



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, go to [www.MyBGIBenefitsCenter.com](http://www.MyBGIBenefitsCenter.com) or call (855) 649-3862. 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](http://www.healthcare.gov/sbc-glossary) or call Care Coordinators at (855) 649-3862 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <u>deductible</u>?</b>	For participating <u>providers</u> : \$1,000 person / \$2,000 family For non-participating <u>providers</u> : \$2,000 person / \$4,000 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> .
<b>Are there services covered before you meet your <u>deductible</u>?</b>	Yes. For participating <u>providers</u> : <u>Preventive care</u> , <u>emergency room care</u> ( <u>emergency services</u> – all <u>providers</u> ), <u>rehabilitation services</u> , <u>habilitation services</u> , outpatient mental health & substance abuse, outpatient surgery, routine eye exam, <u>urgent care</u> and office visits are covered before you meet your <u>deductible</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 <a href="http://www.healthcare.gov/coverage/preventive-care-benefits/">www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <u>deductibles</u> for specific services?</b>	No.	You don't have to meet <u>deductibles</u> for specific services.
<b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b>	For participating <u>providers</u> : \$4,000 person / \$8,000 family For non-participating <u>providers</u> : \$6,000 person / \$12,000 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.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	<u>Premiums</u> , <u>preauthorization</u> penalty amounts, <u>balance billing</u> charges and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
<b>Will you pay less if you use a <u>network provider</u>?</b>	Yes. See <a href="http://www.MyBGIBenefitsCenter.com">www.MyBGIBenefitsCenter.com</a> or call (855) 649-3862 for a list of <u>network providers</u> .	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.
<b>Do you need a <u>referral</u> to see a <u>specialist</u>?</b>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

 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
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you visit a health care <b>provider's</b> office or clinic	Primary care visit to treat an injury or illness	\$25 <b>copay</b> /visit	40% <b>coinsurance</b>	<p><b>Copay</b> applies per visit regardless of what services are rendered, except for imaging. You will pay a \$49 <b>copay</b> (<b>deductible</b> does not apply) if you receive consultation services through Teladoc.</p> <p>You may have to pay for services that aren't <b>preventive</b>. Ask your <b>provider</b> if the services needed are <b>preventive</b>. Then check what your <b>plan</b> will pay for.</p>
	<b>Specialist</b> visit	\$50 <b>copay</b> /visit	40% <b>coinsurance</b>	
	<b>Preventive care/screening/immunization</b>	No Charge	40% <b>coinsurance</b>	
If you have a test	<b>Diagnostic test</b> (x-ray, blood work)	20% <b>coinsurance</b>	40% <b>coinsurance</b>	-----none-----
	Imaging (CT/PET scans, MRIs)	20% <b>coinsurance</b>	40% <b>coinsurance</b>	<b>Preauthorization</b> required for MRI/MRA and PET scans. If you don't get <b>preauthorization</b> , benefits could be reduced by \$400 of the total cost of the service for non-participating <b>providers</b> only.
If you need drugs to treat your illness or condition More information about <b>prescription drug coverage</b> is available at <a href="http://www.caremark.com">www.caremark.com</a>	Generic drugs	\$15 <b>copay</b> (retail)/\$40 <b>copay</b> (CVS or mail order)	Not Covered	<p><b>Deductible</b> does not apply. Covers up to a 30-day supply (retail prescription); 90-day supply (CVS or mail order prescription), 30-day supply (<b>specialty drugs</b>). The <b>copay</b> applies per prescription. There is no charge for medications included in the Affordable Care Act Preventive Medication List, or for generic preventive maintenance drugs. A 90-day supply of maintenance drugs must be purchased at either a CVS retail pharmacy or through the mail order program for maximum savings. Dispense as Written (DAW) provision applies. <b>Specialty drugs</b> must be obtained directly from the specialty pharmacy. One grace fill is allowed at a retail pharmacy if the <b>specialty drug</b> is for transplant or HIV medications. Step Therapy provision applies.</p>
	Preferred brand drugs	\$40 <b>copay</b> (retail)/\$80 <b>copay</b> (CVS or mail order)	Not Covered	
	Non-preferred brand drugs	\$70 <b>copay</b> (retail)/\$140 <b>copay</b> (CVS or mail order)	Not Covered	
	<b>Specialty drugs</b>	\$220 <b>copay</b>	Not Covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$50 <u>copay</u> /occurrence, then 20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> required. If you don't get <u>preauthorization</u> , benefits could be reduced by \$400 of the total cost of the service for non-participating <u>providers</u> only.
	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	
If you need immediate medical attention	<u>Emergency room care</u>	\$150 <u>copay</u> /visit, then 20% <u>coinsurance</u> ( <u>emergency services</u> )/ Not Covered (non- <u>emergency services</u> )	\$150 <u>copay</u> /visit, then 20% <u>coinsurance</u> ( <u>emergency services</u> )/ Not Covered (non- <u>emergency services</u> )	Non-participating <u>providers</u> paid at the participating <u>provider</u> level of benefits for <u>emergency services</u> . <u>Copay</u> is waived if admitted to the hospital.
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u> ( <u>emergency services</u> )/Not Covered (non- <u>emergency services</u> )	20% <u>coinsurance</u> ( <u>emergency services</u> )/Not Covered (non- <u>emergency services</u> )	Non-participating <u>providers</u> paid at the participating <u>provider</u> level of benefits for <u>emergency services</u> .
	<u>Urgent care</u>	\$50 <u>copay</u> /visit, then 20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Copay</u> applies per visit regardless of what services are rendered.
If you have a hospital stay	Facility fee (e.g., hospital room)	\$500 <u>copay</u> /admission, then 20% <u>coinsurance</u>	\$500 <u>copay</u> /admission, then 40% <u>coinsurance</u>	<u>Preauthorization</u> required. If you don't get <u>preauthorization</u> , benefits could be reduced by \$400 of the total cost of the service for non-participating <u>providers</u> only.
	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$25 <u>copay</u> /visit (office visit) /No Charge (all other outpatient)	40% <u>coinsurance</u>	<u>Preauthorization</u> required for inpatient services, partial <u>hospitalization</u> and intensive outpatient. If you don't get <u>preauthorization</u> , benefits could be reduced by \$400 of the total cost of the service for non-participating <u>providers</u> only.
	Inpatient services	\$500 <u>copay</u> /admission, then 20% <u>coinsurance</u> (facility) / 20% <u>coinsurance</u> (professional fees)	\$500 <u>copay</u> /admission, then 40% <u>coinsurance</u> (facility) / 40% <u>coinsurance</u> (professional fees)	
If you are pregnant	Office visits	\$25 <u>copay</u> /visit (office visit)/ 20% <u>coinsurance</u> (all other services)	40% <u>coinsurance</u>	
	Childbirth/delivery professional services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
	Childbirth/delivery facility services	\$500 <u>copay</u> /admission, then 20% <u>coinsurance</u>	\$500 <u>copay</u> /admission, then 40% <u>coinsurance</u>	<u>Preauthorization</u> required for inpatient hospital stays in excess of 48 hrs (vaginal delivery) or 96 hrs (c-section). If you don't get <u>preauthorization</u> , benefits could be reduced by \$400 of the total cost of the service for non-participating <u>providers</u> only. <u>Cost sharing</u> does not apply to <u>preventive services</u> from a participating <u>provider</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Baby does not count toward the mother's expense; therefore the family <u>deductible</u> amount may apply.
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Limited to 100 visits per year. <u>Preauthorization</u> required. If you don't get <u>preauthorization</u> , benefits could be reduced by \$400 of the total cost of the service for non-participating <u>providers</u> only.
	<u>Rehabilitation services</u>	\$25 <u>copay</u> /visit	40% <u>coinsurance</u>	Physical, speech & occupational therapy limited to a combined maximum of 60 visits per year.
	<u>Habilitation services</u>	\$25 <u>copay</u> /visit	40% <u>coinsurance</u>	-----none-----
	<u>Skilled nursing care</u>	\$500 <u>copay</u> /admission, then 20% <u>coinsurance</u>	\$500 <u>copay</u> /admission, then 40% <u>coinsurance</u>	Limited to 100 days per year. <u>Preauthorization</u> required. If you don't get <u>preauthorization</u> , benefits could be reduced by \$400 of the total cost of the service for non-participating <u>providers</u> only.
	<u>Durable medical equipment</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> required for all rentals and any purchase in excess of \$1,500. If you don't get <u>preauthorization</u> , benefits could be reduced by \$400 of the total cost of the service for non-participating <u>providers</u> only.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
	<u>Hospice services</u>	\$500 <u>copay</u> /admission, then 20% <u>coinsurance</u> (inpatient)/20% <u>coinsurance</u> (outpatient)	\$500 <u>copay</u> /admission, then 40% <u>coinsurance</u> (inpatient)/40% <u>coinsurance</u> (outpatient)	Bereavement counseling is covered if received within 6 months of death. <u>Preauthorization required.</u> If you don't get <u>preauthorization</u> , benefits could be reduced by \$400 of the total cost of the service for non-participating <u>providers</u> only.
If your child needs dental or eye care	Children's eye exam	No Charge	40% <u>coinsurance</u>	Limited to 1 exam per 12 month consecutive period.
	Children's glasses	Not Covered	Not Covered	Not Covered
	Children's dental check-up	Not Covered	Not Covered	Not Covered

#### Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u> .)		
<ul style="list-style-type: none"> <li>Ambulance transportation for non-emergency services</li> <li>Cosmetic surgery</li> <li>Dental care (Adult &amp; Child)</li> </ul>	<ul style="list-style-type: none"> <li>Emergency room services for non-emergency services</li> <li>Glasses (Adult &amp; Child)</li> <li>Hearing aids</li> <li>Long-term care</li> </ul>	<ul style="list-style-type: none"> <li>Non-emergency care when traveling outside the U.S.</li> <li>Private-duty nursing (inpatient)</li> <li>Routine foot care (except for metabolic or peripheral vascular disease)</li> </ul>

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)		
<ul style="list-style-type: none"> <li>Acupuncture (only in lieu of anesthesia and to alleviate chronic pain &amp; treat certain conditions)</li> <li>Bariatric surgery (for the treatment of morbid obesity only)</li> </ul>	<ul style="list-style-type: none"> <li>Chiropractic care (20 visits per year)</li> <li>Infertility treatment (\$15,000 &amp; 6 ovulation induction cycles with menotropins or intrauterine insemination cycles per lifetime)</li> </ul>	<ul style="list-style-type: none"> <li>Private-duty nursing (outpatient – \$25,000 per lifetime)</li> <li>Routine eye care (Adult &amp; Child – 1 exam per 12 month period)</li> <li>Weight loss programs (for the treatment of morbid obesity only)</li> </ul>

**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: the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or Care Coordinators at (855) 649-3862. 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](http://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 the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or Care Coordinators at (855) 649-3862.

Additionally, a consumer assistance program can help you file your [appeal](#). Contact the Connecticut Office of the Healthcare Advocate at (866) 466-4446.

**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](#).

**Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-378-1179.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-378-1179.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-800-378-1179.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-378-1179.

*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 <u>plan's</u> overall <u>deductible</u>	\$1,000
■ <u>Primary care physician copayment</u>	\$25
■ Hospital (facility) <u>copayment</u>	\$500
■ Other <u>coinsurance</u>	20%

This EXAMPLE event includes services like:

Primary care physician visits (*prenatal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
 Diagnostic tests (*ultrasounds and blood work*)  
 Specialist visit (*anesthesia*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,500
Copayments	\$100
Coinsurance	\$2,200
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$3,770</b>

### Managing Joe's Type 2 Diabetes

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

■ The <u>plan's</u> overall <u>deductible</u>	\$1,000
■ <u>Specialist copayment</u>	\$50
■ Hospital (facility) <u>coinsurance</u>	20%
■ Other <u>coinsurance</u>	20%

This EXAMPLE event includes services like:

Specialist office visits (*including disease education*)  
 Diagnostic tests (*blood work*)  
 Prescription drugs  
 Durable medical equipment (*glucose meter*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$900
Copayments	\$1,000
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$1,920</b>

### Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$1,000
■ <u>Specialist copayment</u>	\$50
■ Hospital (facility) <u>copayment</u>	\$150
■ Other <u>coinsurance</u>	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*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,150
Copayments	\$300
Coinsurance	\$200
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,650</b>