Wright State University-Un Classified: AAUP & Staff & NBUF & ACA GENC HDHP HSA Plan

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, https://eoc.anthem.com/eocdps/aso. 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/ or call (844) 422-7714 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$3,000/person or \$6,000/family for In-Network Providers. \$6,000/person or \$12,000/family for Non-Network Providers.	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 deductible?	Yes. <u>Preventive Care</u> for In- <u>Network Providers</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</u> <u>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 deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	\$3,750/person or \$7,500/family for In-Network Providers. \$7,500/person or \$15,000/family for Non- Network Providers.	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 plan, the overall family <u>out-of-pocket limit</u> must be met.
What is not included in the <u>out-of-pocket</u> <u>limit?</u>	Premiums, balance-billing charges, health care this plan doesn't cover, and Non-Network Transplants.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes, BlueCard PPO. See www.anthem.com or call (844) 422-7714 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.

Do you need a referral	No.	You can see the specialist you choose without a referral.
to see a specialist?		

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

Communication	Services You May Need	What You			
Common Medical Event		In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	20% coinsurance	40% <u>coinsurance</u>	none	
If you visit a	<u>Specialist</u> visit	20% coinsurance	40% <u>coinsurance</u>	none	
health care provider's office or clinic	Preventive care/screening/ immunization	No charge	40% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.	
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	40% coinsurance	Costs may vary by site of service.	
	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance	Costs may vary by site of service.	
If you need drugs to treat your illness or condition More information about prescription drug coverage is	Tier 1 - Typically Generic	20% <u>coinsurance</u> (retail and home delivery)	40% <u>coinsurance</u> (retail) and Not covered (home delivery)	For more information, refer to "Essential Drug List" at	
	Tier 2 - Typically Preferred Brand & Non-Preferred Generic Drugs	20% <u>coinsurance</u> (retail and home delivery)	40% <u>coinsurance</u> (retail) and Not covered (home delivery)		
	Tier 3 - Typically Non-Preferred Brand and Generic drugs	20% <u>coinsurance</u> (retail and home delivery)	40% <u>coinsurance</u> (retail) and Not covered (home delivery)	http://www.anthem.com/pharm acyinformation/	
available at http://www.anthem.com/pharmacyinformation/	Tier 4 - Typically Preferred Specialty (brand and generic)	20% <u>coinsurance</u> (specialty pharmacy)	40% <u>coinsurance</u> (retail) and Not covered (home delivery)	*See Prescription Drug section	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% <u>coinsurance</u>	none	
surgery	Physician/surgeon fees	20% coinsurance	40% <u>coinsurance</u>	none	
If you need immediate medical attention	Emergency room care	20% <u>coinsurance</u>	Covered as In-Network	none	
	Emergency medical transportation	20% coinsurance	Covered as In- <u>Network</u>	none	
	<u>Urgent care</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	60 days/benefit period for Inpatient physical medicine,	

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document at https://eoc.anthem.com/eocdps/aso.

Common	Services You May Need	What You	Limitations Essentions 9		
Medical Event		In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
				rehabilitation including day rehabilitation programs.	
	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none	
If you need mental health, behavioral health, or substance	Outpatient services	Office Visit 20% <u>coinsurance</u> Other Outpatient 20% <u>coinsurance</u>	Office Visit 40% <u>coinsurance</u> Other Outpatient 40% <u>coinsurance</u>	Office Visit Other Outpatientnone	
abuse services	Inpatient services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none	
	Office visits	20% <u>coinsurance</u>	40% <u>coinsurance</u>		
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	40% <u>coinsurance</u>	Maternity care may include tests and services described elsewhere	
	Childbirth/delivery facility services	20% coinsurance	40% <u>coinsurance</u>	in the SBC (i.e. ultrasound).	
	Home health care	0% <u>coinsurance</u>	40% <u>coinsurance</u>	100 visits/benefit period.	
	Rehabilitation services	20% coinsurance	40% coinsurance	Costs may vary by site of service.	
If you need help	<u>Habilitation services</u>	20% coinsurance	40% <u>coinsurance</u>	*See Therapy Services section.	
recovering or have other special health needs	Skilled nursing care	20% coinsurance	40% <u>coinsurance</u>	90 days/benefit period for skilled nursing services.	
	Durable medical equipment	20% coinsurance	40% coinsurance	*See <u>Durable Medical</u> <u>Equipment</u> Section	
	Hospice services	0% <u>coinsurance</u>	0% <u>coinsurance</u>	none	
If your child	Children's eye exam	20% coinsurance	40% <u>coinsurance</u>	*Coo Vision Compiges contist	
needs dental or	Children's glasses	Not covered	Not covered	*See Vision Services section	
eye care	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.)	r do vor (directing our postely or principle of	
Acupuncture	 Cosmetic surgery 	 Dental care (Adult)
 Dental care (Pediatric) 	 Dental Check-up 	 Glasses for a child
Infertility treatment	 Long-term care 	 Routine eye care (Adult)
 Routine foot care 	 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 12 visits/benefit period

• Hearing aids

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document at https://eoc.anthem.com/eocdps/aso.

- Most coverage provided outside the United States. See_ www.bcbsglobalcore.com
- Private-duty nursing 82 visits/benefit period Facility only

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: Ohio Department of Insurance, 50 W. Town Street, Third Floor - Suite 300, Columbus, Ohio 43215, (800) 686-1526, (614) 644-2673, Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565, www.cciio.cms.gov, or contact Anthem at the number on the back of your ID card. 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 <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:

ATTN: Grievances and Appeals, P.O. Box 105568, Atlanta GA 30348-5568

Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565, www.cciio.cms.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 the Minimum Value Standards? Yes

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

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

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document at https://eoc.anthem.com/eocdps/aso.

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 ca hospital delivery)	re and a	Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
 The plan's overall deductible Specialist coinsurance Hospital (facility) coinsurance Other coinsurance 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) 		■ The plan's overall deductible ■ Primary Care coinsurance ■ Hospital (facility) coinsurance ■ Other coinsurance ■ Other coinsurance ■ 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)		■ The plan's overall deductible \$3,000 ■ Emergency coinsurance 20% ■ Hospital (facility) coinsurance 20% ■ Other coinsurance 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)	
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay: Cost Sharing		In this example, Mia would pay: <u>Cost Sharing</u>	
Cost Sharing		<u>Deductibles</u>	\$3,000	Deductibles	\$2,800
<u>Deductibles</u>	\$3,000	<u>Copayments</u>	\$0	Copayments	\$0
Copayments	\$0	<u>Coinsurance</u>	\$520	Coinsurance	\$0
Coinsurance \$750		What isn't covered		What isn't covered	
What isn't covered		Limits or exclusions	\$20	Limits or exclusions	\$0
Limits or exclusions	\$60	The total Joe would pay is	\$3,540	The total Mia would pay is	\$2,800
The total Peg would pay is \$3,810					

(TTY/TDD: 711)

Albanian (Shqip): Nëse keni pyetje në lidhje me këtë dokument, keni të drejtë të merrni falas ndihmë dhe informacion në gjuhën tuaj. Për të kontaktuar me një përkthyes, telefononi (844) 422-7714

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Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 7714-422 (844).
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Armenian (հայերեն). Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվձար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով։ Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (844) 422-7714։

Bassa (Băsɔ́ɔ̀ Wùdù): M̀ dyi dyi-diè-dè bě bédé bá céè-dè nìà kɛ dyí ní, ɔ mɔ̀ nì dyí-bèdèìn-dè bé m̀ ké gbo-kpá-kpá kè bɔ̈́ kpɔ̃ dé m̀ bídí-wùdùǔn bó pídyi. Bé m̀ ké wudu-zììn-nyɔ̀ dò gbo wùdù kɛ, dá (844) 422-7714.

Bengali (বাংলা): যদি এই লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন খাকে, তাহলে আপলার ভাষায় বিলামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য (৪४४) 422-7714 –তে কল করুন।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (844) 422-7714 သို့ ခေါ် ဆိုပါ။

Chinese (中文):如果您對本文件有任何疑問,您有權使用您的語言免費獲得協助和資訊。如需與譯員通話,請致電(844) 422-7714。

Dinka (Dinka): Na non thiëëc në ke de ya thorë, ke yin non lon bë yi kuony ku wer alëu bë geer yic yin ne thon du ke cin wëu taauë ke piny. Te kor yin ba jam wënë ran ye thok geryic, ke yin col (844) 422-7714.

Dutch (Nederlands): Bij vragen over dit document hebt u recht op hulp en informatie in uw taal zonder bijkomende kosten. Als u een tolk wilt spreken, belt u (844) 422-7714.

Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ هزینه ای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره

French (Français): Si vous avez des questions sur ce document, vous avez la possibilité d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour parler à un interprète, appelez le (844) 422-7714.

German (Deutsch): Wenn Sie Fragen zu diesem Dokument haben, haben Sie Anspruch auf kostenfreie Hilfe und Information in Ihrer Sprache. Um mit einem Dolmetscher zu sprechen, bitte wählen Sie (844) 422-7714.

Greek (Ελληνικά) Αν έχετε τυχόν απορίες σχετικά με το παρόν έγγραφο, έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας δωρεάν. Για να μιλήσετε με κάποιον διερμηνέα, τηλεφωνήστε στο (844) 422-7714.

Gujarati (ગજરાતી): જો આ અંગે આપને કોઈપણ પ્ર�ો હોય તો, કોઈપણ ખય� વગર આપની ભાષામાં મદદ અને માિહતી મેળવવાનો તમને દસ્તાવજ

અિધકાર છે. દુભાિષયા સાથે વાત કરવા માટે, કોલ કરો (844) 422-7714.

Haitian Creole (Kreyòl Ayisyen): Si ou gen nenpòt kesyon sou dokiman sa a, ou gen dwa pou jwenn èd ak enfòmasyon nan lang ou gratis. Pou pale ak yon entèprèt, rele (844) 422-7714.

Hindi (हिंदी): अगर आपके पास इस दस्तावेज़ के बारे में कोई प्रश्न हैं, तो आपको निःशुल्क अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। दुभाषिये से बात करने के लिए, कॉल करें(844) 422-7714

Hmong (White Hmong): Yog tias koj muaj lus nug dab tsi ntsig txog daim ntawv no, koj muaj cai tau txais kev pab thiab lus qhia hais ua koj hom lus yam tsim xam tus nqi. Txhawm rau tham nrog tus neeg txhais lus, hu xov tooj rau (844) 422-7714.

Igbo (Igbo): O bur u na i nwere ajuju o bula gbasara akwukwo a, i nwere ikike inweta enyemaka na ozi n'asusu gi na akwughi ugwo o bula. Ka gi na okowa okwu kwuo okwu, kpoo (844) 422-7714.

Ilokano (Ilokano): Nu addaan ka iti aniaman a saludsod panggep iti daytoy a dokumento, adda karbengam a makaala ti tulong ken impormasyon babaen ti lenguahem nga awan ti bayad na. Tapno makatungtong ti maysa nga tagipatarus, awagan ti (844) 422-7714.

Indonesian (Bahasa Indonesia): Jika Anda memiliki pertanyaan mengenai dokumen ini, Anda memiliki hak untuk mendapatkan bantuan dan informasi dalam bahasa Anda tanpa biaya. Untuk berbicara dengan interpreter kami, hubungi (844) 422-7714.

Italian (Italiano): In caso di eventuali domande sul presente documento, ha il diritto di ricevere assistenza e informazioni nella sua lingua senza alcun costo aggiuntivo. Per parlare con un interprete, chiami il numero (844) 422-7714

Japanese (日本語): この文書についてなにかご不明な点があれば、あなたにはあなたの言語で無料で支援を受け情報を得る権利があります。通訳と話すには (844) 422-7714 にお電話ください。

Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ(844) 422-7714 ។

Kirundi (Kirundi): Ugize ikibazo ico arico cose kuri iyi nyandiko, ufise uburenganzira bwo kuronka ubufasha mu rurimi rwawe ata giciro. Kugira uvugishe umusemuzi, akura (844) 422-7714.

Korean (한국어): 본 문서에 대해 어떠한 문의사항이라도 있을 경우, 귀하에게는 귀하가 사용하는 언어로 무료 도움 및 정보를 얻을 권리가 있습니다. 통역사와 이야기하려면(844) 422-7714 로문의하십시오.

Lao (ພາສາລາວ): ຖ້າທ່ານມີຄຳຖາມໃດໆກ່ຽວກັບເອກະສານນີ້, ທ່ານມີສິດໄດ້ຮັບຄວາມຊ່ວຍເຫຼືອ ແລະ ຂໍ້ມູນເປັນພາສາຂອງທ່ານໂດຍບໍ່ເສຍຄ່າ. ເພື່ອໂອ້ລົມກັບລ່າມແປພາສາ, ໃຫ້ໂທຫາ (844) 422-7714.

Navajo (Diné): Díí naaltsoos biká'ígíí łahgo bína'ídíłkidgo ná bohónéedzá dóó bee ahóót'i' t'áá ni nizaad k'ehji bee nił hodoonih t'áadoo bááh ílínígóó. Ata' halne'ígíí ła' bich'i' hadeesdzih nínízingo koji' hodílnih (844) 422-7714.

Nepali (नेपाली): यदि यो कागजातबारे तपाईँसँग केही प्रश्नहरू छन् भने, आफ्नै भाषामा निःशुल्क सहयोग तथा जानकारी प्राप्त गर्न पाउने हक तपाईँसँग छ। दोभाषेसँग कुरा गर्नका लागि, यहाँ कल गर्नुहोस् (844) 422-7714

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