




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.healthtrustnh.org or call 1-800-527-5001. 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 1-888-224-4896 to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|--|---|
| What is the overall deductible ? | \$2,500 individual/\$5,000 family. | Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the policy, the overall family deductible must be met before the plan begins to pay. |
| Are there services covered before you meet your deductible ? | Yes, preventive care is not subject to the deductible . | 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 other deductibles for specific services? | No. | You don't have to meet deductibles for specific services. |
| What is the out-of-pocket limit for this plan ? | For network benefits: \$2,500 individual/\$5,000 family. For out-of-network benefits: \$5,000 individual/\$10,000 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 , the overall family out-of-pocket limit must be met. |
| What is not included in the out-of-pocket limit ? | Premiums , balance-billing charges, out-of-network expenses 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. Lumenos. See www.anthem.com or call 1-888-224-4896 for a list of network providers . | This plan uses a provider network . You will pay less if you use a provider in the plan's network . 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. |

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| 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 | | Limitations, Exceptions, & Other Important Information |
|--|---|---|---|---|
| | | Network Provider (You will pay the least) | 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 | 0% coinsurance | 30% coinsurance | -----none----- |
| | Specialist visit | 0% coinsurance | 30% coinsurance | -----none----- |
| | Preventive care / screening /immunization | No charge. Deductible does not apply. | 30% coinsurance | You may have to pay for services that aren't preventive . Ask your provider if the services needed are preventive . Then check what your plan will pay for. |
| If you have a test | Diagnostic test (x-ray, blood work) | 0% coinsurance | 30% coinsurance | -----none----- |
| | Imaging (CT/PET scans, MRIs) | 0% coinsurance | 30% coinsurance | -----none----- |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at 1-888-224-4896 or www.anthem.com . | Generic drugs | 0% coinsurance | 30% coinsurance | Coinsurance after deductible applies to retail and mail service. Covers up to a 90 day supply retail and mail service. |
| | Preferred brand drugs | 0% coinsurance | 30% coinsurance | |
| | Non-preferred brand drugs | 0% coinsurance | 30% coinsurance | |
| | Specialty drugs | 0% coinsurance | 30% coinsurance | -----none----- |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 0% coinsurance | 30% coinsurance | -----none----- |
| | Physician/surgeon fees | 0% coinsurance | 30% coinsurance | -----none----- |
| If you need immediate medical attention | Emergency room care | 0% coinsurance | 30% coinsurance | -----none----- |
| | Emergency medical transportation | 0% coinsurance | 30% coinsurance | -----none----- |
| | Urgent care | 0% coinsurance | 30% coinsurance | -----none----- |

* For more information about limitations and exceptions, see the plan or policy document at [www.healthtrustnh.org](#).

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|---|--|--|---|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 0% coinsurance | 30% coinsurance | -----none----- |
| | Physician/surgeon fees | 0% coinsurance | 30% coinsurance | -----none----- |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | Office Visit 0% coinsurance Other Outpatient 0% coinsurance | Office Visit 30% coinsurance Other Outpatient 30% coinsurance | -----none----- |
| | Inpatient services | 0% coinsurance | 30% coinsurance | -----none----- |
| If you are pregnant | Office visits | 0% coinsurance | 30% coinsurance | Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.) |
| | Childbirth/delivery professional services | 0% coinsurance | 30% coinsurance | |
| | Childbirth/delivery facility services | 0% coinsurance | 30% coinsurance | |
| If you need help recovering or have other special health needs | Home health care | 0% coinsurance | 30% coinsurance | -----none----- |
| | Rehabilitation services | 0% coinsurance | 30% coinsurance | Coverage for physical, speech and occupational therapy services is limited to 60 combined visits per member per year. |
| | Habilitation services | 0% coinsurance | 30% coinsurance | All rehabilitation and habilitation visits count towards your rehabilitation limit. Autism spectrum disorder is excluded. |
| | Skilled nursing care | 0% coinsurance | 30% coinsurance | Maximum of 100 days per member per year. |
| | Durable medical equipment | 0% coinsurance | 30% coinsurance | -----none----- |
| | Hospice services | 0% coinsurance | 30% coinsurance | -----none----- |

* For more information about limitations and exceptions, see the plan or policy document at www.healthtrustnh.org.

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|--|----------------------------|--|--|--|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If your child needs dental or eye care | Children's eye exam | 0% <u>coinsurance</u> | 30% <u>coinsurance</u> | Limited to one exam per year. |
| | Children's glasses | Not covered | Not covered | -----none----- |
| | Children's dental check-up | Not covered | Not covered | -----none----- |

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**.)

- | | | |
|---|---|---|
| <ul style="list-style-type: none"> • Cosmetic surgery • Dental care (Adult) | <ul style="list-style-type: none"> • Infertility treatment • Long-term care • Non-emergency care when traveling outside the U.S. | <ul style="list-style-type: none"> • Private duty nursing • Routine foot care unless you have been diagnosed with diabetes. • Weight loss programs |
|---|---|---|

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

- | | | |
|--|--|--|
| <ul style="list-style-type: none"> • Acupuncture (12 visits per year) • Bariatric surgery • Chiropractic care | <ul style="list-style-type: none"> • Hearing aids (limited to one hearing aid per ear each time a prescription changes) | <ul style="list-style-type: none"> • Routine eye care (Adult) (limit of one exam every two years) |
|--|--|--|

* For more information about limitations and exceptions, see the plan or policy document at www.healthtrustnh.org.

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 Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cio.cms.gov.

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.

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 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:

Anthem Blue Cross and Blue Shield
PO BOX 518
North Haven, CT 06473-0518

Does this plan provide Minimum Essential Coverage? Yes

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

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.

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](#) \$2500
- [Specialist copayment](#) \$0
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

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 | \$12,840 |
|---------------------------|-----------------|

In this example, Peg would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|---------------|
| Deductibles | \$2500 |
| Copayments | \$0 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$60 |
| The total Peg would pay is | \$2560 |

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

- The [plan's](#) overall [deductible](#) \$2500
- [Specialist copayment](#) \$0
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

This EXAMPLE event includes services like:

- Primary care physician office visits (*including disease education*)
- Diagnostic tests (*blood work*)
- Prescription drug
- Durable medical equipment (*glucose meter*)

| | |
|---------------------------|----------------|
| Total Example Cost | \$7,460 |
|---------------------------|----------------|

In this example, Joe would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|--------------|
| Deductibles | \$134 |
| Copayments | \$0 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$21 |
| The total Joe would pay is | \$155 |

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

- The [plan's](#) overall [deductible](#) \$2500
- [Specialist copayment](#) \$0
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

This EXAMPLE event includes services like:

- Emergency room care (*including medical supplies*)
- Diagnostic tests (*x-ray*)
- Durable medical equipment (*crutches*)
- Rehabilitation services (*physical therapy*)

| | |
|---------------------------|----------------|
| Total Example Cost | \$1,970 |
|---------------------------|----------------|

In this example, Mia would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|---------------|
| Deductibles | \$1074 |
| Copayments | \$0 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$1074 |