Premera Blue Cross: Balance 6500 Bronze

Coverage for: Individual or Family | **Plan Type:** PPO

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, call 800-722-1471 (TTY: 711) or visit us at https://www.premera.com/SBC. 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 https://www.healthcare.gov/sbc-glossary/ or call 800-722-1471 (TTY: 711) to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	In-network: **$6,500** Individual / **$13,000** Family. Out-of-network: **$13,000** Individual.	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. Does not apply to copayments, prescription drugs, preventive care and services listed below as "No charge".	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?	In-network: **$9,100** Individual / **$18,200** Family Out-of-network: Not applicable	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.
What is not included in the out–of–pocket limit?	Premiums, balance-billed charges, and health care this plan doesn't cover and penalties for failure to obtain prior authorization for services.	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. Heritage Signature and Dental Choice network. For a list of in-network providers, see www.premera.com or call 800-722-1471.	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 overall 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	Designated PCP: $60 copay/visit, deductible does not apply Non-designated PCP: $120 copay/visit, deductible does not apply	50% coinsurance	You pay a lower office visit cost share when you use your designated Primary Care Provider (PCP).
	Specialist visit	$120 copay/visit, deductible does not apply	50% coinsurance	None
	Preventive care / screening / immunization	No charge	Not covered	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)	40% coinsurance	50% coinsurance	None
	Imaging (CT/PET scans, MRIs)	40% coinsurance	50% coinsurance	Prior authorization is required for certain outpatient imaging tests. The penalty is: no coverage.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at https://www.premera.com/documents/052146_2025.pdf	Preferred generic drugs	$30 copay/prescription, deductible does not apply (retail), $90 copay/prescription (mail)	Not covered	Covers up to a 30 day supply (retail), covers up to a 90 day supply (mail). No charge for specific preventive drugs. Prior authorization is required for certain drugs.
	Preferred brand drugs	40% coinsurance (retail), 50% coinsurance (mail)	Not covered	Covers up to a 30 day supply (retail), covers up to a 90 day supply (mail). Prior authorization is required for certain drugs.
	Non-preferred brand drugs	40% coinsurance (retail), 50% coinsurance (mail)	Not covered	Covers up to a 30 day supply (retail), covers up to a 90 day supply (mail). Prior authorization is required for certain drugs.
	Specialty drugs	50% coinsurance	Not covered	Covers up to a 30 day supply. Prior authorization is required for certain drugs.
If you have outpatient surgery	Facility fee	Ambulatory surgery center: 30% coinsurance All other: 40% coinsurance	50% coinsurance	Prior authorization is required for certain outpatient services. The penalty is: no coverage.

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)	
	Physician/surgeon fees	Ambulatory surgery center: 30% coinsurance All other: 40% coinsurance	50% coinsurance	None
If you need immediate medical attention	Emergency room care	40% coinsurance	40% coinsurance	Copayment is waived if admitted to the hospital.
	Emergency medical transportation	40% coinsurance	40% coinsurance	None
	Urgent care	Hospital-based: 40% coinsurance Freestanding center: $120 copay/visit, deductible does not apply	Hospital-based: 40% coinsurance Freestanding center: 50% coinsurance	Hospital-based: Copayment is waived if admitted to the hospital.
If you have a hospital stay	Facility fee (e.g., hospital room)	40% coinsurance	50% coinsurance	Prior authorization is required for all planned inpatient admissions. The penalty is: no coverage.
	Physician/surgeon fees	40% coinsurance	50% coinsurance	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office visit: $120 copay/visit, deductible does not apply Facility: 40% coinsurance	50% coinsurance	None
	Inpatient services	40% coinsurance	50% coinsurance	Prior authorization is required for all planned inpatient admissions. The penalty is: no coverage.
If you are pregnant	Office visits	40% coinsurance	50% coinsurance	Cost sharing does not apply for preventive services. Depending on the type of services, a coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (such as, ultrasound).
	Childbirth/delivery professional services	40% coinsurance	50% coinsurance	Cost sharing does not apply for preventive services. Depending on the type of services, a coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (such as, ultrasound). Prior authorization is not required.
	Childbirth/delivery facility services	40% coinsurance	50% coinsurance	Cost sharing does not apply for preventive services. Depending on the type of services, a coinsurance may apply. Maternity care may include tests and services described elsewhere in

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)	
				the SBC (such as, ultrasound). Prior authorization is not required. However, you should notify the carrier of your admission for delivery as soon as reasonably possible.
If you need help recovering or have other special health needs	Home health care	40% coinsurance	50% coinsurance	Limited to 130 visits per calendar year
	Rehabilitation services	Outpatient: 40% coinsurance Inpatient: 40% coinsurance	50% coinsurance	Inpatient: Includes physical therapy, speech therapy, and occupational therapy. Limited to 25 outpatient visits per calendar year, limited to 30 inpatient days per calendar year. Prior authorization is required for inpatient admissions. The penalty is: no coverage.
	Habilitation services	Outpatient: 40% coinsurance Inpatient: 40% coinsurance	50% coinsurance	Inpatient: Includes physical therapy, speech therapy, and occupational therapy. Limited to 25 outpatient visits per calendar year, limited to 30 inpatient days per calendar year. Prior authorization is required for inpatient admissions. The penalty is: no coverage.
	Skilled nursing care	40% coinsurance	50% coinsurance	Limited to 60 days per calendar year. Prior authorization is required for inpatient admissions to skilled nursing facilities. The penalty is: no coverage.
	Durable medical equipment	40% coinsurance	50% coinsurance	Prior authorization is required for purchase of some durable medical equipment. The penalty is: no coverage.
	Hospice services	40% coinsurance	50% coinsurance	Respite care limited to 14 days lifetime.
If your child needs dental or eye care	Children's eye exam	$120 copay/visit, deductible does not apply	$120 copay/visit, deductible does not apply	Limited to one exam per calendar year (under age 19).
	Children's glasses	No charge	No charge	Frames and lenses limited to 1 pair per calendar year.
	Children's dental check-up	No charge	30% coinsurance	Limited to 2 visits per calendar year.

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.)

- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Weight loss programs

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

- Abortion
- Acupuncture
- Chiropractic care or other spinal manipulations
- Foot care
- Hearing aids

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: for ERISA plans, contact the Department of Labor's Employee Benefit's Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. For governmental plans, contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. For church plans and all other plans, call 1-800-562-6900 for the state insurance department, or the insurer at 800-722-1471 or TTY 711. 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: your plan at 800-722-1471 or TTY 711, or the state insurance department at 1-800-562-6900, or Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

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 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.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 800-722-1471.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 800-722-1471.

Chinese (中文): 如果需要中文的帮助，请拨打这个号码 800-722-1471.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 800-722-1471.

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	$6,500
Specialist copayment	$120
Hospital (facility) coinsurance	40%
Other coinsurance	40%

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	$6,500
Copayments	$10
Coinsurance	$2,400
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$8,970**

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

The plan's overall deductible	$6,500
Specialist copayment	$120
Hospital (facility) coinsurance	40%
Other coinsurance	40%

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	$4,000
Copayments	$800
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$4,820**

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

The plan's overall deductible	$6,500
Specialist copayment	$120
Hospital (facility) coinsurance	40%
Other coinsurance	40%

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	$2,700
Copayments	$90
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$2,790**

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

Notice of availability and nondiscrimination **800-722-1471 | TTY: 711**

Call for free language assistance services and appropriate auxiliary aids and services.
Llame para obtener servicios gratuitos de asistencia lingüística, y ayudas y servicios auxiliares apropiados.
呼吁提供免费的语言援助服务和适当的辅助设备及服务。
呼籲提供免費的語言援助服務和適當的輔助設備及服務。
Gọi cho các dịch vụ hỗ trợ ngôn ngữ miễn phí và các hỗ trợ và dịch vụ phụ trợ thích hợp.
무료 언어 지원 서비스와 적절한 보조 도구 및 서비스를 신청하십시오.
Звоните для получения бесплатных услуг по переводу и других вспомогательных средств и услуг.
Tumawag para sa mga libreng serbisyo ng tulong sa wika at angkop na mga karagdagang tulong at serbisyo.
Звертайтесь за безкоштовною мовною підтримкою та відповідними додатковими послугами.
សូមហៅទូរសព្ទទៅសេវាជំនួយភាសាដោយឥតគិតថ្លៃ ព្រមទាំងសេវាកម្ម និងជំនួយចាំបាច់ដែលសមរម្យផ្សេងៗ។
無料言語支援サービスと適切な補助器具及びサービスをお求めください。
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Tajaajiloota deeggarsa afaan bilisaa fi gargaarsaa fi tajaajiloota barbaachisaa ta'an argachuuf bilbilaa.
મુફત ભાષા સહાયિતા સેવાવાં અને ઉચિત સહાયિક ચીજાં અને સેવાવાં વાસતે કાલ કરો।
Fordern Sie kostenlose Sprachunterstützungsdienste und geeignete Hilfsmittel und Dienstleistungen an.
ໃຫ້ເພື່ອຮັບການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ ແລະ ການບໍລິການ ແລະ ການຊ່ວຍເຫຼືອພິເສດທີ່ເໝາະສົມແບບບໍ່ເສຍຄ່າ.
Rele pou w jwenn sèvis asistans lengwistik gratis ak èd epi sèvis oksilyè ki apwopriye.
Appelez pour obtenir des services gratuits d'assistance linguistique et des aides et services auxiliaires appropriés.
Zadzwoń, aby uzyskać bezpłatną pomoc językową oraz odpowiednie wsparcie i usługi pomocnicze.
Ligue para serviços gratuitos de assistência linguística e auxiliares e serviços auxiliares adequados.
Chiama per i servizi di assistenza linguistica gratuiti e per gli ausili e i servizi ausiliari appropriati.
اتصل للحصول على خدمات المساعدة اللغوية المجانية والمساعدات والخدمات المناسبة.
برای خدمات کمک زبانی رایگان و کمک‌ها و خدمات امدادی مقتضی، تماس بگیرید.

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