Summary of Benefits and Coverage: What this Plan Covers & What it Costs | Coverage for: | Plan Type: PPO

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 www.wyomingblue.com or by calling 800 442-2376.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	Network providers **$500/** person, **$1,000/** family. Out-of-network providers **$1,000/** person **$2,000/** family. In-network preventive care and services subject to a copay are not subject to the **deductible**.	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	No.	You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services your plan covers.
Is there an out–of–pocket limit on my expenses?	Yes. Network providers **$2,500/** person, **$5,000/** family. Out-of-network providers **$4,000/** person, **$8,000/** family.	The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the costs of covered services. This limit helps you plan for health care expenses.
What is not included in the out–of–pocket limit?	Premiums, balance-billed charges, preventive care, sanctions, reductions 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 2 describes any limits on what the plan will pay for *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes. See **www.wyomingblue.com or call 800 442-2376** for a list of **preferred providers**.	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 2 for how this plan pays different kinds of **providers**.
Do I need a referral to see a specialist?	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 4. See your policy or plan document for additional information about **excluded services**.

Questions: Call 800 442-2376 or visit us at www.wyomingblue.com.
If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at http://www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf or call 800 442-2376 to request a copy.

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

Common Medical Event	Services You May Need	Your cost If You Use an In-network Provider	Your cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$25	20% co-insurance	For Teladoc, there is no charge for the initial call; $10 copay for additional calls.
	Specialist visit	10% co-insurance	20% co-insurance	----------None----------
	Other practitioner office visit	10% co-insurance	20% co-insurance	In network Chiropractic manipulations: $25 copay, waive deductible and coinsurance. Limited to 20 visits per year.
	Preventive care/screening/immunization	No Charge	20% co-insurance	Includes, but not limited to, routine cancer screenings - routine pelvic exam, routine colorectal exam, routine prostate exam, routine breast exam & all related testing.
If you have a test	Diagnostic test (x-ray, blood work)	10% co-insurance	20% co-insurance	The following tests are covered at 100%: Mammograms, colorectal screenings, cervical screening, well woman testing, bone density - 1 every 2 yrs. starting at age 50, PSA Test – 1 per calendar yr.
	Imaging (CT/PET scans, MRIs)	10% co-insurance	20% co-insurance	When multiple MRI/MRT/MRA's are performed on the same day, benefits for the technical component will be subject to a 50% reduction for each MRI/MRT/MRA after the first.

Common Medical Event	Services You May Need	Your cost If You Use an In-network Provider	Your cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.wyomingblue.com.	Generic drugs	$15 co-pay/prescription	$15 co-pay/prescription	2.5 times the regular copay for 90 day supply from retail or mail order.
	Preferred brand drugs	$35 co-pay/prescription	$35 co-pay/prescription	2.5 times the regular copay for 90 day supply from retail or mail order.
	Non-preferred brand drugs	$50 co-pay/prescription	$50 co-pay/prescription	2.5 times the regular copay for 90 day supply from retail or mail order.
	Specialty drugs	See above for Specialty drugs classified as Generic, Preferred Brand or Non-preferred Brand.	See above for Specialty drugs classified as Generic, Preferred Brand or Non-preferred Brand.	----------None----------
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% co-insurance	20% co-insurance	----------None----------
	Physician/surgeon fees	10% co-insurance	20% co-insurance	----------None----------
If you need immediate medical attention	Emergency room services	$250 copay	$250 copay	Waive copay and apply deductible and coinsurance if admitted. All medical emergencies are covered at the in-network benefit.
	Emergency medical transportation	10% co-insurance	10% co-insurance	----------None----------
	Urgent care	$75 copay	20% co-insurance	----------None----------
If you have a hospital stay	Facility fee (e.g., hospital room)	10% co-insurance	20% co-insurance	Authorization must be obtained prior to an inpatient admission.
	Physician/surgeon fee	10% co-insurance	20% co-insurance	----------None----------
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$25 copay	20% co-insurance	For office visits from a participating provider, you pay $25 copay (deductible does not apply).
	Mental/Behavioral health inpatient services	10% co-insurance	20% co-insurance	Precertification required (maximum $1,500 per confinement).
	Substance use disorder outpatient services	$25 copay	20% co-insurance	For office visits from a participating provider, you pay $25 copay (deductible does not apply).
	Substance use disorder inpatient services	10% co-insurance	20% co-insurance	Precertification required (maximum $1,500 per confinement).

Common Medical Event	Services You May Need	Your cost If You Use an In-network Provider	Your cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you are pregnant	Prenatal and postnatal care	$25 copay (Initial Visit)	20% co-insurance	Deductible does not apply for in-network providers. No charge for preventive pre-natal care.
	Delivery and all inpatient services	10% co-insurance	20% co-insurance	----------None----------
If you need help recovering or have other special health needs	Home health care	10% co-insurance	20% co-insurance	Must be pre-approved by Case Management. Limited to 120 visits per calendar year.
	Rehabilitation services	10% co-insurance	20% co-insurance	Inpatient will be paid at 100% after the deductible for the first 60 days. 180 day calendar year max.
	Habilitation services	Not Covered	Not Covered	----------None----------
	Skilled nursing care	10% co-insurance	20% co-insurance	Must be pre-approved by Case Management. Care must begin within 14 days after discharge from the hospital or skilled nursing facility.
	Durable medical equipment	10% co-insurance	20% co-insurance	----------None----------
	Hospice service	10% co-insurance	20% co-insurance	Must be pre-approved by Case Management.
If your child needs dental or eye care	Eye exam	Not Covered	Not Covered	Covered under standalone vision plan.
	Glasses	Not Covered	Not Covered	Covered under standalone vision plan.
	Dental check up	Not Covered	Not Covered	Covered under standalone dental plan.

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
- Dental care (Adult)
- Hearing aids
- Infertility treatment
- Long-term care
- 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.)

- Bariatric surgery - Requires prior approval
- Chiropractic care - Limited to 20 visits.
- Cosmetic surgery - Limited to pre-approved restorative surgery.
- Non-emergency care when traveling outside the U.S.

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-442-2376. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

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, refer to your benefit document for details. You can contact the Claim Supervisor - Blue Cross Blue Shield of Wyoming at 1-800-442-2376 or www.wyomingblue.com, the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

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 does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

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 $6,090**
- **Patient pays $1,450**

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Deductibles	$500
Co-pays	$50
Co-insurance	$700
Limits or exclusions	$200
Total	**$1,450**

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers: $5,400**
- **Plan pays $3,420**
- **Patient pays $1,980**

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	$500
Co-pays	$1,200
Co-insurance	$200
Limits or exclusions	$80
Total	**$1,980**

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 in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **co-payments**, and **co-insurance** 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 **not** 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 **providers** 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 **co-payments**, **deductibles**, and **co-insurance**. 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.

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