (800) 656-2298 http://www.oci.ga.gov/ConsumerService/Home.aspx

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact:

ATTN: Grievances and Appeals P.O. Box 105449 Atlanta, GA 30548-5449 Georgia Office of Insurance and Safety Fire Commissioner Consumer Services Division 2 Martin Luther King, Jr. Drive WestTower, Suite 716 Atlanta, Georgia 30334 (800) 656-2298 http://www.oci.ga.gov/ConsumerSe

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rvice/Home.aspx

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy** <u>does</u> provide minimum essential coverage.

Language Access Services:

如果您是非會員並需要中文協助,請聯絡您的銷售代表或小組管理員。如果您已參保,則請使用您 ID 卡上的號碼聯絡客戶服務人員。

Doo bee a'tah ni'liigoo eí dooda'í, shikáa adoolwol iinízinigo t'áá diné k'éjiígo, t'áá shoodí ba na'alníhí ya sidáhí bich'í naabídíilkiid. Eí doo biigha daago ni ba'nija'go ho'aalagíí bich'í hodiilní. Hai'daa iini'taago eíya, t'áá shoodí diné ya atáh halne'ígíí ní béésh bee hane'í wólta' bi'ki si'niilígíí bi'kéhgo bich'í hodiilní.

Si no es miembro todavía y necesita ayuda en idioma español, le suplicamos que se ponga en contacto con su agente de ventas o con el administrador de su grupo. Si ya está inscrito, le rogamos que llame al número de servicio de atención al cliente que aparece en su tarjeta de identificación.

Kung hindi ka pa miyembro at kailangan ng tulong sa wikang Tagalog, mangyaring makipag-ugnayan sa iyong sales representative o administrator ng iyong pangkat. Kung naka-enroll ka na, mangyaring makipag-ugnayan sa serbisyo para sa customer gamit ang numero sa iyong ID card.

To see examples of how this plan might cover costs for a sample medical situation, see the next page.—

About These Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby

(normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$6,750
- Patient pays \$790

Sample care costs:

\$2,700
\$2,100
\$900
\$900
\$500
\$200
\$200
\$40
\$7,540

Patient pays:

Deductibles	\$250
Copays	\$40
Coinsurance	\$500
Limits or exclusions	\$0
Total	\$790

Managing type 2 diabetes

(routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$4,440
- Patient pays \$960

Sample care costs:

Prescriptions	\$2, 900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$250
Copays	\$500
Coinsurance	\$10
Limits or exclusions	\$200
Total	\$960

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from innetwork <u>providers</u>. If the patient had received care from out-of-network <u>providers</u>, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how <u>deductibles</u>, <u>co</u> <u>payments</u>, and <u>coinsurance</u> can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

No. Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

No. Coverage Examples are <u>not</u> cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your <u>providers</u> charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

Yes. When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

Yes. An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as copayments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

(TTY/TDD: 711)

Albanian (Shqip): Nëse keni pyetje në lidhje me këtë dokument, keni të drejtë të merrni falas ndihmë dhe informacion në gjuhën tuaj. Për të kontaktuar me një përkthyes, telefononi (855) 738-6652

Amharic (**አማርኛ)፦** ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማግኘት መብት አለዎት። አስተርጻሚ ለማናገር (855) 738-6652 ይደውሉ።

Armenian (հայերեն). Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվձար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով։ Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (855) 738-6652։

Bassa (Băsóð Wùdù): M dyi dyi-diè-dè bě bédé bá céè-dè nìà kɛ dyí ní, ɔ mò nì dyí-bèdèìn-dè bé m ké gbo-kpá-kpá kè bỗ kpɔ̃ dé m bídí-wùdùǔn bó pídyi. Bé m ké wudu-zììn-nyò dò gbo wùdù kɛ, dá (855) 738-6652.

Bengali (বাংলা): যদি এই লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন খাকে, ভাহলে আপলার ভাষায় বিলামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য (৪55) 738-6652 —তে কল করুল।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဇုန် (855) 738-6652 သို့ ခေါ် ဆိုပါ။

Chinese (中文): 如果您對本文件有任何疑問,您有權使用您的語言免費獲得協助和資訊。如需與譯員通話,請致電 (855) 738-6652。

Dinka (Dinka): Na noŋ thiëëc në ke de ya thorë, ke yin noŋ loŋ bë yi kuony ku wɛr alëu bë gεεr yic yin ne thoŋ du ke cin wëu taauë ke piny. Te kor yin ba jam wënë ran ye thok geryic, ke yin col (855) 738-6652.

Dutch (Nederlands): Bij vragen over dit document hebt u recht op hulp en informatie in uw taal zonder bijkomende kosten. Als u een tolk wilt spreken, belt u (855) 738-6652.

French (Français): Si vous avez des questions sur ce document, vous avez la possibilité d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour parler à un interprète, appelez le (855) 738-6652.

German (Deutsch): Wenn Sie Fragen zu diesem Dokument haben, haben Sie Anspruch auf kostenfreie Hilfe und Information in Ihrer Sprache. Um mit einem Dolmetscher zu sprechen, bitte wählen Sie (855) 738-6652.

Greek (Ελληνικά) Αν έχετε τυχόν απορίες σχετικά με το παρόν έγγραφο, έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας δωρεάν. Για να μιλήσετε με κάποιον διερμηνέα, τηλεφωνήστε στο (855) 738-6652.

Gujarati (ગુજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ચ વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો (855) 738-6652.

Haitian Creole (Kreyòl Ayisyen): Si ou gen nenpòt kesyon sou dokiman sa a, ou gen dwa pou jwenn èd ak enfòmasyon nan lang ou gratis. Pou pale ak yon entèprèt, rele (855) 738-6652.

Hindi (हिंदी): अगर आपके पास इस दस्तावेज़ के बारे में कोई प्रश्न हैं, तो आपको निःशुल्क अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। दुभाषिये से बात करने के लिए, कॉल करें (855) 738-6652

Hmong (White Hmong): Yog tias koj muaj lus nug dab tsi ntsig txog daim ntawv no, koj muaj cai tau txais kev pab thiab lus qhia hais ua koj hom lus yam tsim xam tus nqi. Txhawm rau tham nrog tus neeg txhais lus, hu xov tooj rau (855) 738-6652.

Igbo (Igbo): O bur u na i nwere ajuju o bula gbasara akwukwo a, i nwere ikike inweta enyemaka na ozi n'asusu gi na akwughi ugwo o bula. Ka gi na okowa okwu kwuo okwu, kpoo (855) 738-6652.

Ilokano (Ilokano): Nu addaan ka iti aniaman a saludsod panggep iti daytoy a dokumento, adda karbengam a makaala ti tulong ken impormasyon babaen ti lenguahem nga awan ti bayad na. Tapno makatungtong ti maysa nga tagipatarus, awagan ti (855) 738-6652.

Indonesian (Bahasa Indonesia): Jika Anda memiliki pertanyaan mengenai dokumen ini, Anda memiliki hak untuk mendapatkan bantuan dan informasi dalam bahasa Anda tanpa biaya. Untuk berbicara dengan interpreter kami, hubungi (855) 738-6652.

Italian (Italiano): In caso di eventuali domande sul presente documento, ha il diritto di ricevere assistenza e informazioni nella sua lingua senza alcun costo aggiuntivo. Per parlare con un interprete, chiami il numero (855) 738-6652

Japanese (日本語): この文書についてなにかご不明な点があれば、あなたにはあなたの言語で無料で支援を受け情報を得る権利があります。通訳と話すには、(855) 738-6652 にお電話ください。

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