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 anthembluecross.com. 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 (800) 553-9603 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-Network: $750 Individual / $1,500 Family Out-of-Network: $5,000 Individual / $12,500 Family; Deductible accumulates on a calendar year basis.	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 plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Preventive Care, optical and prescription drugs are covered before you meet your overall 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?	Yes. $50 Individual / $100 Family for prescription drugs. Deductible accumulates on a calendar year basis. There are no other specific deductibles.	You must pay all of 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?	In-Network Medical and Hospital providers: $5,350/person or $10,700/family; out-of-pocket limit accumulates on a calendar year basis. Out-of-Network Medical and Hospital providers: None In-Network Prescription Drugs: $1,300 Individual / $2,600 Family; out-of-pocket limit accumulates on a calendar year basis. For Out-of-Network Prescription Drugs: Not Applicable.	In-Network: 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. Out-of-Network: This plan does not have an out-of-pocket limit on your Out-of-Network expenses.
What is not included in the out-of-pocket limit?	Medical and Hospital: Premiums, balance-billing charges, outpatient prescription drugs, vision, and health care this plan doesn't cover. Prescription Drugs: Premiums, balance-billing charges, medical and hospital expenses, vision care expenses, your cost sharing and costs paid by drug manufacturers for certain non-essential specialty drugs, drugs 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, PPO. See http://www.anthembluecross.com or call (800) 553-9603 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.
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
		In-Network Provider (You will pay the least)	Non-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	$30 copay/visit; deductible does not apply	50% coinsurance	None
	Specialist visit	$50 copay/visit; deductible does not apply	50% coinsurance	In-network specialist visit at an outpatient facility subject to 30% coinsurance.
	Preventive care/screening/ immunization	No charge; deductible does not apply	No charge; deductible does not apply	Subject to age and frequency limits. 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. *See "Your Hospital and Medical Benefits" section of the SPD and subsequent SMMs.
If you have a test	Diagnostic test (x-ray, blood work)	Office and free-standing facility: 30% coinsurance; Hospital outpatient: No charge	Office, free-standing facility and hospital outpatient: 50% coinsurance	Diagnostic tests/imaging covered by the office visit will not be subject to coinsurance.
	Imaging (CT/PET scans, MRIs)	Office and free-standing facility: 30% coinsurance; Hospital outpatient: No charge	Office, free-standing facility and hospital outpatient: 50% coinsurance	None
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is	Generic drugs	Retail: $20 copay/prescription Mail Order: $40 copay/prescription	Retail: $20 copay / prescription plus difference in cost between Out-of-Network pharmacy charges and allowed amount; Mail Order: Not covered	Medical deductibles do not apply; separate prescription drug deductible applies. Prescription drug benefit covers up to a 30-day supply for retail prescriptions and up to a 90-day supply for mail order prescriptions. Maintenance prescription

* For more information about limitations and exceptions, see **plan** or policy document at anthembluecross.com.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
available at www.expressscripts.com.	Formulary brand drugs	Retail: $35 copay/prescription Mail Order: $70 copay/prescription	Retail: $35 copay / prescription plus difference in cost between Out-of-Network pharmacy charges and allowed amount Mail Order: Not covered	drugs are limited to two retail fills and then must be filled through the mail order pharmacy. No charge for FDA-approved generic preventive medications and contraceptives (or brand name if a generic is medically inappropriate). Generic drugs are mandatory when available. If you fill a brand name drug when a generic equivalent is available, you will pay an additional amount equal to the difference between the allowed amount for the brand name and the generic medication. If you fill a prescription at an Out-of-Network pharmacy, you will pay an additional amount equal to the difference between the pharmacy's charges and the allowed amount for the medication. Mail order not covered Out-of-Network. Certain drugs are subject to clinical management programs, including formulary management, preauthorization, and/or step therapy criteria in order to be covered and/or there may be quantity limitations or exclusions. Non-formulary brand drugs are excluded and you must pay 100% of this cost, even In-Network. *See the Prescription Drug section of the SPD and SMMs. Drugs administered in a doctor's office or compounded for IV infusion are not available by mail order. Specialty drugs must be ordered from Accredo mail order pharmacy. The SaveOnSP Specialty Drug List is available at www.saveonsp.com/local802afm. Your cost sharing for "non-essential" specialty drugs, as well as any amount paid by the drug manufacturer through its copay assistance program, do not count toward your out-of-pocket limit.
	Non-formulary brand drugs	Not covered (retail and mail order)	Not covered (retail and mail order)	
	Specialty drugs	Retail: Not covered Mail Order: 40% coinsurance ($300 maximum/prescription) No cost for specialty drugs on the SaveOnSP Specialty Drug List if you enroll in that program. You pay the full copay indicated on that list if you do not enroll in that program.	Not covered (retail and)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	50% coinsurance	Preauthorization is required for elective admissions. Admission notification is required within 2 days or when reasonable following emergency admission. If you don't get preauthorization, benefits could be reduced. *See "Your Hospital and Medical Benefits" section of the SPD and subsequent SMMs.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
	Physician/surgeon fees	30% coinsurance	50% coinsurance	None
If you need immediate medical attention	Emergency room care	$200 copay/visit; deductible does not apply	Covered as In-Network	Copay waived if admitted to the hospital. Professional/physician charges may be billed separately, except as provided by the No Surprises Act. When required by law, Out-of-Network emergency room care will be treated as In-Network.
	Emergency medical transportation	30% coinsurance	Covered as In-Network	Non-emergency Out-of-Network ambulance services covered at 50% coinsurance. When required by law, Out-of-Network air ambulance services will be treated as In-Network
	Urgent care	$50 copay/visit; deductible does not apply	50% coinsurance	When required by law, Out-of-Network emergency services provided at urgent care facilities licensed in the state to provide emergency care will be treated as In-Network.
If you have a hospital stay	Facility fee (e.g., hospital room)	$500 copay/admission; deductible does not apply	50% coinsurance	Preauthorization is required for elective admissions. Admission notification is required within 2 days or when reasonable following emergency admission. If you don't get preauthorization, benefits could be reduced. *See "Your Hospital and Medical Benefits" section of the SPD and subsequent SMMs.
	Physician/surgeon fees	Primary care physician: $30 copay/visit; Specialist: $50 copay/visit; Surgeon: 30% coinsurance	50% coinsurance	When required by law, Out-of-Network physician fees will be treated as In-Network.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office visits: $30 copay/visit; deductible does not apply Other outpatient services (partial hospitalization/ intensive outpatient): 30% coinsurance	50% coinsurance	Office Visit: Apply one copay per ongoing treatment. Virtual visits (Telehealth) benefits available. Other Outpatient: Apply one copay per ongoing treatment. Preauthorization is required for partial hospitalization and intensive outpatient programs. If you don't get preauthorization, benefits could be reduced. *See "Your Hospital and Medical Benefits" section of the SPD and subsequent SMMs.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
	Inpatient services	$500 copay/admission; deductible does not apply	50% coinsurance	Preauthorization is required for elective admissions. Admission notification is required within 2 days or when reasonable following emergency admission. If you don't get preauthorization, benefits could be reduced. *See "Your Hospital and Medical Benefits" section of the SPD and subsequent SMMs.
If you are pregnant	Office visits	No charge; deductible does not apply	50% coinsurance	Cost sharing does not apply for In-Network preventive services. Depending on the type of services and/or provider, a copayment, coinsurance, or deductible may apply. Maternity care may include tests and services described somewhere else in the SBC (i.e., ultrasound). *See "Your Hospital and Medical Benefits" section of the SPD and subsequent SMMs. Notification is required for Out-of-Network admissions that exceed 48-hours for delivery (or 96-hours for C-sections).
	Childbirth/delivery professional services	30% coinsurance	50% coinsurance	
	Childbirth/delivery facility services	$500 copay/admission; deductible does not apply	50% coinsurance	
If you need help recovering or have other special health needs	Home health care	30% coinsurance	50% coinsurance	Coverage is limited to 40 visits/calendar year (combined In/Out-of-Network).
	Rehabilitation services	Office visit: $50 copay/visit; deductible does not apply Outpatient facility services: 30% coinsurance Inpatient: $500 copay/admission; deductible does not apply	50% coinsurance	Preauthorization is required for elective admissions. Admission notification is required within 2 days or when reasonable following emergency admission. If you don't get preauthorization, benefits could be reduced. *See "Your Hospital and Medical Benefits" section of the SPD and subsequent SMMs. Outpatient maintenance speech and hearing therapy not covered.
	Habilitation services	Inpatient and outpatient: 30% coinsurance	Inpatient and outpatient: 50% coinsurance	Outpatient maintenance speech and hearing therapy not covered.
	Skilled nursing care	30% coinsurance	50% coinsurance	Coverage is limited to 60 skilled nursing care facility bed days/calendar year (combined In/Out-of-Network). Preauthorization is required for elective admissions. Admission notification is required within 2 days or when reasonable following emergency admission. If you don't get preauthorization, benefits could be reduced. *See "Your Hospital and Medical Benefits" section of the SPD and subsequent SMMs.
	Durable medical equipment	30% coinsurance	50% coinsurance	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
	Hospice services	Inpatient and outpatient: 30% coinsurance	Inpatient and outpatient: 50% coinsurance	Inpatient hospice coverage is limited to 210 days/lifetime.
If your child needs dental or eye care	Children's eye exam	Amount over $15 plan allowance	Amount over $15 plan allowance	Medical deductibles do not apply. Does not count toward out-of-pocket limit. Vision benefits separately administered by General Vision Services and Vision Screening. Coverage limited to one eye exam/calendar year and one complete pair of glasses/calendar year. You are responsible for amounts over plan allowances.
	Children's glasses	Frames: Amount over $11 plan allowance; Single vision lenses: Amount over $13 plan allowance; Bifocals: Amount over $19 plan allowance; Trifocals: Amount over $24 plan allowance	Frames: Amount over $11 plan allowance; Single vision lenses: Amount over $13 plan allowance; Bifocals: Amount over $19 plan allowance; Trifocals: Amount over $24 plan allowance	
	Children's dental check-up	Not covered	Not covered	You must pay 100% of these expenses, even In-Network

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.

- Cosmetic surgery
- Dental care (Adult)
- Hearing aids
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care
- Weight loss programs (Except for morbid obesity and as required for preventive services under the ACA)

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

- Acupuncture (Combined 50-visit limit/calendar year with chiropractic care and physical therapy)
- Bariatric Surgery
- Chiropractic care(Combined 50-visit limit/calendar year with acupuncture and physical therapy)
- Infertility treatment (Limited to diagnosis and treatment of correctable medical conditions that result in infertility)
- Routine eye care (Adult) (Limited to one eye exam/calendar year and one pair of glasses/calendar year)

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: New York State Department of Financial Services, One State Street, New York, NY 10004-1511, (800) 342-3736, (212) 480-6400, (518) 474-6600, Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565, www.cciio.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 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:

ATTN: Grievances and Appeals, Mail Drop R/6-O, P.O. Box 11825, Albany, NY 12211
Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565, www.cciio.cms.gov

Community Service Society of New York, Community Health Advocates, 105 East 22nd Street, 8th floor, New York, NY 10010, (888) 614-5400, www.communityhealthadvocates.org, cha@cssny.org

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.

* For more information about limitations and exceptions, see **plan** or policy document at anthembluecross.com.

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	$750
Specialist *copayment*	$50
Hospital (facility) *copayment*	$500
Other *coinsurance*	30%

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*	$800
Copayments	$510
Coinsurance	$1,000
What isn't covered	
Limits or exclusions	$20
The total Peg would pay is	**$2,330**

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

The plan's overall deductible	$750
Specialist *copayment*	$50
Hospital (facility) *copayment*	$500
Other *coinsurance*	30%

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*	$800
Copayments	$900
Coinsurance	$50
What isn't covered	
Limits or exclusions	$0
The total Joe would pay is	**$1,750**

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

The plan's overall deductible	$750
Specialist *copayment*	$50
Hospital (facility) *copayment*	$500
Other *coinsurance*	30%

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*	$760
Copayments	$590
Coinsurance	$280
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,630**

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

*__NOTE:__ This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.