

 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, go to www.bcbswny.com or call 1-855-344-3425. 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.bcbswny.com or call 1-855-344-3425 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	align Optimum Choice: \$8,000 individual / \$16,000 family; align Flexible Choice: \$8,150 individual / \$16,300 family; non-participating: \$8,150 individual / \$16,300 family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible ?	Yes. Preventive services are not subject to the deductible	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. This plan covers certain preventive services without cost-sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan ?	Optimum/Flexible Combined: \$8,150 individual / \$16,300 family; non-participating: \$10,000 individual / \$20,000 family	If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit ?	Premiums, balance-billing charges, and health care this plan doesn't cover	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Will you pay less if you use a network provider ?	Yes. See www.bcbswny.com or call 1-855-344-3425 for a list of network providers .	You pay the least if you use a provider in Optimum Network. You pay more if you use a provider in Flexible 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).
Do you need a referral to see a specialist ?	No	You can see the specialist you choose without a referral .



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
		Optimum Cost Share (You will pay the least)	Flexible Cost Share (You will pay a higher cost)	Non-Participating 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	50% coinsurance	0% coinsurance	50% coinsurance	None
	Specialist visit	50% coinsurance	0% coinsurance	50% coinsurance	None
	Preventive care/screening /immunization	Covered in full	Covered as Optimum Choice	50% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for. Flu vaccine covered in full out-of- network .
If you have a test	Diagnostic test (x-ray, blood work)	50% coinsurance	0% coinsurance	50% coinsurance	None
	Imaging (CT/PET scans, MRIs)	50% coinsurance	0% coinsurance	50% coinsurance	Prior authorization required on certain procedures. Call the number on the back of your ID card for details.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.bcbswny.com	Generic drugs (Tier 1)	\$15 copayment	Not covered	Not covered	Some generic drugs may be subject to non-preferred brand cost share .
	Preferred brand drugs (Tier 2)	50% coinsurance	Not covered	Not covered	None
	Non-preferred brand drugs (Tier 3)	50% coinsurance	Not covered	Not covered	None
	Specialty drugs (Tier 4)	See limitations & exceptions	See limitations & exceptions	See limitations & exceptions	Specialty drugs could be generic, preferred brand or non-preferred brand. Please visit our website for a copy of our medication guide.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	50% coinsurance	0% coinsurance	50% coinsurance	Prior authorization required on certain procedures. Call the number on the back of your ID card for details.
	Physician/surgeon fees	50% coinsurance	0% coinsurance	50% coinsurance	Prior authorization required on certain procedures. Call the number on the back of your ID card for details.

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		Optimum Cost Share (You will pay the least)	Flexible Cost Share (You will pay a higher cost)	Non-Participating Provider (You will pay the most)	
If you need immediate medical attention	Emergency room care	50% coinsurance	Covered as Optimum Choice	Covered as Optimum Choice	None
	Emergency medical transportation	50% coinsurance	Covered as Optimum Choice	Covered as Optimum Choice	None
	Urgent care	50% coinsurance	50% coinsurance	Covered as Optimum Choice	None
If you have a hospital stay	Facility fee (e.g., hospital room)	50% coinsurance	0% coinsurance	50% coinsurance	Prior authorization required.
	Physician/surgeon fees	50% coinsurance	0% coinsurance	50% coinsurance	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	50% coinsurance for Mental Health; 50% coinsurance for Substance Abuse	0% coinsurance for Mental Health; 0% coinsurance for Substance Abuse	50% coinsurance for Mental Health; 50% coinsurance for Substance Abuse	Up to 20 visits a year may be used for family counseling
	Inpatient services	50% coinsurance for Mental Health; 50% coinsurance for Substance Abuse Detox; 50% coinsurance for Substance Abuse Rehab	0% coinsurance for Mental Health; 0% coinsurance for Substance Abuse Detox; 0% coinsurance for Substance Abuse Rehab	50% coinsurance for Mental Health; 50% coinsurance for Substance Abuse Detox; 50% coinsurance for Substance Abuse Rehab	Prior authorization required on certain procedures. Call the number on the back of your ID card for details.
If you are pregnant	Office visits	50% coinsurance	0% coinsurance	50% coinsurance	None
	Childbirth/delivery professional services	50% coinsurance	0% coinsurance	50% coinsurance	For participating providers , cost share applies only to initial visit to determine pregnancy.
	Childbirth/delivery facility services	50% coinsurance	0% coinsurance	50% coinsurance	None
If you need help recovering or have other special health needs	Home health care	50% coinsurance	0% coinsurance	50% coinsurance	40 aggregate visits per year; Home Infusion counts toward home health care visit limit.
	Rehabilitation services	50% coinsurance	0% coinsurance	50% coinsurance	60 combined PT/OT/ST visits per condition per plan year

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions & Other Important Information
		Optimum Cost Share (You will pay the least)	Flexible Cost Share (You will pay a higher cost)	Non-Participating Provider (You will pay the most)	
If you need help recovering or have other special health needs	Habilitation services	50% coinsurance	0% coinsurance	50% coinsurance	60 combined PT/OT/ST visits per condition per plan year
	Skilled nursing care	50% coinsurance	0% coinsurance	50% coinsurance	Prior authorization required.
	Durable medical equipment	50% coinsurance	0% coinsurance	50% coinsurance	Prior authorization required on certain procedures. Call the number on the back of your ID card for details.
	Hospice services	50% coinsurance	0% coinsurance	50% coinsurance	210 days per year
If your child needs dental or eye care	Children's eye exam	Covered in full	Covered in full	Not covered	Member cost share may vary by plan .
	Children's glasses	50% coinsurance	0% coinsurance	Not covered	Discounts may apply.
	Children's dental check-up	See limitations & exceptions	See limitations & exceptions	See limitations & exceptions	Coverage available through a separate dental plan .

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](#).)

- Acupuncture
- Long Term Care
- Weight Loss Programs
- Cosmetic surgery
- Private Duty Nursing
- Custodial Care
- Routine Foot Care

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

- Bariatric surgery
- Elective Abortion
- Non-emergency care when traveling outside the U.S.
- Chiropractic care
- Hearing Aids
- Routine Eye Care (Adult)
- Dental
- Infertility treatment

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-EBSA (3272) or www.dol.gov/ebsa/healthreform. 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: 1-855-344-3425.

Does this plan provide Minimum Essential Coverage? **Yes**

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet Minimum Value Coverage? **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 1-855-344-3425.

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-344-3425.

[Chinese (中文):如果需要中文的帮助，请拨打这个号码 1-855-344-3425.

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-344-3425.

————— *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 [plan's](#) overall [deductible](#) **\$8,000.00**
- [Specialist coinsurance](#) **50%**
- Hospital (facility) [coinsurance](#) **50%**
- Other [coinsurance](#) **50%**

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	\$12,731
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,950
Copays	\$0
Coinsurance	\$6,200
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$8,210

Managing Joe's type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) **\$8,000.00**
- [Specialist coinsurance](#) **50%**
- Hospital (facility) [coinsurance](#) **50%**
- Other [coinsurance](#) **50%**

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	\$7,465
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$3,541
Copays	\$465
Coinsurance	\$3,254
<i>What isn't covered</i>	
Limits or exclusions	\$55
The total Joe would pay is	\$7,315

Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) **\$8,000.00**
- [Specialist coinsurance](#) **50%**
- Hospital (facility) [coinsurance](#) **50%**
- Other [coinsurance](#) **50%**

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	\$1,925
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$963
Copays	\$0
Coinsurance	\$963
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,926

Note: These numbers assume the patient does not participate in the [plan's](#) wellness program. If you participate in the [plan's](#) wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: BlueCross BlueShield of Western New York at www.bcbswny.com or call 1-855-344-3425.

Notice of Nondiscrimination



BlueCross BlueShield of Western New York complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. BlueCross BlueShield of Western New York does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

BlueCross BlueShield of Western New York

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, please call the customer service number on the back of your ID card or contact the Director, Corporate Compliance and Privacy Officer.

If you believe that BlueCross BlueShield of Western New York has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Director, Corporate Compliance and Privacy Officer, 257 West Genesee Street, Buffalo, NY 14202, 1-800-798-1453, (716) 887-6056 (fax), complaint.compliance@www.bcbswny.com. You can file a grievance in person or by mail, fax, or email. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Notice of Nondiscrimination



For assistance in English, call customer service at the number listed on your ID card.

Para obtener asistencia en español, llame al servicio de atención al cliente al número que aparece en su tarjeta de identificación.

請撥打您 ID 卡上的客服號碼以尋求中文協助。

Обратитесь по номеру телефона обслуживания клиентов, указанному на Вашей идентификационной карточке, для помощи на русском языке.

Rele nimewo sèvis kliyantèl ki nan kat ID ou pou jwenn èd nan Kreyòl Ayisyen.

한국어로 도움을 받고 싶으시면 ID 카드에 있는 고객 서비스 전화번호로 문의해 주십시오.

Per assistenza in italiano chiamate il numero del servizio clienti riportato nella vostra scheda identificativa.

פאר הילף אין אידיש, רופט די קאסטומער סערוויס אויפן נומער וואס שטייט אויף אייער ID קארטל.

বাংলায় সহায়তার জন্য, আপনার আইডি কার্ডে তালিকাভুক্ত নম্বরে ক্রেতা পরিষেবায় ফোন করুন।

Aby uzyskać pomoc w języku polskim, należy zadzwonić do działu obsługi klienta pod numer podany na identyfikatorze.

دو مس.مدد کے لیے، کسٹمر سروس آپ کے شناختی کارڈ پر درج کردہ نمبر پر کال کریں۔

Pour une assistance en français, composez le numéro de téléphone du service à la clientèle figurant sur votre carte d'identification.

دو زبان مس.مدد کے لیے، کسٹمر سروس کو ایپ.آئی.ڈی کارڈ پر درج نمبر پر کال کریں۔

Para sa tulong sa Tagalog, tumawag sa numero ng serbisyo sa customer na nasa inyong ID card.

Για βοήθεια στα ελληνικά, καλέστε το τμήμα εξυπηρέτησης πελατών στον αριθμό που αναφέρεται στην ταυτότητά σας.

Për ndihmë në gjuhën shqipe, merrni në telefon shërbimin klientor në numrin e renditur në kartën tuaj të identitetit.