The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 azblue.com/member. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call 1-877-475-8440 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	In-network and <u>out-of-network</u> : \$2,500 /individual or \$5,000 /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> . Unless a <u>copay</u> , fee, or other percent is shown, the <u>coinsurance</u> percent of the <u>allowed amount</u> that you pay for most services is 20% <u>in-network</u> and 50% <u>out-of-network</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. Certain <u>in-network preventive</u> <u>services</u> ; <u>in-network primary care</u> and <u>specialist</u> visits; <u>prescription drugs</u> ; <u>emergency room care</u> ; <u>in-network urgent</u> <u>care</u> visits; <u>hospice services</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 <u>https://www.healthcare.gov/coverage/preventive- care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	In-network: \$6,350 /individual or \$12,700 /family Out-of-network: \$12,700 /individual or \$25,400 /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.
What is not included in the out-of-pocket limit?	Premiums, out-of-network prior authorization charges, balance bills, and costs for 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> .

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.azblue.com or call 1-877- 475-8440 for a list of <u>in-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</u> 's <u>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</u> 's 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.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

Common Medical Event	Services You May Need	What Yo Network Provider (You will pay the least)	u Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	\$30 <u>copay</u> /provider/day, <u>deductible</u> does not apply	50% <u>coinsurance</u> & <u>balance</u>	Prior authorization may be required. \$500 charge if no prior authorization for <u>out-of-network</u> services. <u>Specialist copay</u> for most chiropractic services. No charge for medical telehealth consultations through BlueCare Anywhere SM .	
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	\$60 <u>copay</u> /provider/day, <u>deductible</u> does not apply	bill		
	Preventive care/screening/ immunization	No charge, <u>deductible</u> does not apply	50% <u>coinsurance</u> & <u>balance</u> <u>bill</u>	<u>Preventive services</u> not required to be covered by state or federal law are not covered. You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.	
If you have a test	Diagnostic test (x-ray, blood work) Imaging (CT/PET scans, MRIs)	Office visit <u>copay</u> , deductible does not apply or 20% <u>coinsurance</u>	50% <u>coinsurance</u> & <u>balance</u> <u>bill</u> may apply	Prior authorization may be required. \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services. <u>Cost share</u> varies based on place of service and <u>provider</u> 's <u>network</u> status & type.	

Common Medical Event	Services You May Need	What Yo Network Provider (You will pay the least)	u Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Tier 1	\$15 <u>copay</u> /30 day supply, <u>deductible</u> does not apply	\$15 <u>copay</u> /30 day supply & <u>balance bill, deductible</u> does not apply	Some drugs require prior authorization and won't	
	Tier 2	\$45 <u>copay</u> /30 day supply, <u>deductible</u> does not apply	\$45 <u>copay</u> /30 day supply & <u>balance bill</u> , <u>deductible</u> does not apply	be covered without it. 90-day supply costs 2.5 <u>copays</u> for retail pharmacy and 2 <u>copays</u> for mail order. Mail order and 90-day retail supply not	
If you need drugs to treat your illness or condition	Tier 3	\$75 <u>copay</u> /30 day supply, <u>deductible</u> does not apply	\$75 <u>copay</u> /30 day supply & <u>balance bill</u> , <u>deductible</u> does not apply	covered <u>out-of-network</u> . If a generic drug is available, pay the generic cost share + the price difference between the allowed amount for some brand drugs.	
More information about prescription drug <u>coverage</u> is available at	Tier 4	\$130 <u>copay</u> /30 day supply, <u>deductible</u> does not apply	\$130 <u>copay</u> /30 day supply & <u>balance bill</u> , <u>deductible</u> does not apply		
www.azblue.com	Specialty drugs	<u>Copays (deductible</u> does not apply): Tier A: \$60 Tier B: \$110 Tier C: \$160 Tier D: \$210	Not covered	Specialty <u>copay</u> covers up to a 30-day supply. Some drugs require <u>prior authorization</u> and won't be covered without it.	
If you have outpatient surgery			50% <u>coinsurance</u> & <u>balance</u> <u>bill</u> 50% <u>coinsurance</u> & <u>balance</u>	Prior authorization may be required. \$500 charge if no prior authorization for out-of-network services. Additional \$1,000 access fee for all bariatric	
If you need immediate medical attention	Emergency room care	\$400 <u>copay</u> , <u>deductible</u> does not apply		surgeries. <u>Copay</u> is waived if you are admitted as an inpatient to the hospital and you pay inpatient <u>deductible</u> and <u>coinsurance</u> . Admittance for observation is not inpatient. <u>Out-of-network</u> <u>providers</u> can't <u>balance bill</u> for the difference between the <u>allowed amount</u> and the billed charge.	
	Emergency medical transportation	20% coinsurance		None	
	<u>Urgent care</u>	\$50 <u>copay</u> /provider/day, <u>deductible</u> does not apply	50% <u>coinsurance</u> & <u>balance</u> <u>bill</u>	<u>Copay</u> applies only to facilities specifically contracted for <u>urgent care</u> .	

Page 3 of 10 * For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.azblue.com/member</u>.

		What You Will Pay		Limitations Expontions 8 Other	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Facility fee (e.g., hospital room)		50% <u>coinsurance</u> & <u>balance</u> bill	Prior authorization may be required. \$500 charge if no prior authorization for out-of-network services.	
If you have a hospital	Physician/surgeon fees	20% <u>coinsurance</u>	50% <u>coinsurance</u> & <u>balance</u> <u>bill</u> may apply	Additional \$1,000 access fee for all bariatric surgeries.	
stay	Long-term acute care	20% <u>coinsurance</u> except 50% <u>coinsurance</u> days 101-365	50% <u>coinsurance</u> & <u>balance</u> bill	<u>Prior authorization</u> may be required. \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services. Limit of 365 total LTAC days per member.	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office visit <u>copay</u> , <u>deductible</u> does not apply or 20% <u>coinsurance</u> . <u>Copay</u> amount varies based on <u>PCP/Specialist</u> .	50% <u>coinsurance</u> & <u>balance</u> <u>bill</u> may apply	Prior authorization may be required. \$500 charge if no prior authorization for out-of-network services. Copay applies to office, home, walk-in clinic visits. Coinsurance applies to all other locations. \$20 copay for counseling and \$45 copay for Psychiatric telehealth consultations through BlueCare Anywhere SM .	
	Inpatient services	20% coinsurance	50% <u>coinsurance</u> & <u>balance</u> <u>bill</u> may apply	Prior authorization may be required. \$500 charge if no prior authorization for out-of-network services.	
If you are pregnant	Office Visits	Office visit <u>copay</u> , <u>deductible</u> does not apply or 20% <u>coinsurance</u>	50% <u>coinsurance</u> & <u>balance</u> <u>bill</u>	Only one <u>copay</u> is collected for services included in delivering physician's global charge. Depending on the type of services, a <u>copayment, coinsurance</u> ,	
	Childbirth/delivery professional services	20% coinsurance	50% <u>coinsurance</u> & <u>balance</u> <u>bill</u> may apply	or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in	
	Childbirth/delivery facility services	20% coinsurance	50% <u>coinsurance</u> & <u>balance</u> bill	the <u>SBC</u> (i.e. ultrasound). <u>Cost sharing</u> does not apply for <u>in-network</u> <u>preventive services</u> .	

		What You Will Pay		Limitations, Exceptions, & Other
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
If you need help recovering or have other special health needs	Home health care/Home infusion therapy	20% coinsurance	50% <u>coinsurance</u> & <u>balance</u> <u>bill</u>	Prior authorization may be required. \$500 charge if no prior authorization for out-of-network services. Limit of 42 visits (of up to 4 hours)/calendar year. Custodial care excluded.
	Rehabilitation services• EAR = Extended ActiveRehabilitation Facility• PT/OT/ST = PhysicalTherapy, OccupationalTherapy, Speech Therapy	20% <u>coinsurance</u> except 50% <u>coinsurance</u> for days 61-120 of EAR	50% <u>coinsurance</u> & <u>balance</u> <u>bill</u>	<u>Prior authorization</u> may be required. \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services. Limit of 120 days/calendar year for EAR and 180 days/calendar year for SNF. <u>Plan</u> does not cover group physical and occupational therapy.
	Habilitation services	Not covered	Not covered	
	Skilled nursing care In skilled nursing facility (SNF)	20% <u>coinsurance</u> except 50% <u>coinsurance</u> for days 91-180	50% <u>coinsurance</u> & <u>balance</u> <u>bill</u>	
	Durable medical equipment	Office visit <u>copay</u> , <u>deductible</u> does not apply or 20% <u>coinsurance</u> .	50% <u>coinsurance</u> & <u>balance</u> <u>bill</u>	Prior authorization may be required. \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services. <u>Cost share</u> varies based on place of service and <u>provider</u> 's <u>network</u> status.
	Hospice services	No charge, <u>deductible</u> does not apply	No charge except <u>balance</u> <u>bill, deductible</u> does not apply	Prior authorization may be required. \$500 charge if no prior authorization for out-of-network services.
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Excluded. <u>Screening</u> for members under age 5 covered under " <u>Preventive care</u> / <u>screening</u> / immunization."
	Children's glasses	Not covered	Not covered	Excluded
	Children's dental check-up	Not covered	Not covered	Excluded

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Acupuncture
- Alternative medicine
- Care that is not <u>medically necessary</u>
- Cosmetic surgery, cosmetic services & supplies
- Custodial care
- Dental care except dental accidents
- <u>DME</u> rental/repair charges that exceed <u>DME</u> purchase price
- Experimental and investigational treatments except as stated in <u>plan</u>
- Eyewear except after cataract surgery
- Fertility and infertility medication and treatment
- Flat feet treatment and services except as stated in <u>plan</u>

- Genetic and chromosomal testing except as stated

 in <u>plan</u>
- Habilitation services
- Hearing aids
- <u>Home health care</u> and infusion therapy exceeding 42 visits (of up to 4 hours)/calendar year
- Inpatient EAR treatment exceeding 120 days per calendar year and inpatient SNF treatment exceeding 180 days per calendar year
- <u>Long-term care</u>, except long-term acute care up to a 365 days benefit <u>plan</u> maximum
- Massage therapy other than allowed under evidence-based criteria

- <u>Out-of-network</u> Mail Order drugs, <u>out-of-network</u> <u>Specialty</u> drugs, and <u>out-of-network</u> 90-day retail supply of drugs
- <u>Preventive services</u> not required to be covered by state or federal law
- Private-duty nursing
- Respite care except as stated in plan
- Routine foot care
- Routine vision exams
- Services, tests and procedures that are excluded under medical coverage guidelines
- Sexual dysfunction treatment and services
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)				
Bariatric surgery	Chiropractic care	 Non-emergency care when traveling outside the US 		
0.5.				

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 group health coverage subject to ERISA, contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.
- For non-federal governmental group health plans, contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>.
- Church <u>plans</u> are not covered by the Federal <u>COBRA</u> continuation coverage rules. If the coverage is insured, individuals should contact the Arizona Department of Insurance (602-364-2499, or 1-800-325-2548 in Arizona but outside the Phoenix area) regarding their possible rights to continuation coverage under State law.

Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <u>Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318- 2596.

Your <u>Grievance</u> and <u>Appeals</u> Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact:

- For group health coverage subject to ERISA, contact Blue Cross Blue Shield of Arizona at 1-877-475-8440. 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. If your coverage is insured, you may also contact the Arizona Department of Insurance at 602-364-2499, or 1-800-325-2548 in Arizona but outside the Phoenix area.
- For non-federal governmental group health plans and church plans that are group health plans, contact Blue Cross Blue Shield of Arizona at 1-877-475-8440. If your coverage is insured, you may also contact the Arizona Department of Insurance at 602-364-2499, or 1-800-325-2548 in Arizona but outside the Phoenix area or https://difi.az.gov/consumer/i/health.

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.

Multi-language Interpreter Services

Spanish: Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Blue Cross Blue Shield of Arizona, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 602-864-4884.

Navajo: Díí kwe'é atah nílínigíí Blue Cross Blue Shield of Arizona haada yiťéego bína'ídíłkidgo éí doodago Háida bíjá anilyeedígíí ťáadoo le'é yína'ídíłkidgo beehaz'áanii hóló díí ťáá hazaadk'ehjí háká a'doowołgo bee haz'á doo bááh ílínígóó. Ata' halne'ígíí kojį' bich'į' hodíilnih 877-475-4799.

Chinese: 如果您, 或是您正在協助的對象, 有關於插入項目的名稱 Blue Cross Blue Shield of Arizona 方面的問題, 您有權利免費以您的 母語得到幫助和訊息。洽詢一位翻譯員, 請撥電話 在此插入數字 877-475-4799。

Vietnamese: Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Blue Cross Blue Shield of Arizona quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 877-475-4799. Arabic:

إن كان لديك أو لدى شخص تساعده أسئلة بخصوص Blue Cross Blue Shield of Arizona، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة المتحدث مع مترجم اتصل ب 877-479-877.

Tagalog: Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Blue Cross Blue Shield of Arizona, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 877-475-4799.

Korean: 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Blue Cross Blue Shield of Arizona 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 877-475-4799 로 전화하십시오.

French: Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Blue Cross Blue Shield of Arizona, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 877-475-4799.

German: Falls Sie oder jemand, dem Sie helfen, Fragen zum Blue Cross Blue Shield of Arizona haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 877-475-4799 an.

Russian: Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Blue Cross Blue Shield of Arizona, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 877-475-4799.

Japanese: ご本人様、またはお客様の身の回りの方でも、Blue Cross Blue Shield of Arizona についてご質問がございましたら、ご希望 の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合、877-475-4799 までお電話ください。

Farsi:

اگر شما، یا کسی که شما به او کمک میکنید ، سوال در مورد Blue Cross Blue Shield of Arizona ، داشته باشید حق این را دارید که کمک و اطلاعات به زبان خود را به طور رایگان دریافت نمایید .4799-475-877 تماس حاصل نمایید.

Assyrian:

ی از محفور با بو فی وفی وفی وبودوس حمق، دیمگومف، حوفتود حوم Blue Cross Blue Shield of Arizona، از محف، فعومت وبحکیمی، فی مخفر مخمورت مختفه، مخمورت مختفه، محفور بخشه مخمورت مختفه، مخفون مختفه، محفور محفول محفقه، مختفه مخمورت مختفه، محفور محفول محفول محفقه، محفور محفول محفول محفقه، محفور محفول محفول

Serbo-Croatian: Ukoliko Vi ili neko kome Vi pomažete ima pitanje o Blue Cross Blue Shield of Arizona, imate pravo da besplatno dobijete pomoć i informacije na Vašem jeziku. Da biste razgovarali sa prevodiocem, nazovite 877-475-4799.

Thai: หากคุณ หรือคนที่คุณกาลังช่วยเหลือมีค่าถามเกี่ยวกับ Blue Cross Blue Shield of Arizona คุณมีสิทธิที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของคุณได้โดยไม่มีค่าใช้จ่าย พูดคุยกับล่าม โทร 877-475-4799

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

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About These Coverage Examples

This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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>	\$2,500
Specialist copayment	\$60
Hospital (facility) <u>coinsurance</u>	20%
■ Other coinsurance	20%

This EXAMPLE event includes services like: <u>Specialist</u> office visits (*prenatal care*) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (*ultrasounds and blood work*) <u>Specialist</u> visit (*anesthesia*)

In this example, Peg would pay:

Cost Sharing		
Deductibles	\$2,500	
Copayments	\$70	
<u>Coinsurance</u>	\$1,490	
What isn't covered		
Limits or exclusions	\$50	
The total Peg would pay is	\$4,110	

■ The <u>plan's</u> overall <u>deductible</u>	\$2,50
controlled condition)	
(a year of routine in-network care of a v	vell-
Managing Joe's Type 2 Diabet	es

The <u>plan's</u> overall <u>deductible</u>	\$2,500
Specialist copayment	\$60
Hospital (facility) <u>coinsurance</u>	20%
■ Other coinsurance	20%

This EXAMPLE event includes services like: <u>Primary care physician</u> office visits (including disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600

In this example, Joe would pay:

Cost Sharing		
Deductibles	\$50	
Copayments	\$1,000	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,070	

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

care)

The <u>plan's</u> overall <u>deductible</u>	\$2,500
Specialist copayment	\$60
Hospital (facility) <u>coinsurance</u>	20%
■ Other <u>coinsurance</u>	20%

This EXAMPLE event includes services like: <u>Emergency room care</u> (including medical supplies) <u>Diagnostic test</u> (x-ray) <u>Durable medical equipment</u> (crutches) <u>Rehabilitation services</u> (physical therapy)

Total Example Cost	\$2,800

In this example, Mia would pay:

Cost Sharing		
<u>Deductibles</u>	\$1,940	
Copayments	\$480	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$2,420	

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

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L20466-0124

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