

Note to ASC groups: Before completing this template, please reference the disclaimer on the attached cover page.

Coverage for: Individual/Family | Plan Type: PPO

Henniges Automotive

Basic PPO Plan HDHP,Rx9



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, visit www.bcbsm.com or call 1-800-613-4643. 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 <https://www.healthcare.gov/sbc-glossary> or call 1-800-613-4643 to request a copy.

Important Questions	Answers		Why This Matters:
	In-Network	Out-of-Network	
What is the overall <u>deductible</u> ?	\$3,500 Individual/ \$7,000 Family	\$7,000 Individual/ \$14,000 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 policy, the overall family <u>deductible</u> must be met before the <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> ? (May include a <u>coinsurance</u> maximum)	\$7,000 Individual/ \$14,000 Family	\$12,900 Individual/ \$25,800 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 <u>out-of-pocket limit</u> ?	<u>Premiums</u> , <u>balance-billing</u> charges, any <u>pharmacy</u> penalty 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> .
Will you pay less if you use a <u>network provider</u> ?	Yes. For a list of <u>network providers</u> see www.bcbsm.com or call 1-800-613-4643		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 charge</u> 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 **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
		In-Network Provider (You will pay the least)	Out-of-Network Provider (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	25% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	<u>Specialist</u> visit	25% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	<u>Preventive care/ screening/ immunization</u>	No charge; <u>deductible</u> does not apply	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	<u>Diagnostic test</u> (x-ray, blood work)	25% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	25% <u>coinsurance</u>	40% <u>coinsurance</u>	May require <u>prior authorization</u> .
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.bcbsm.com/druglists	Generic or prescribed over-the-counter drugs	10% <u>coinsurance</u> with \$10 min and \$20 max for retail 30-day supply, 10% <u>coinsurance</u> with \$20 min and \$40 max for retail or mail order 90-day supply	10% <u>coinsurance</u> with \$10 min and \$20 max for retail 30-day supply plus an additional 25% of BCBSM approved amount for the drug	Prior <u>authorization</u> , step therapy and quantity limits may apply to select drugs. <u>Preventive</u> drugs covered in full. Mail order drugs are not covered out-of-network. Drugs for erectile dysfunction and weight loss are excluded. Select diabetic supplies and devices may be covered under the prescription drug program.
	Preferred brand-name drugs	25% <u>coinsurance</u> with \$30 min and \$80 max for retail 30-day supply, 25% <u>coinsurance</u> with \$60 min and \$160 max for retail or mail order 90-day supply	25% <u>coinsurance</u> with \$30 min and \$80 max for retail 30-day supply plus an additional 25% of BCBSM approved amount for the drug	
	Non-Preferred brand-name drugs	40% <u>coinsurance</u> with \$80 min and \$200 max for retail 30-day supply, 40% <u>coinsurance</u> with \$160 min and \$400 max for retail or mail order 90-day supply	40% <u>coinsurance</u> with \$80 min and \$200 max for retail 30-day supply plus an additional 25% of BCBSM approved amount for the drug	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Generic and preferred brand-name <u>Specialty drugs</u>	25% <u>coinsurance</u> with \$100 min and \$200 max for retail 30-day supply	25% <u>coinsurance</u> with \$100 min and \$200 max for retail 30-day supply plus an additional 25% of BCBSM approved amount for the drug	<u>Prior authorization</u> is required. <u>Specialty drugs</u> limited to a 15 or 30-day supply. Must be obtained from Exclusive Specialty Pharmacy Network provider. Drugs for erectile dysfunction and weight loss are excluded.
	Nonpreferred brand-name <u>Specialty drugs</u>	40% <u>coinsurance</u> with \$200 min and \$400 max for retail 30-day supply	40% <u>coinsurance</u> with \$200 min and \$400 max for retail 30-day supply plus an additional 25% of BCBSM approved amount for the drug	<u>Prior authorization</u> is required. <u>Specialty drugs</u> limited to a 15 or 30-day supply. Must be obtained from Exclusive Specialty Pharmacy Network provider. Drugs for erectile dysfunction and weight loss are excluded.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	25% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	Physician/surgeon fees	25% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If you need immediate medical attention	<u>Emergency room care</u>	25% <u>coinsurance</u>	25% <u>coinsurance</u>	None
	<u>Emergency medical transportation</u>	25% <u>coinsurance</u>	25% <u>coinsurance</u>	Mileage limits apply.
	<u>Urgent care</u>	25% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	25% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Prior authorization</u> is required.
	Physician/surgeon fee	25% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If you need behavioral health services (mental health and substance use disorder)	Outpatient services	25% <u>coinsurance</u>	40% <u>coinsurance</u>	Your cost share may be different for services performed in an office setting.
	Inpatient services	25% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Prior authorization</u> is required.
If you are pregnant	Office visits	Prenatal: No charge; <u>deductible</u> does not apply Postnatal: No charge; <u>deductible</u> does not apply	Prenatal: 40% <u>coinsurance</u> Postnatal: 40% <u>coinsurance</u>	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound) and depending on the type of services <u>cost share</u> may apply. <u>Cost sharing</u> does not apply for <u>preventive services</u> .
	Childbirth/delivery professional services	25% <u>coinsurance</u>	40% <u>coinsurance</u>	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Childbirth/delivery facility services	25% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If you need help recovering or have other special health needs	<u>Home health care</u>	25% <u>coinsurance</u>	40% <u>coinsurance</u>	Physician certification required. Limited to a maximum of 120 visits per member, per calendar year.
	<u>Rehabilitation services</u>	25% <u>coinsurance</u>	40% <u>coinsurance</u>	Physical, Occupational and Speech Therapy are limited to a combined maximum of 60 visits per member, per calendar year.
	<u>Habilitation services</u>	25% <u>coinsurance</u>	40% <u>coinsurance</u>	Applied Behavior Analysis (ABA) treatment for Autism – when rendered by Licensed Behavior Analyst (LBA), subject to <u>prior authorization</u> .
	<u>Skilled nursing care</u>	25% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Prior authorization</u> is required. Limited to a maximum of 90 days per member, per calendar year.
	<u>Durable medical equipment</u>	25% <u>coinsurance</u>	40% <u>coinsurance</u>	Excludes bath, exercise and deluxe equipment and comfort and convenience items. Prescription required.
	<u>Hospice services</u>	25% <u>coinsurance</u>	25% <u>coinsurance</u>	Physician certification required. Unlimited visits.
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	None
	Children's glasses	Not Covered	Not Covered	None
	Children's dental check-up	Not Covered	Not Covered	None

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.)

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|-----------------------|-------------------------|----------------------------|
| • Acupuncture | • Hearing Aids | • Routine eye care (Adult) |
| • Cosmetic surgery | • Infertility treatment | • Routine foot care |
| • Dental care (Adult) | • Long-term care | • Weight Loss programs |

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

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|---------------------|---|------------------------|
| • Bariatric surgery | • Coverage provided outside the United States.
See http://provider.bcbs.com | • Private-duty nursing |
| • Chiropractic care | • Non-Emergency care when travelling outside the U.S. | |

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: Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform, or the Department of Health and Human Services, Center for Consumer Information and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov or by calling 1-800-613-4643. 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 Blue Cross® and Blue Shield® of Michigan by calling 1-800-613-4643.

Additionally, a consumer assistance program can help you file your appeal. Contact the Michigan Health Insurance Consumer Assistance Program (HICAP) Department of Insurance and Financial Services, P. O. Box 30220, Lansing, MI 48909-7720 or <http://www.michigan.gov/difs> or difs-HICAP@michigan.gov

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 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. (IMPORTANT: Blue Cross Blue Shield of Michigan is assuming that your coverage provides for all Essential Health Benefit (EHB) categories as defined by the State of Michigan. The minimum value of your plan may be affected if your plan does not cover certain EHB categories, such as prescription drugs, or if your plan provides coverage of specific EHB categories, for example prescription drugs, through another carrier.)

Language Access Services: See Addendum

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>	\$3,500
■ <u>Specialist coinsurance</u>	25%
■ <u>Hospital (facility) coinsurance</u>	25%
■ Other <u>coinsurance</u>	25%

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:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$3,500
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$1,600
<u>What isn't covered</u>	
Limits or exclusions	\$60
The total Peg would pay is	\$5,160

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>	\$3,500
■ <u>Specialist coinsurance</u>	25%
■ <u>Hospital (facility) coinsurance</u>	25%
■ Other <u>coinsurance</u>	25%

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	\$5,600
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In this example, Joe would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$3,500
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$400
<u>What isn't covered</u>	
Limits or exclusions	\$20
The total Joe would pay is	\$3,920

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$3,500
■ <u>Specialist coinsurance</u>	25%
■ <u>Hospital (facility) coinsurance</u>	25%
■ Other <u>coinsurance</u>	25%

This **EXAMPLE** event includes services like:

Emergency room care (*including medical supplies*)
Diagnostic tests (*x-ray*)
Durable medical equipment (*crutches*)
Rehabilitation services (*physical therapy*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$2,800
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<u>What isn't covered</u>	
Limits or exclusions	\$0
The total Mia would pay is	\$2,800

If you are also covered by an account-type plan such as an integrated health flexible spending arrangement (FSA), health reimbursement arrangement (HRA), and/or a health savings account (HSA), then you may have access to additional funds to help cover certain out-of-pocket expenses – like the deductible, copayments, or coinsurance, or benefits not otherwise covered.

