




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.lablue.com/ogb](http://www.lablue.com/ogb) or call 1-800-392-4089. 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 1-800-392-4089 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	For <u>network providers</u> \$2,000 individual or \$4,000 family; for <u>out-of-network providers</u> \$4,000 individual or \$8,000 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> and <u>Wellness</u> 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="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
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 Events chart for other costs for services this <u>plan</u> covers.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	For <u>network providers</u> \$5,000 individual or \$10,000 family; for <u>out-of-network providers</u> \$10,000 individual or \$20,000 family Network OOP Max Per Member within a Family: \$6,850.00	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> , the overall family <u>out-of-pocket limit</u> must be met.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premiums</u> , <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> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="http://www.lablue.com/ogb">www.lablue.com/ogb</a> or call 1-800-392-4089 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.

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> .
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 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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	20% <u>Coinsurance</u> after <u>deductible</u>	40% <u>Coinsurance</u> after <u>deductible</u>	None
	<u>Specialist</u> visit	20% <u>Coinsurance</u> after <u>deductible</u>	40% <u>Coinsurance</u> after <u>deductible</u>	None
	<u>Other practitioner office visit</u>	20% <u>Coinsurance</u> after <u>deductible</u>	40% <u>Coinsurance</u> after <u>deductible</u>	None
	<u>Preventive care/screening/immunization</u>	No Cost	0% <u>Coinsurance</u>	Age and/or time restrictions apply.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>Coinsurance</u> after <u>deductible</u>	40% <u>Coinsurance</u> after <u>deductible</u>	None
	Imaging (CT/PET scans, MRIs)	20% <u>Coinsurance</u> after <u>deductible</u>	40% <u>Coinsurance</u> after <u>deductible</u>	Must obtain authorization.

Questions: Call 1-800-392-4089

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at [www.lablue.com](http://www.lablue.com) or [www.healthcare.gov](http://www.healthcare.gov) or call 1-800-392-4089 to request a copy.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you need drugs to treat your illness or condition</b> More information about <b><u>prescription drug coverage</u></b> is available at <a href="http://www.lablue.com/ogb">http://www.lablue.com/ogb</a> or by calling <b>RX Member Services – 833-925-2770</b>	Generic Drugs (50% up to \$30 Maximum per 31 day prescription, up to the \$1,500 Out-of-Pocket Threshold per Person per Benefit Period)	\$0 after Out-of-Pocket Threshold is met		Appetite suppressant drugs; Dietary supplements; Topical forms of Minoxidil; Nutritional or parenteral therapy; Vitamins and minerals, except as required by law; Drugs available over the counter; medical foods; bulk chemicals; any federal legend drug with an over the counter equivalent available.  Utilization management criteria may apply to specific drugs or drug categories to be determined by Pharmacy Benefit Manager.
	Preferred Drugs (50% up to \$55 Maximum per 31 day prescription, up to the \$1,500 Out-of-Pocket Threshold per Person per Benefit Period)	\$20 after Out-of-Pocket Threshold is met		
	Non-Preferred Drugs (65% up to \$80 Maximum per 31 day prescription, up to the \$1,500 Out-of-Pocket Threshold per Person per Benefit Period)	\$40 after Out-of-Pocket Threshold is met		
	Specialty Drugs (50% up to \$80 Maximum per 31 day prescription up to the \$1,500 Out-of-Pocket Threshold per Person per Benefit Period)	\$40 after Out-of-Pocket Threshold is met		
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% <u>Coinsurance</u> after deductible	40% <u>Coinsurance</u> after deductible	None
	Physician/surgeon fees	20% <u>Coinsurance</u> after deductible	40% <u>Coinsurance</u> after deductible	None
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	20% <u>Coinsurance</u> after deductible	20% <u>Coinsurance</u> after deductible	None
	<u>Emergency medical transportation</u>	Ground Transportation & Air Ambulance: 20% <u>Coinsurance</u> after deductible	Ground Transportation & Air Ambulance: 20% <u>Coinsurance</u> after deductible	Must obtain prior authorization for Non-Emergency Air Ambulance.  What you will pay for OON emergency ambulance services may be less in some cases. Balance billing may be prohibited.
	<u>Urgent care</u>	20% <u>Coinsurance</u> after deductible	40% <u>Coinsurance</u> after deductible	None

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>Coinsurance</u> after deductible	40% <u>Coinsurance</u> after deductible	Must obtain authorization.
	Physician/surgeon fees	20% <u>Coinsurance</u> after deductible	40% <u>Coinsurance</u> after deductible	None
If you need mental health, behavioral health, or substance abuse services	Mental/Behavioral outpatient services	20% <u>Coinsurance</u> after deductible	40% <u>Coinsurance</u> after deductible	Must obtain authorization for Intensive Outpatient Programs, Partial Hospitalization Programs, and services performed at Residential Treatment Centers.
	Mental/Behavioral inpatient services	20% <u>Coinsurance</u> after deductible	40% <u>Coinsurance</u> after deductible	Must obtain authorization.
	Substance use disorder outpatient services	20% <u>Coinsurance</u> after deductible	40% <u>Coinsurance</u> after deductible	Must obtain authorization for Intensive Outpatient Programs, Partial Hospitalization Programs, and services performed at Residential Treatment Centers.
	Substance use disorder inpatient services	20% <u>Coinsurance</u> after deductible	40% <u>Coinsurance</u> after deductible	Must obtain authorization.
If you are pregnant	Office visits	20% <u>Coinsurance</u> after deductible	40% <u>Coinsurance</u> after deductible	None
	Childbirth/delivery professional services	20% <u>Coinsurance</u> after deductible	40% <u>Coinsurance</u> after deductible	Authorization required if the mother's length of stay exceeds 48 hours following a vaginal delivery or 96 hours following a caesarean section.
	Childbirth/delivery facility services	20% <u>Coinsurance</u> after deductible	40% <u>Coinsurance</u> after deductible	
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>Coinsurance</u> after deductible	40% <u>Coinsurance</u> after deductible	Must obtain authorization. Services limited to 60 visits per Benefit Period.
	<u>Rehabilitation services</u>	20% <u>Coinsurance</u> after deductible	40% <u>Coinsurance</u> after deductible	Physical & Occupational Therapy – Must obtain authorization for additional visits over the limit of 50 visits combined per Benefit Period.
	<u>Habilitation services</u>	20% <u>Coinsurance</u> after deductible	40% <u>Coinsurance</u> after deductible	Physical & Occupational Therapy – Must obtain authorization for additional visits over the limit of 50 visits combined per Benefit Period.
	<u>Skilled nursing care</u>	20% <u>Coinsurance</u> after deductible	40% <u>Coinsurance</u> after deductible	Must obtain authorization.

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
		<u>deductible</u>	<u>deductible</u>	Services limited to 90 days per Benefit Period.
	<u>Durable Medical Equipment</u>	20% <u>Coinsurance</u> after <u>deductible</u>	40% <u>Coinsurance</u> after <u>deductible</u>	Must obtain authorization for durable medical equipment, orthotic devices and prosthetics greater than \$300.
	<u>Hospice services</u>	20% <u>Coinsurance</u> after <u>deductible</u>	40% <u>Coinsurance</u> after <u>deductible</u>	Must obtain authorization. Services limited to 180 visits per Benefit Period.
<b>If your child needs dental or eye care</b>	Children's eye exam	Routine - No Coverage	Routine - No Coverage	Not Covered
	Children's glasses	No Coverage	No Coverage	Not Covered
	Children's dental check-up	No Coverage	No Coverage	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.)

- |                        |                         |                        |
|------------------------|-------------------------|------------------------|
| • Cosmetic Surgery     | • Infertility Treatment | • Routine Eye Care     |
| • Hearing Aids (Adult) | • Long-Term Care        | • Routine Foot Care    |
|                        | • Private-Duty Nursing  | • Weight Loss Programs |

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

- |  |  |   |
|--|--|---|
| • Acupuncture  | • Glasses (Frames-Maximum Benefit of \$50. Must be purchased within 6 months following cataract surgery. Services are subject to Benefit Period deductible and applicable to all members.) | • Non-emergency care when traveling outside the United States |
| • Bariatric Surgery  |  |   |
| • Chiropractic Care (some restrictions apply)                                  |  |   |
| • Dental Care (Coverage is only available for Oral Surgery for Impacted Teeth) |  |   |

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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: Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). 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 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 Louisiana, Attn: Appeals and Grievances Department, P.O. Box 98045, Baton Rouge, LA 70898-9045.

**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 1-800-495-2583

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-495-2583

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-800-495-2583

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne'1-800-495-2583

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*To see examples of how this plan 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 [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 plan's overall <u>deductible</u>	\$2,000
■ <u>Specialist coinsurance</u>	20%
■ Hospital (facility) <u>coinsurance</u>	20%
■ Other <u>coinsurance</u>	20%

#### 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*)

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

Cost Sharing	
Deductibles	\$2,000
Copayments	\$0
Coinsurance	\$2,110
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$4,170</b>

### Managing Joe's type 2 Diabetes

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

■ The plan's overall <u>deductible</u>	\$2,000
■ <u>Specialist coinsurance</u>	20%
■ Hospital (facility) <u>coinsurance</u>	20%
■ Other <u>coinsurance</u>	20%

#### 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*)

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

Cost Sharing	
Deductibles	\$2,000
Copayments	\$490
Coinsurance	\$100
What isn't covered	
Limits or exclusions	\$60
<b>The total Joe would pay is</b>	<b>\$2,650</b>

### Mia's Simple Fracture

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

■ The plan's overall <u>deductible</u>	\$2,000
■ <u>Specialist coinsurance</u>	20%
■ Hospital (facility) <u>coinsurance</u>	20%
■ 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:

Cost Sharing	
Deductibles	\$2,000
Copayments	\$0
Coinsurance	\$160
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,160</b>