

# Office of Group Benefits

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

Coverage Period: 01/01/2013 – 12/31/2013

Coverage for: Active Employees

Plan Type: Consumer Driven Health Plan



**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.bcbsla.com/ogb](http://www.bcbsla.com/ogb) or by calling 1-800-392-4089.

Important Questions	Answers	Why this matters:
What is the overall <u>deductible</u> ?	<p><b>\$1,250 Employee</b>  <b>\$2,500 Employee Plus One</b>  <b>\$3,000 Family</b>                      Does not apply to preventive care</p>	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1st). See the Common Medical Event chart for how much you pay for covered services after you meet the <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	No	You don't have to meet <u>deductibles</u> for specific services, but see the Common Medical Event chart for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	<p><b>\$3,250 Employee: \$6,500 Employee Plus One: \$9,000 Family of 3: \$11,000 Family of 4: \$11,900 Family of 5 or more (Deductible applies to out-of-pocket)</b></p> <p>No maximum for Non-Network Providers</p>	The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <u>out-of-pocket limit</u> ?	<p>Non-Covered Health Services;                      Charges exceeding Eligible Expenses</p>	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Is there an overall annual <u>limit</u> on what the plan pays?	No	The Common Medical Event chart describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a <u>network of providers</u> ?	Yes	If you use an in-network doctor or other health care <u>provider</u> , 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 <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the Common Medical Event chart for how this plan pays different kinds of <u>providers</u> .

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Do I need a referral to see a <u>specialist</u> ?	No	You can see the <u>specialist</u> 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 in Excluded Services & Other Covered Services. See your policy or plan document for additional information about <u>excluded services</u> .

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- **Co-payments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
  - **Co-insurance** 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 **co-insurance** 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 **network providers** by charging you lower **deductibles**, **co-payments** and **co-insurance** amounts.

Common Medical Event	Services You May Need	Your cost if you use an		Limitations & Exceptions
		In-network Provider	Out-of-Network Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	20%	30%	None
	Specialist visit	20%	30%	None
	Other practitioner office visit	20%	30%	None
	Preventive	0%	0%	None
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at <a href="http://www.bcbsla.com/ogb">www.bcbsla.com/ogb</a>	Generic	\$10	\$10	None
	Preferred Brand	\$25	\$25	None
	Non-Preferred Brand	\$50	\$50	None
	Specialty	\$50	\$50	None
	Maintenance	Same copayments but not subject to deductible	Same copayments but not subject to deductible	None
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20%	30%	None
	Physician/surgeon fees	20%	30%	None

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Common Medical Event	Services You May Need	Your cost if you use an		Limitations & Exceptions
		In-network Provider	Out-of-Network Provider	
If you have a hospital stay	Facility fee (e.g., hospital room)	20%	30%	None
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	20%	30%	None
	Mental/Behavioral health inpatient services	20%	30%	None
	Substance use disorder outpatient services	20%	30%	None
	Substance use disorder inpatient services	20%	30%	None

## 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.)		
<ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Bariatric surgery</li> <li>• Cosmetic surgery</li> <li>• Dental care (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>• Hearing aids</li> <li>• Infertility treatment</li> <li>• Long-term care</li> <li>• Private-duty nursing</li> </ul>	<ul style="list-style-type: none"> <li>• Non-emergency care when traveling outside the U.S.</li> <li>• Routine eye care (Adult)</li> <li>• Routine foot care</li> <li>• Weight loss programs</li> </ul>

Other Covered Services (This isn't a complete list. Check your policy or plan document for other excluded services.)
<ul style="list-style-type: none"> <li>• Chiropractic care</li> </ul>

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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 or plan sponsor at 800-272-8451 and TTY/TTD 800-259-6771. 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](http://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](http://www.cciio.cms.gov)."

- a. Office of Group Benefits - 800-272-8451 and TTY/TTD 800-259-6771

### 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: 1-800-392-4089

Blue Cross and Blue Shield of Louisiana  
Appeals and Grievance Unit  
P. O. Box 98045  
Baton Rouge, LA 70898-9045

### Language Access Services:

***You may be eligible to obtain assistance with this document in one of the following non-English languages.***

Spanish (Español): Para obtener asistencia en Español, llame al (800)392-4089.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa (800)392-4089.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 (800)392-4089.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' (800)392-4089.

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

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## 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 will also 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 \$4,911
- Patient pays \$2,629

#### 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 preventive	\$40
<b>Total</b>	<b>\$7,540</b>

#### Patient pays:

Deductibles	\$1,250
Co-pays	\$ 23
Co-insurance	\$1,206
Limits or exclusions	\$ 150
<b>Total</b>	<b>\$2,629</b>

### Managing Type 2 Diabetes

(routine maintenance of a well-controlled condition)

- Amount owed to providers: \$4,100
- Plan pays \$767
- Patient pays \$3,333

#### Sample care costs:

Prescriptions	\$1,500
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$730
Education	\$290
Laboratory tests	\$140
Vaccines, other preventive	\$140
<b>Total</b>	<b>\$4,100</b>

#### Patient pays:

Deductibles	\$1,250
Co-pays	\$1,200
Co-insurance	\$804
Limits or exclusions	\$79
<b>Total</b>	<b>\$3,333</b>

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#### 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.

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#### What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, co-payments, and co-insurance 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.

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#### 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.

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#### 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.

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#### 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.

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#### 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 co-payments. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help pay out-of-pocket expenses.

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