

Public Education Employees Health Insurance Plan

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

Coverage Period: 10/01/2015-12/31/2015
 Coverage For: Single + Family Plan Type: PPO

 **This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy at www.cciio.cms.gov or plan document at www.rsa-al.gov/index.php/members/peehip/benefits-policies/ or by calling 1-877-517-0020.

Important Questions	Answers	Why this Matters:
What is the overall deductible ?	\$300 person or / \$900 family per calendar year for Major Medical Services. Does not apply to preventive services, physician, inpatient, drugs, non-covered services, most copays, balance-billed charges and pre-certification penalties.	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible .
Are there other deductibles for specific services?	Yes. \$200 per person per Hospital Admission.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	Yes. \$400 per person per calendar year for Major Medical Services. For in-network, there is also an overall calendar year out-of-pocket of \$6,600 person / \$13,200 family.	The out-of-pocket limit 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 out-of-pocket limit ?	Premium, balance-billed charges, health care this plan doesn't cover, out-of-network coinsurance and pre-certification penalties do not count toward the limit. Coinsurance for outpatient mental health and substance abuse is excluded from the Major Medical out-of-pocket.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a network of providers ?	Yes. For a list of in-network providers , see AlabamaBlue.com or call 1-800-810-BLUE.	If you use an in-network doctor or other health care provider , 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 provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a specialist ?	No. You don't need a referral to see a specialist.	You can see the specialist 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 on page 6. See your policy or plan document for additional information about excluded services .

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- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** 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 **coinsurance** 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 in-network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your cost if you use an In-Network Provider	Your cost if you use an Out-of-Network Provider	Limitations & Exceptions
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$30/visit	20% coinsurance	Subject to overall deductible for out-of-network; \$5 laboratory or pathology copay may apply
	Specialist visit	\$35/visit	20% coinsurance	
	Other practitioner office visit	20% coinsurance for chiropractor	20% coinsurance for chiropractor	Subject to overall deductible for out-of-network; limited to a maximum of 12 visits per member per calendar year for out-of-network; in-network, more than 18 visits require precertification
	Preventive care/screening/immunization	No Charge	Not Covered	Please see AlabamaBlue.com/preventiveservices ; additional services may be available
If you have a test	Diagnostic test (x-ray, blood work)	No Charge	20% coinsurance	Benefits listed are physician services; subject to overall deductible for out-of-network; \$5 laboratory or pathology copay may apply
	Imaging (CT/PET scans, MRIs)	No Charge	20% coinsurance	Benefits listed are physician services; subject to overall deductible for out-of-network; precertification may be required for coverage

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Common Medical Event	Services You May Need	Your cost if you use an In-Network Provider	Your cost if you use an Out-of-Network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://mp.medimpact.com/ALA	Generic drugs	\$6/30-day supply \$12/90-day supply	Same copays as in-network, but you must pay out-of-pocket and submit a paper claim for reimbursement. The plan will reimburse you based on the allowed amount for in-network pharmacies.	Covers up to a 30-day supply or 90-day supply for approved maintenance medications. Certain drugs may require prior authorization for the plan to pay. Generic equivalent drugs mandatory when available.
	Preferred brand drugs	\$40/30-day supply \$80/90-day supply		
	Non-preferred brand drugs	\$60/30-day supply \$120/90-day supply		
	Specialty drugs	Applicable Generic, Preferred or Non-Preferred Brand Drug Copays Apply		Covers up to a 30-day supply. Certain drugs may require prior authorization for the plan to pay. Generic equivalent drugs mandatory when available.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$150/service	20% coinsurance	Subject to overall deductible for out-of-network; in Alabama, out-of-network not covered
	Physician/surgeon fees	No Charge	20% coinsurance	Subject to overall deductible for out-of-network
If you need immediate medical attention	Emergency room services	\$150/facility copay per visit and \$35/physician copay per visit	\$150/facility copay per visit and \$35/physician copay per visit	Benefits listed are for medical emergencies and treatment of accidental injuries if treated within 72 hours; Facility and Physician charges for treatment of accidental injuries treated after 72 hours covered at 80% of the allowed amount subject to calendar year deductible; Facility and physician services for non-medical emergencies covered at 80% of the allowed amount subject to calendar year deductible
	Emergency medical transportation	20% coinsurance	20% coinsurance	Subject to overall deductible
	Urgent care	\$30/visit	20% coinsurance	Subject to overall deductible for out-of-network
If you have a hospital stay	Facility fee (e.g., hospital room)	\$200/Admission & \$25/day for days 2-5	\$200/Admission & \$25/day for days 2-5 & 20% coinsurance	Subject to \$200/admission deductible and \$25/day for days 2-5 for in-network facilities and out-of-network facilities outside Alabama; in Alabama, out-of-network benefits are only available for accidental injury; precertification is required for coverage

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Common Medical Event	Services You May Need	Your cost if you use an In-Network Provider	Your cost if you use an Out-of-Network Provider	Limitations & Exceptions
	Physician/surgeon fee	No Charge	20% coinsurance	Subject to overall deductible for out-of-network
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	\$10/day	50% coinsurance	Certified Community Mental Health Centers are in-network; copay varies depending on type service rendered; limited to a maximum of 20 visits per member per plan year for in-network; limited to a maximum of 10 visits per member per plan year for out-of-network; maximum number of visits is combined for mental health and substance abuse
	Mental/Behavioral health inpatient services	\$15/day for days 10 – 14 \$20/day for days 15 – 19 \$25/day for days 20 – 24 \$30/day for days 25 – 30	\$200/admission & \$25/day for days 2-5	Benefits listed are for facility services; physician services covered at 80% subject to overall deductible; Limited to maximum of 30 days per member per plan year; Out of network is only available for short term crisis intervention and until member is stable enough to be moved to PPO Hospital; Precertification is required for coverage
	Substance use disorder outpatient services	\$10/day	50% coinsurance	Certified Community Mental Health Centers are in network; copay varies depending on type service rendered; limited to a maximum of 20 visits per member per plan year for in-network; limited to a maximum of 10 visits per member per plan year for out-of-network; maximum number of visits is combined for mental health and substance abuse
	Substance use disorder inpatient services	\$15/day for days 10 – 14 \$20/day for days 15 – 19 \$25/day for days 20 – 24 \$30/day for days 25 – 30	\$200 per admission & \$25 copay per day for days 2-5	Benefits listed are for facility services; physician services covered at 80% subject to overall deductible; Limited to maximum of 30 days per member per plan year; Limited to one admission per member each plan year and a lifetime maximum of two admissions per member; Out of network is only available for short term crisis intervention and until member is stable enough to be moved to PPO Hospital; Precertification is required for coverage
If you are pregnant	Prenatal and postnatal care	\$30/initial visit	20% coinsurance	Benefits listed are outpatient physician services; subject to overall deductible for out-of-network; maternity benefits are available for employee and spouse only; covered children do not have maternity benefits

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Common Medical Event	Services You May Need	Your cost if you use an In-Network Provider	Your cost if you use an Out-of-Network Provider	Limitations & Exceptions
	Delivery and all inpatient services	\$200/Admission & \$25/day for days 2-5	\$200/Admission & \$25/day for days 2-5 plus 20% coinsurance	Delivery charges are available for employee and covered spouse only; covered children do not have maternity benefits; in Alabama, out-of-network not covered
If you need help recovering or have other special health needs	Home health care	No Charge	20% coinsurance	Subject to overall deductible for out-of-network outside of Alabama; precertification may be required for coverage in Alabama, out-of-network not covered
	Rehabilitation services	20% coinsurance	20% coinsurance	Subject to overall deductible; occupational therapy is limited to certain services related to hand and lymphedema; speech therapy is limited to a maximum of 30 visits per member per calendar year
	Habilitation services	20% coinsurance	20% coinsurance	
	Skilled nursing care	Not Covered	Not Covered	Not covered; member pays 100%
	Durable medical equipment	20% coinsurance	20% coinsurance	Subject to overall deductible
	Hospice service	No Charge	20% coinsurance	Subject to overall deductible for out-of-network outside of Alabama; precertification may be required for coverage in Alabama, out-of-network not covered
If your child needs dental or eye care	Eye exam	No Charge	Not Covered	Please see AlabamaBlue.com/preventiveservices
	Glasses	Not Covered	Not Covered	Not covered; member pays 100%
	Dental check-up	No Charge	Not Covered	Please see AlabamaBlue.com/preventiveservices

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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 <u>excluded services</u> .)		
<ul style="list-style-type: none">• Acupuncture• Cosmetic surgery• Dental care (Adult)• Glasses, child	<ul style="list-style-type: none">• Hearing aids• Long-term care• Private-duty nursing• Routine eye care (Adult)	<ul style="list-style-type: none">• Routine foot care• Skilled nursing care• Weight loss programs
Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)		
<ul style="list-style-type: none">• Bariatric surgery (Only morbid obesity in limited circumstances)• Chiropractic care (Limited to 12 visits per member per calendar year for out-of-network)	<ul style="list-style-type: none">• Infertility treatment (Limitations apply)• Non-emergency care when traveling outside the U.S.	

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 administrator at 1-800-327-3994. 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, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

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: Blue Cross and Blue Shield of Alabama at 1-800-327-3994.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% health coverage. **This plan does meet the minimum value standard for the benefits it provides.**

—————*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 \$7,130
- Patient pays \$410

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
Total	\$7,540

Patient pays:

Deductibles	\$0
Copays	\$260
Coinsurance	\$0
Limits or exclusions	\$150
Total	\$410

Note: These numbers assume the patient has given notice of her pregnancy to the plan. If you are pregnant and have not given notice of your pregnancy, your costs may be higher. For more information, please contact: www.rsa-al.gov/index.php/members/PEEHIP.

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$4,450
- Patient pays \$950

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$20
Copays	\$560
Coinsurance	\$0
Limits or exclusions	\$370
Total	\$950

Note: These numbers assume the patient is participating in our diabetes wellness program. If you have diabetes and do not participate in the wellness program, your costs may be higher. For more information about the diabetes wellness program, please contact: www.rsa-al.gov/index.php/members/PEEHIP.

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Questions and answers about the Coverage Examples:

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.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** 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.

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.

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.

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.

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 **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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