

 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 **1-800-760-9290**. 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.dol.gov/ebsa/healthreform or www.cciio.cms.gov or call **1-800-760-9290** to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u>?	RSFH Owned/Affiliated \$1,750 person/ \$3,500 family. BlueCross Network \$2,500 person/ \$5,000 family. Out-of-Network \$5,000 person/ \$10,000 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.
Are there services covered before you meet your <u>deductible</u>?	Yes. <u>Preventive care</u> services 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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
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 limit</u> for this <u>plan</u>?	RSFH Owned/Affiliated \$3,500 person/ \$7,000 family. BlueCross Network \$5,000 person/ \$10,000 family.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services.
What is not included in the <u>out-of-pocket limit</u>?	<u>Premiums</u> , <u>balance-billing</u> and health care this <u>plan</u> does not cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u>?	Yes. See www.southcarolinablues.com or call 1-800-810-BLUE (2583) for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You pay the least if you use a <u>provider</u> in Tier 1 - RSFH Owned. You pay more if you use a <u>provider</u> in Tier 2 – RSFH Affiliated and Tier-3 – BlueCross Network. 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 you <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 **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
		<u>RSFH Owned Provider</u> (You will pay the least)	<u>RSFH Affiliated Provider</u> (You will pay more)	<u>BlueCross Network Provider</u> (You will pay more)	<u>Out-of-Network Provider</u> (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	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	50% <u>Coinsurance</u>	Allergy injections are covered at No Charge for allowed amount
	<u>Specialist</u> visit	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	50% <u>Coinsurance</u>	
	<u>Preventive care/screening/immunization</u>	No Charge	No Charge, except 30% <u>Coinsurance</u> for mammograms/colonoscopies	30% <u>Coinsurance</u> , except No Charge for Annual Physicals and Well-Woman Visits	50% <u>Coinsurance</u>	See www.healthcare.gov for preventive care guidelines. There may be additional benefits available. See your Employer for details. 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	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	30% <u>Coinsurance</u>	50% <u>Coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	30% <u>Coinsurance</u>	50% <u>Coinsurance</u>	None
If you need drugs to treat your illness or condition More information about prescription drug coverage contact your employer	Generic drugs (Retail/Mail Order)	30% <u>Coinsurance</u>	30% <u>Coinsurance</u>	30% <u>Coinsurance</u>	Not Covered	Contact Express Scripts customer service at 1-844-730-1971 for benefit details.
	Preferred brand drugs (Retail/Mail Order)	30% <u>Coinsurance</u>	30% <u>Coinsurance</u>	30% <u>Coinsurance</u>	Not Covered	
	Non-preferred brand drugs (Retail/Mail Order)	30% <u>Coinsurance</u>	30% <u>Coinsurance</u>	30% <u>Coinsurance</u>	Not Covered	
	<u>Specialty drugs</u>	30% <u>Coinsurance</u>	30% <u>Coinsurance</u>	30% <u>Coinsurance</u>	Not Covered	

Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information
		<u>RSFH Owned Provider</u> (You will pay the least)	<u>RSFH Affiliated Provider</u> (You will pay more)	<u>BlueCross Network Provider</u> (You will pay more)	<u>Out-of-Network Provider</u> (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	30% <u>Coinsurance</u>	50% <u>Coinsurance</u>	<u>Pre-authorization</u> is required. Penalty for not obtaining <u>pre-authorization</u> is denial of all charges.
	Physician/surgeon fees	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	50% <u>Coinsurance</u>	Physician/surgeon fees for <u>Skilled Nursing Care</u> are covered for BlueCross Network at 20% <u>Coinsurance</u> .
If you need immediate medical attention	<u>Emergency room care</u>	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	None
	<u>Emergency medical transportation</u>	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	None
	<u>Urgent care</u>	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	50% <u>Coinsurance</u>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	50% <u>Coinsurance</u>	<u>Pre-authorization</u> is required. Penalty for not obtaining <u>pre-authorization</u> is denial of room and board.
	Physician/surgeon fees	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	50% <u>Coinsurance</u>	Physician/surgeon fees for <u>Skilled Nursing Care</u> are covered for BlueCross Network at 20% <u>Coinsurance</u> .

Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information
		<u>RSFH Owned Provider</u> (You will pay the least)	<u>RSFH Affiliated Provider</u> (You will pay more)	<u>BlueCross Network Provider</u> (You will pay more)	<u>Out-of-Network Provider</u> (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Mental/behavioral health outpatient services	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	50% <u>Coinsurance</u>	None
	Substance use disorder outpatient services	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	50% <u>Coinsurance</u>	
	Mental/behavioral health inpatient services	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	50% <u>Coinsurance</u>	<u>Pre-authorization</u> is required. Penalty for not obtaining <u>pre-authorization</u> is denial of room and board. <u>Pre-authorization</u> is not required for 4 th St. Jude Behavior Medicine.
	Substance use disorder inpatient services	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	50% <u>Coinsurance</u>	
If you are pregnant	Office visits	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	50% <u>Coinsurance</u>	<u>Pre-authorization</u> for facility services is required. Penalty for not obtaining <u>pre-authorization</u> is denial of room and board. Depending on the type of services, a <u>coinsurance</u> , or <u>deductible</u> may apply. <u>Cost sharing</u> does not apply to certain <u>preventive services</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	50% <u>Coinsurance</u>	
	Childbirth/delivery facility services	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	50% <u>Coinsurance</u>	
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	50% <u>Coinsurance</u>	Limited to 100 visits/benefit year. <u>Pre-authorization</u> is required. Penalty for not obtaining <u>pre-authorization</u> is denial of all charges.
	<u>Rehabilitation services</u>	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	50% <u>Coinsurance</u>	Occupational, Physical and Speech Therapy are limited to 40 combined visits/benefit year.
	<u>Habilitation services</u>	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	50% <u>Coinsurance</u>	
	<u>Skilled nursing care</u>	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	50% <u>Coinsurance</u>	<u>Pre-authorization</u> is required. Penalty for not obtaining <u>pre-authorization</u> is denial

Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information
		<u>RSFH Owned Provider</u> (You will pay the least)	<u>RSFH Affiliated Provider</u> (You will pay more)	<u>BlueCross Network Provider</u> (You will pay more)	<u>Out-of-Network Provider</u> (You will pay the most)	
						of room and board.
	<u>Durable medical equipment</u>	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	50% <u>Coinsurance</u>	Purchase or rentals of \$500 or more requires <u>pre-authorization</u> . Penalty for not obtaining <u>pre-authorization</u> is denial of all charges. Wrist splints are Not Covered In or Out-of-Network. Breast pumps are covered at No Charge, limited to \$150.
	<u>Hospice services</u>	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	50% <u>Coinsurance</u>	Limited to \$3,000/episode Out-of-Network. Pre-authorization is required. Penalty for not obtaining <u>pre-authorization</u> is denial of room and board for Inpatient RSFH Owned/Affiliated and denial of all charges for BlueCross Network and Out-of-Network Inpatient and Outpatient facilities.
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
	Children's glasses	Not Covered	Not Covered	Not Covered	Not Covered	
	Children's dental check-up	Not Covered	Not Covered	Not Covered	Not Covered	

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.)

- | | | |
|---|---|---|
| <ul style="list-style-type: none"> • Acupuncture • Cosmetic surgery • Dental Care (Adult) • Dental Care (Child) | <ul style="list-style-type: none"> • Hearing aids • Infertility treatment • Long term care • Private-duty nursing | <ul style="list-style-type: none"> • Routine eye care (Adult) • Routine eye care (Child) • Routine foot care |
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Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

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|---|---|--|
| <ul style="list-style-type: none"> • Bariatric surgery, \$30,000 lifetime max including reconstructive surgery | <ul style="list-style-type: none"> • Chiropractic care, \$1,000 annual max | <ul style="list-style-type: none"> • Weight loss programs |
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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 Department of Labor’s Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. 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: 1-800-760-9290 or visit us at www.SouthCarolinaBlues.com, the 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 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: Para obtener asistencia en español, llame al número de atención al cliente que aparece en la primera página de esta notificación.

Taglog: Upang makakuha ng tulong sa Tagalog, tawagan ang numero ng *customer service* na makikita sa unang pahina ng paunawang ito.

Chinese: 如需中文服务，请致电列于本通知首页的客户服务号码。

Navajo: T’áá Dinéji shíł hane’go shiká i’doowlwoł nínizingo éi Nidaalnishígíí Aká Anidaalwo’ígíí, customer service, bich’í’ hodiilnih. Bik’ehgo bich’í’ hane’ígíí éi díi naaltsoos neiyi’nilígíí akáa’gí shłtsoozígíí bikáá’ íishjáh.

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 RSFH Owned network pre-natal care and a hospital delivery)

- **The plan's overall deductible** \$1,750
- **Specialist Coinsurance** 20%
- **Hospital (facility) Coinsurance** 20%
- **Pharmacy 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
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$1,750
Copayments	\$0
Coinsurance	\$1,750
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$3,560

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

- **The plan's overall deductible** \$1,750
- **Specialist Coinsurance** 20%
- **Hospital (facility) Coinsurance** 20%
- **Pharmacy 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	\$7,400
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$1,750
Copayments	\$0
Coinsurance	\$1,400
What isn't covered	
Limits or exclusions	\$60
The total Joe would pay is	\$3,240

Mia's Simple Fracture
(RSFH Owned network emergency room visit and follow up care)

- **The plan's overall deductible** \$1,750
- **Specialist Coinsurance** 20%
- **Hospital (facility) Coinsurance** 20%
- **Pharmacy 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	\$1,900
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,750
Copayments	\$0
Coinsurance	\$40
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,790

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-800-760-9290