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, call Excellus BlueCross BlueShield at 1-800-499-1275 or call Onondaga County at 1-315-435-3498. 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.excellusbcbs.com or call 1-800-499-1275 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Out-of-network provider: $500 individual/$1,500 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 care is covered before you meet your 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. For example, 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 don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	**Medical:** In-network providers $1,500 individual / $4,500 family; Out-of-network providers $2,000 individual / $6,000 family. **Prescription Drugs:** In-network providers $5,350 individual / $9,200 family	The out-of-pocket limit is the most you could pay in a year for covered services. 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?	Costs for premiums, balance-billing charges, manufacturers coupon assistance, 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.excellusbcbs.com or call 1-800-499-1275 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 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
		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 copay/visit	25% coinsurance	None
	Specialist visit	$25 copay/visit	25% coinsurance	None
	Preventive care/screening/ immunization	Adult physical: No charge Adult immunizations: No charge Well child visit: No charge	Adult physical: 25% coinsurance Adult immunizations: 25% coinsurance Well child visit: 25% coinsurance	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. Adult physical exam is limited to one (1) exam per calendar year.
If you have a test	Diagnostic test (x-ray, blood work)	$25 copay/visit Lab: No charge	25% coinsurance	None
	Imaging (CT/PET scans, MRIs)	$25 copay/visit	25% coinsurance	
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.ProActrx.com	Generic drugs (Tier 1)	$10 copay/prescription (retail) $20 copay/prescription (mail order)	Not covered	Covers up to a 30-day supply (retail prescription); 90 day supply (mail order prescription). Certain prescription drugs require preauthorization. You are permitted to fill a specialty drug one (1) time at a retail pharmacy. All subsequent orders must be filled at a designated pharmacy. The designated pharmacy for specialty drugs is Noble Health Services. If you do not fill your prescription at the designated pharmacy after the first fill, no coverage for your specialty drug will be provided. For more information regarding the specialty drug program, please contact Noble Health Services at 1.888.843.2040 or www.noblehealthservices.com. Noble Health Services will act on your behalf in obtaining manufacturer coupon assistance for
	Preferred brand drugs (Tier 2)	$25 copay/prescription (retail) $50 copay/prescription (mail order)	Not covered	
	Non-preferred brand drugs (Tier 3)	$45 copay/prescription (retail) $90 copay/prescription (mail order)	Not covered	
	Specialty drugs	20% coinsurance	Not covered	

* For more information about limitations and exceptions, see the plan or policy document at the Onondaga County website: http://www.ongov.net/ebenefits/healthinsurance.html.

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)	
				certain specialty drugs and the coinsurance you pay for specialty drugs will be reduced. Any manufacturer assistance applied will not count towards satisfaction of your out–of–pocket limit. For more information regarding this program, please contact Noble Health Services at 1.888.843.2040 or www.noblehealthservices.com..
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$75 copay/visit	25% coinsurance	None
	Physician/surgeon fees	No charge	25% coinsurance	None
If you need immediate medical attention	Emergency room care	$75 copay/visit	$75 copay/visit	Emergency room care for a non-emergency medical condition is subject to the deductible and 20% coinsurance.
	Emergency medical transportation	$75 copay/visit	$75 copay/visit, deductible does not apply	None
	Urgent care	$25 copay/visit	$25 copay/visit, deductible does not apply	None
If you have a hospital stay	Facility fee (e.g., hospital room)	$75 copay	25% coinsurance	None
	Physician/surgeon fees	No charge	25% coinsurance	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$20 copay/visit	25% coinsurance	None
	Inpatient services	$75 copay	25% coinsurance	
If you are pregnant	Office visits	No charge	25% coinsurance	Cost sharing does not apply for preventive services. Depending on the type of services, a copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	$25/delivery copay	25% coinsurance	
	Childbirth/delivery facility services	$75 copay	25% coinsurance	
If you need help recovering or have other special	Home health care	$75 copay	25% coinsurance	Limited to 40 visits per calendar year.
	Rehabilitation services	$20 copay/visit	50% coinsurance	None

* For more information about limitations and exceptions, see the plan or policy document at the Onondaga County website: http://www.ongov.net/ebenefits/healthinsurance.html.

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)	
health needs	Habilitation services	$20 copay/visit	50% coinsurance	None
	Skilled nursing care	$75 copay	25% coinsurance	Limited to 100 visits per calendar year.
	Durable medical equipment	25% coinsurance	50% coinsurance	None
	Hospice services	$75 copay	25% coinsurance	Family bereavement counseling is limited to five (5) visits per calendar year. Inpatient and outpatient benefits are limited to 210 visits per lifetime.
If your child needs dental or eye care	Children's eye exam	$25 copay/visit	$25 copay/visit, deductible does not apply	Limited to one (1) exam every 12 months based on date of service.
	Children's glasses	Not covered	Not covered	Covered under a stand-alone vision plan. Refer to the Davis Vision plan.
	Children's dental check-up	Not covered	Not covered	Covered under a stand-alone dental plan. For additional information refer to www.umr.com.

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
- Cosmetic surgery
- Dental care (Adult & Child)
- Hearing aids
- Infertility treatment
- Long-term 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.)

- Bariatric surgery
- Chiropractic care.
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Routine foot care

* For more information about limitations and exceptions, see the plan or policy document at the Onondaga County website: http://www.ongov.net/ebenefits/healthinsurance.html.

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: the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or 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 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 on how 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: www.excellusbcbs.com or call 1-800-499-1275 or call Onondaga County at 1-315-435-3498. Additionally, a consumer assistance program can help you file your appeal. Contact Community Service Society of New York, Community Health Advocates, 633 Third Avenue, 10th floor, New York, NY 10017, (888) 614-5400, http://www.communityhealthadvocates.org/ (website), cha@cssny.org (email). A list of states with Consumer Assistance Programs is available at: www.dol.gov/ebsa/healthreform and http://www.cms.gove/CCIIO/Resources/Consumer-Assistance-Grants/.

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 1-800-499-1275.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-499-1275.

Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-800-499-1275.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-499-1275.

*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 the plan or policy document at the Onondaga County website: http://www.ongov.net/ebenefits/healthinsurance.html.

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** **$0**
- **Specialist copayment** **$25**
- **Hospital (facility) copayment** **$75**
- **Other coinsurance** **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**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$0
Copayments	$100
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$160**

Managing Joe's Type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- **The plan's overall deductible** **$0**
- **Specialist copayment** **$25**
- **Hospital (facility) copayment** **$75**
- **Other coinsurance** **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**

In this example, Joe would pay:

Cost Sharing	
Deductibles*	$0
Copayments	$500
Coinsurance	$200
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$720**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- **The plan's overall deductible** **$0**
- **Specialist copayment** **$25**
- **Hospital (facility) copayment** **$75**
- **Other coinsurance** **25%**

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	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles*	$0
Copayments	$600
Coinsurance	$60
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$660**

The plan would be responsible for the other costs of these EXAMPLE covered services.