Excellus BCBS: BluePoint2 / POS A

A nonprofit independent licensee of the BlueCross BlueShield Association

Coverage for: Family | Plan Type: POS

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 1-800-499-1275 or visit Our website at www.excellusbcbs.com. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at www.cciio.cms.gov or www.healthcare.gov/sbc-glossary or call 1-800-499-1275 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	In-Network: \$0 Individual/\$0 Family; Out-of-Network: \$300 Individual/ \$750 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?	Yes, <u>Preventive Care</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 https://www.healthcare.gov/coverage/preventive-care-benefits/.
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 limit</u> for this <u>plan</u> ?	Medical: In-Network: \$5,450 Individual/\$10,900 Family; Out-of-Network: \$8,500 Individual/ \$17,000 Family Pharmacy: \$2,550 Individual/\$5,100 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> ?	Costs for penalties for failure to obtain preauthorization for services, 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. See www.excellusbcbs.com or call 1-800-499-1275 for a list of network providers.	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 specialist you choose without a referral.



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.

		What \	ou Will Pay		
Common Medical Event	Services You May Need	In-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	\$35 <u>Copay/</u> visit	20% Coinsurance	None	
	Specialist visit	\$50 Copay/visit	20% Coinsurance		
If you visit a health care provider's office or clinic	Preventive care/screening/ immunization	Adult Physical: No Charge Adult Immunizations: No Charge Well Child Visit: No Charge	Adult Physical: Not Covered Adult Immunizations: Not Covered Well Child Visit: 20% Coinsurance	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. 1 Exam per year	
	Diagnostic test (x-ray, blood work)	X-Ray: \$50 <u>Copay</u> /visit Blood Work: No Charge	X-Ray: 20% <u>Coinsurance</u> Blood Work: 20% <u>Coinsurance</u>	None	
If you have a test	Imaging (CT/PET scans, MRIs)	\$75 <u>Copay/</u> visit	20% Coinsurance		
If you need drugs to treat your illness or condition More information about	Tier 1 (Generic drugs)	Copay Mail Order and Wegman's 90-	Retail 30-Day Supply: \$17 Copay  Retail after 3 fills (30-day Supply):	Pharmacy Benefit Administered by OptumRx: 1-855-209-1300.	
prescription drug coverage is available at	Tier 2 (Preferred brand drugs)	Copay	\$37.50 copay  Retail 30-Day Supply: \$40 Copay	No 90-Day Supply at non-Wegman's retail. Higher copays for maintenance medications at non-Wegman's retail pharmacy after 3 fills.	
www.OptumRx.com		Mail Order and Wegman's 90- Day Supply: \$87.50	Retail after 3 fills (30-day Supply): \$87.50 copay	Certain breast cancer risk reducing medications in certain cases, smoking cessation medications for those over 18 for	
	Tier 3 (Non-preferred brand drugs)	Wegman's 30-Day Supply: \$50 Copay Mail Order and Wegman's 90- Day Supply: \$125	Retail 30-Day Supply: \$60 Copay  Retail after 3 fills (30-day Supply): \$125 copay	certain duration at no charge and for women, generic oral contraceptives are covered with a copay of \$0.	
	Specialty drugs	7 11 7	7 - \$60	Specialty drugs must be filled by a Designated Pharmacy	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	\$140 <u>Copay</u>	20% Coinsurance	None	
surgery	Physician/surgeon fees	\$50/surgery Copay	20% Coinsurance	Trono	
	Emergency room care	\$140 Copay/visit	\$140 Copay/visit	None	
If you need immediate	Emergency medical transportation	No Charge	No Charge  Deductible does not apply	None	

<sup>\*</sup> For more information about limitations and exceptions, see <a href="plan"><u>plan</u></a> or policy document at www.excellusbcbs.com

medical attention	<u>Urgent care</u>	\$55 Copay/visit	20% Coinsurance	None	
	Facility fee (e.g., hospital room)	\$200 <u>Copay</u>	20% Coinsurance	Name	
If you have a hospital stay	Physician/surgeon fees	No Charge	20% Coinsurance	None	
If you need mental health,	Outpatient services	\$50 Copay/visit	20% Coinsurance		
behavioral health, or substance abuse services	Inpatient services	\$200 <u>Copay</u>	20% Coinsurance	Includes Partial Hospitalization for Outpatient services	
	Office visits	No Charge	20% Coinsurance	Cost sharing does not apply for preventive services.	
If you are pregnant	Childbirth/delivery professional services	No Charge	20% Coinsurance	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Depending on	
	Childbirth/delivery facility services	\$200 <u>Copay</u>		the type of services, a copayment, coinsurance or deductible may apply.	

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Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Home health care	No Charge	20% <u>Coinsurance</u>	Deductible is limited to \$50 Out-of-Network
If you need help recovering	Rehabilitation services	\$50 Copay/visit	20% Coinsurance	45 Visits per year limit
or have other special	Habilitation services	\$50 Copay/visit	20% Coinsurance	45 Visits per year limit
health needs	Skilled nursing care	\$200 <u>Copay</u>	20% <u>Coinsurance</u>	45 Visits per year limit
	<u>Durable medical equipment</u>	20% Coinsurance	20% Coinsurance	None
	Hospice services	No Charge	20% Coinsurance	Family bereavement counseling limited to 5 Visits per year
	Children's eye exam	\$50 Copay/visit	Not Covered	1 Exam per year
If your child needs dental	Children's glasses	Not Covered	Not Covered	Mana
or eye care	Children's dental check-up	Not Covered	Not Covered	None

### **Excluded Services & Other Covered Services:**

Sei	Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)				
•	Cosmetic surgery	•	Dental care (Adult)	•	Dental care (Child)
•	Long-term care	•	Prescription Drugs	•	Private-duty nursing
•	Routine foot care	•	Weight loss programs		

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

- Acupuncture
   Bariatric surgery
   Chiropractic care
- Hearing aids
   Infertility treatment
   Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)

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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or https://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 <a href="Health Insurance Marketplace">Health Insurance Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan 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 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: the phone number on Your ID card or www.excellusbcbs.com; 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; New York State Department of Financial Services Consumer Assistance Unit at 1-800-342-3736 or www.dfs.ny.gov. Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact the Consumer Assistance Program at 1-888-614-5400, or e-mail cha@cssny.org or

<sup>\*</sup> For more information about limitations and exceptions, see plan or policy document at www.excellusbcbs.com

www.communityhealthadvocates.org. A list of states with Consumer Assistance Programs is available at: https://www.dol.gov/sites/dolgov/files/EBSA/laws-and-regulations/laws/affordable-care-act/foremployers-and-advisers/consumer-assistance-programs.doc and www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants.

### 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? Yes

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.

<sup>\*</sup> For more information about limitations and exceptions, see plan or policy document at www.excellusbcbs.com

### **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.

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(9 months of in-network pre-natal care and a hospital delivery)

The plan's overall deductible Specialist copayment	\$0 \$50
Hospital (facility) copayment	\$200
Other <u>coinsurance</u>	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** 

In this example, Peg would pay:	
Cost Sharing	
<u>Deductibles</u>	\$0
Copayments	\$500
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$30
The total Peg would pay is	\$530

\$12,700

## Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	\$0
Specialist copayment	\$50
Hospital (facility) copayment	\$200
Other <u>coinsurance</u>	20%

#### This EXAMPLE event includes services like:

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Primary care physician office visits (including disease education)
Diagnostic tests (blood work)
Prescription drugs
Durable medical equipment (alucose meter)

Total Example Cost	\$5,600

ili tilis example, joe would pay.	
Cost Sharing	
<u>Deductibles</u>	\$0
Copayments	\$1,400
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$100
The total Joe would pay is	\$1,500

## **Mia's Simple Fracture**

(in-network emergency room visit and follow up care)

The <u>plan's</u> overall <u>deductible</u>	\$0
Specialist copayment	\$50
Hospital (facility) copayment	\$200
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** 

In this example, Mia would pay:				
Cost Sharing				
<u>Deductibles</u>	\$0			
<u>Copayments</u>	\$390			
Coinsurance	\$50			
What isn't covered				
Limits or exclusions	\$10			
The total Mia would pay is	\$450			

\$2.800

### **Notice of Nondiscrimination**

Our Health Plan complies with federal civil rights laws. We do not discriminate on the basis of race, color, national origin, age, disability, sexual orientation, gender identity, or sex (consistent with the scope of sex discrimination as described at 45CFR section 92.10(a)(2)) The Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sexual orientation, gender identity, or sex. The Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - o Information written in other languages

If you need these services, please refer to the enclosed document for ways to reach us.

If you believe that the Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sexual orientation, gender identity, or sex; you can file a grievance with the Health Plan's Section 1557 Coordinator at:

Advocacy Department Attn: Civil Rights Coordinator

PO Box 4717

Syracuse, NY 13221

Email: Advocacy.Department@excellus.com

Telephone number: 1-800-614-6575 TTY number: 1-800-662-1220

Fax: 1-315-671-6656

You can file a grievance in person or by mail or fax. If you need help filing a grievance, the Health Plan's Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at <a href="http://www.hhs.gov/ocr/office/file/index.html">http://www.hhs.gov/ocr/office/file/index.html</a>.

This notice is available at Excellus BlueCross BlueShield's website at: www.ExcellusBCBS.com

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ATTENTION: If you speak English, 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. To access these services, please call us at 1-877-626-9298 (TTY: 1-800-662-1220).

ATENCIÓN: Si habla español, tiene disponible servicios gratuitos de asistencia lingüística. También hay disponible de manera gratuita ayudas y servicios auxiliares adecuados para proporcionar información en formatos accesibles. Para acceder a estos servicios, llámenos al 1-877-626-9298 (TTY: 1-800-662-1220).

انتباه: إذا كنت تتحدث العربية فإن خدمات مساعدة اللغة المجانية مُتاحة لك. تتوفر أيضًا المساعدات والخدمات المساعدة المناسبة لتوفير المعلومات بتنسيقات يسهل الوصول إليها مجانًا. للوصول إلى هذه الخدمات، يُرجى الاتصال بنا على الرقم 9298-626-626-1. (الهاتف النصى: 1-877-626-108-1).

注意:如果您說中文,我們可以爲您提供免費的語言幫助。我們也可以爲您免費提供適當的輔助工具和服務,以無障礙格式提供資訊。要獲得這些服務,請撥打1-877-626-9298(TTY: 1-800-662-1220)。

ATTENTION: Si vous parlez français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et des services supplémentaires appropriés pour fournir des informations dans des formats accessibles sont aussi disponibles gratuitement. Pour accéder à ces services, veuillez nous appeler au 1 877 626 9298 (TTY [ATS]: 1 800 662 1220).

দৃ আকষণ: আপিন যিদ বাংলােতে কথা বেলন, তাহেল িবনামূেল্য ভাষা সহায়তা পিরেষবা আপনার জন্য উপল। আ্যাে সেযাগ্য ফরম্যােটে তথ্য দােনর জন্য উপযু সহায়ক সাহায্য এবং পিরেষবা িল ও িবনামূেল্য উপল ়। এই পিরেষবা িল অ্যাে সে করার জন্য, অনু হ কের আমােদের 1-877-626-9298 (TTY: 1-800-662-1220) ন ের কল ক ন।

ВНИМАНИЕ: Если Вы говорите на русском языке, Вам доступны бесплатные услуги языковой поддержки. Также бесплатно доступны соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах. Чтобы воспользоваться этими услугами, позвоните нам по номеру 1-877-626-9298 (ТТҮ: 1-800-662-1220).

ध्यान दनुहोस्: तपाईं नेपाल बोल्नुहुन्छ भने, िनःशुल्क भाषा सहायता सेवाहरू तपाईंका लााग उपलब्ध छन्। सुलभ ढाँचाहरूमा जानकार दान गनर् उपयुक्त सहायक सहायताहरू र सेवाहरू पिन

िनःशुल्क उपलब्ध छन्। यी सेवाहरू उपयाेग गनर्, कृपया हामीलाई 1-877-626-9298 (TTY: 1-800-662-1220) मा फोन गनुर्होस्।

УВАГА: Якщо Ви говорите українською, Вам доступні безкоштовні послуги мовної підтримки. Відповідні допоміжні засоби та послуги для надання інформації в доступних форматах також надаються безкоштовно. Щоб скористатися цими послугами, зателефонуйте нам за номером: 1-877-626-9298 (ТТҮ [*Телетайп*]: 1-800-662-1220).

B-5495 Revised: 10/31/2024

FIIRO-GAAR AH: Haddii aad ku hadashid Soomaali, adeeggyada caawimaada luuqadda oo bilaashka ah ayaad helaysaa. Agabka caawimaada naafada iyo adeeggyo ku habboon oo lagu bixinaayo macluumaadka gaabab la helo karo ayaa sidoo kale lagu heli karaa bilaa lacaq. Si loo helo adeegyadaan, fadlan naga soo wac 1-877-626-9298 (TTY: 1-800-662-1220).

ဟ်သူဉ်ဟ်သး- နမ္ ကတိၤအဲကလံးကိျာ်န္ဉ်, တ တိစၢၤမၤစၢၤကိျာ် တ မၤစၢၤတ မၤ အကလီအိဉ်လၢနဂ်ီ လၢနမၤန့ အီးသ့လီး. တ မၤစၢးတ န ဟူပီးလီ ဒီး တ မၤစၢးတ မၤ လၢအဘဉ်ဘိုးဘဉ်ဒါတဖ်ဉ် ကဟာ့ဉ်လီး တ ဂ့ တ ကိျ္း လာကိျ းကဲျလၢတ ုာ်လီးမၤန့ အီးသုတ်ဖြာ စုံ ကီး အိဉ်လ၊နမၤနဲ့ အီးသုံ လ၊တလိဉ်ဟုဉ်အပူးဘဉ်နှဉ်လီး. လ၊ကမ်းနဲ့ တ မၤစားတ မၤတဖဉ်အံၤအဂီ , ဝံသးစူး ကိုးပုၤဖဲ

1-877-626-9298 (TTY: 1-800-662-1220).

သတိ ပရန်- သင် ြမန်မာ ေြပာဆုိလ င် ဘာသာစကားအကူအညီ ဝန်ေဆာင်မများကုိ သင့်အတွက် အခမ့ဲရ 🖟 ုိင်သည်။ မသန်စွမ်းသူများ အသုံး ပ ုိင်သည့် ေဖာမတ်များြဖင့် အချက်အလက်များ

ပံ့ိပူးေပးိ ုင်သည့် သင့်ေလျာ်ေသာ ေထာက်ကူပစည်းများ ှင့် ဝန်ေဆာင်မများကုိလည်း အခမ့ဲရ ုိင်ပါသည်။

ျာ်ဝန်ေဆာင်မများကုိ ရ ှိရန် က ု်ပ်တုိ**့ကုိ 1-877-626-9298 (TTY- 1-800-662-1220)** သုိ ဖန်းေခ <u>ဆုိပါ။</u>

CHÚ: Nếu qu vi nói tiếng Việt, chúng tôi có dịch vu hỗ trơ ngôn ngữ miễn phí dành cho qu vi. Các dịch vu và hỗ trơ bổ sung thích hợp để cung cấp thông tin ở các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Để sử dụng các dịch vụ này, vui lòng goi cho chúng tôi theo số 1-877-626-9298 (TTY: 1-800-662-1220).

ATANSYON: Si ou pale Kreyòl Ayisyen, sèvis asistans lang gratis disponib pou ou. Èd ak sèvis oksilyè apwopriye pou bay enfòmasyon nan fòma aksesib yo disponib tou gratis. Pou jwenn aksè nan sèvis sa yo, tanpri rele nou nan 1-877-626-9298 (TTY: 1-800-662-1220).

توجه: اگر به زبان دری صحبت می کنید، خدمات کمک زبان رایگان برای شما قابل دسترس است. کمک امدادی مناسب و خدمات برای دسترسی به معلومات در فرمت میسر بصورت مجانی ارائه میشود. برای دسترسی به این خدامت، با این شماره ها تماس حاصل کنید .(TTY: 1-800-662-1220) 1-877-626-9298

TAHADHARI: Ikiwa unazungumza Kiswahili, huduma za usaidizi wa lugha bila malipo zinapatikana kwa ajili yako. Misaada ya ziada inayofaa na huduma za kutoa habari katika miundo inayofikika zinapatikana pia bila malipo Ili kupata huduma hizi, tafadhali tupigie simu kwa 1-877-626-9298 (TTY: 1-800-662-1220).

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