

Summary of Benefits and Coverage: What this Plan Covers & What it Costs



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.excellusbcb.com/sebf or by calling 1-877-650-5840.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	For each Calendar Year, In-network: Individual \$0 / Family \$0 Out-of-network: Individual \$1,000 / Family \$2,000 . Deductible does not apply to prescription drugs.	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 this plan covers.
Is there an out-of-pocket limit on my expenses?	Medical – In-network: Individual \$5,150 / Family \$7,900 Out-of-network: None Prescriptions – Individual \$1,200 / Family \$4,800	In-network: The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. The limit helps you plan for health care expenses. Out-of-network: There's no limit on how much you could pay during a coverage period for your share of the cost of covered services.
What is not included in the out-of-pocket limit?	In-network: Premiums, balance-billed charges and health care this plan does not cover. Out-of-network: There are no out-of-pocket limits .	In-network: Even though you pay these expenses, they don't count toward the out-of-pocket limit . Out-of-network: Not applicable because there's no out-of-pocket limit on your expenses.
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 <i>specific</i> covered services, such as office visits.
Does this plan use a network of providers?	Medical - Yes. For a list of in-network providers , see www.excellusbcb.com/sebf or call 1-877-650-5840. Prescriptions – Yes - see www.express-scripts.com or call 1-866-544-2926.	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 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 5. See your policy or plan document for additional information about excluded services .

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If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at www.dol.gov/ebsa/healthreform or call 1-866-4-USA-DOL (1-866-487-2365) to request a copy.

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- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** 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 **coinsurance** 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**, **copayments**, and **coinsurance** 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	\$40 copay per visit	30% coinsurance	————— None —————
	Specialist visit	\$40 copay per visit	30% coinsurance	————— None —————
	Other practitioner office visit	\$40 copay per visit	30% coinsurance	Coverage is limited to 20 visits each per cal. year for chiropractic care and acupuncture.
	Preventive care/screening/immunization	No charge for routine physical exam/immunization, mammogram, routine prostate specific antigen and digital rectal exam, routine gynecology; \$40 copay/visit for speech/hearing exams.	30% coinsurance	Age and frequency schedules may apply.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	30% coinsurance	If performed as part of a physician office visit and billed by the physician, expenses covered subject to applicable physician's office visit member cost sharing.
	Imaging (CT/PET scans, MRIs)	\$75 copay per visit	30% coinsurance	————— None —————

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National strength.
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Coverage Period: 01/01/2016 - 12/31/2016

Coverage for: Individual + Family | Plan Type: PPO

SERVICE EMPLOYEES BENEFIT FUND

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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.express-scripts.com or call 1-866-544-2926	Generic drugs	30% coinsurance	30% coinsurance	Retail 30-day supply; Mail Order 60-day supply. Coverage is limited to 50% coinsurance for proton pump inhibitors and non-sedating (and low sedating) antihistamines. Mandatory mail feature for maintenance or long term medications. No coverage under Excellus BCBS medical policy. Coverage for prescriptions is provided under separate plan administered by Express Scripts.
	Preferred brand drugs	30% coinsurance	30% coinsurance	
	Non-preferred brand drugs	30% coinsurance	30% coinsurance	
	Specialty drugs	30% coinsurance	Not covered	Must use Express Scripts Speciality Pharmacy Accredito.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$75 copay per visit	30% coinsurance	———— None —————
	Physician/surgeon fees	No charge	30% coinsurance	———— None —————
If you need immediate medical attention	Emergency room services	\$100 copay per visit, waived if admitted	\$100 copay per visit, waived if admitted	No coverage for non-emergency use.
	Emergency medical transportation	\$50 copay per transport	\$50 copay per transport, deductible waived	———— None —————
	Urgent care	\$40 copay per visit	30% coinsurance	———— None —————
If you have a hospital stay	Facility fee (e.g., hospital room)	\$500 copay per stay	30% coinsurance	In-network \$1,500 maximum copay per individual per calendar year. Pre-authorization required for out-of-network care or a \$400 penalty may apply.
	Physician/surgeon fee	No charge	30% coinsurance	———— None —————

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If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	\$40 copay per visit	30% coinsurance	————— None —————
	Mental/Behavioral health inpatient services	\$500 copay per stay	30% coinsurance	In-network \$1,500 maximum copay per individual per calendar year. Pre-authorization required for out-of-network care or a \$400 penalty may apply.
	Substance use disorder outpatient services	\$40 copay per visit	30% coinsurance	————— None —————
	Substance use disorder inpatient services	\$500 copay per stay	30% coinsurance	In-network \$1,500 maximum copay per individual per calendar year. Pre-authorization required for out-of-network care or a \$400 penalty may apply.
If you are pregnant	Prenatal and postnatal care	No charge	30% coinsurance	————— None —————
	Delivery and all inpatient services	\$500 copay per stay	30% coinsurance	\$1,500 maximum copay per individual per calendar year. Includes outpatient postnatal care. Pre-authorization required for out-of-network care or a \$400 penalty may apply.
If you need help recovering or have other special health needs	Home health care	\$40 copay per visit	25% coinsurance	Coverage is limited to 40 visits per calendar year. Pre-authorization required for out-of-network care or a \$400 penalty may apply.
	Rehabilitation services	\$40 copay per visit	30% coinsurance	Coverage is limited to 60 visits (Physical & Occupational Therapy combined). Coverage is limited to 20 visits (Speech Therapy).
	Habilitation services	\$40 copay per visit	30% coinsurance	————— None —————
	Skilled nursing care	\$500 copay per stay	30% coinsurance	Coverage is limited to 60 days per calendar year. In-network \$1,500 maximum copay per individual per calendar year. Pre-authorization required for out-of-network care or a \$400 penalty may apply.

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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
	Durable medical equipment	20% coinsurance	30% coinsurance	None
	Hospice service	Inpatient: \$500 copay per stay. Outpatient: No charge	30% coinsurance	In-network \$1,500 maximum copay per individual per calendar year. Pre-authorization required for out-of-network care or a \$400 penalty may apply.
If your child needs dental or eye care	Eye exam	Not covered	Not covered	Not covered
	Glasses	Not covered	Not covered	Not covered
	Dental check-up	Not covered	Not covered	Not covered

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.)

- Cosmetic surgery
- Dental care (Adult)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- 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.)

- Acupuncture – coverage is limited to treatment of illness or injury (20 visits per calendar year)
- Bariatric surgery
- Chiropractic care – coverage is limited to 20 visits per calendar year
- Hearing aids – coverage is limited to a maximum of \$2,500 every 12 months
- Infertility treatment – coverage is limited to the diagnosis and treatment of underlying medical condition

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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 1-855-835-9720. 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, you can contact the plan by calling 1-877-650-5840. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.
- Additionally, a consumer assistance program can help you file an **appeal**. You can contact the Community Service Society of New York, Community Health Advocates at 1-888-614-5400 for further assistance.

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 Provide 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.**

Language Access Services:

Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-650-5840.
Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' 1-877-650-5840.

如果需要中文的帮助, 请拨打这个号码 1-877-650-5840.
Para obtener asistencia en Español, llame al 1-877-650-5840.

-----*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*-----

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Coverage Examples

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 also will 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: \$6,800**
- **Patient pays: \$740**

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 preventative	\$40
Total	\$7,540

Patient pays:

Deductibles	\$0
Copays	\$580
Coinsurance	\$10
Limits or exclusions	\$150
Total	\$740

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

- **Amount owed to providers: \$5,400**
- **Plan pays: \$3,810**
- **Patient pays: \$1,590**

Sample care costs:

Prescriptions	\$2,900
Medical equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventative	\$100
Total	\$5,400

Patient pays:

Deductibles	\$0
Copays	\$400
Coinsurance	\$1,110
Limits or exclusions	\$80
Total	\$1,590

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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**, **copayments**, and **coinsurance** 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 **copayments**, **deductibles**, and **coinsurance**. 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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