BlueCross BlueShield of Oklahoma : MOBAP0010 Blue Advantage PPO 0010

Coverage for: Individual/Family | Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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.bcbsok.com/member/policy-forms/2020 or by calling 1-800-942-5837. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/UG-Glossary-508-MM.pdf or call 1-855-756-4448 to request a copy.

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Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network: \$1,250 Individual/\$3,750 Family Out-of-Network: \$2,500 Individual/\$7,500 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 <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. In-Network Preventive Health, certain services with a copay, and prescription drugs are covered before you meet your deductible.	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 <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other deductibles for specific services?	Yes. ER \$400; Inpatient \$200/\$300; Outpatient Surgery Facility \$150/\$250. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Network: \$3,000 Individual/\$9,000 Family Out-of-Network: \$9,000 Individual/\$27,000 Family	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> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, preauthorization penalties, balance-billed charges, and health care this plan 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 <u>www.bcbsok.com</u> or call 1-800-942-5837 for a list of <u>Network Provider</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> .



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		u Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$35/visit; <u>deductible</u> does not apply	30% coinsurance	Virtual Visits are available. See your benefit booklet* for details.
If you visit a health care provider's office or clinic	<u>Specialist</u> visit	\$60/visit; <u>deductible</u> does not apply	30% coinsurance	None
	Preventive care/screening/immunization	No Charge; <u>deductible</u> does not apply	30% coinsurance	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No Charge; <u>deductible</u> does not apply	30% coinsurance	<u>Preauthorization</u> may be required; see your benefit booklet* for details.
	Imaging (CT/PET scans, MRIs)	30% <u>coinsurance</u>	40% coinsurance	Deliciit Dookiet Toi details.

^{*}For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.bcbsok.com/member/policy-forms/2020</u>.

Common		What You	u Will Pay	Limitations Evacutions 0 Other Important
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need drugs to	Preferred generic drugs Non-preferred generic drugs	Retail - Preferred - No Charge Non-Preferred - \$10/prescription Mail - No Charge; deductible does not apply Retail - Preferred -	Retail - \$10/prescription; deductible does not apply plus 50% additional charge Retail - \$20/prescription;	
		\$10/prescription Non-Preferred - \$20/prescription Mail - \$25/prescription; deductible does not apply	deductible does not apply plus 50% additional charge	Limited to a 30-day supply at retail (or a 90-day supply at a <u>network</u> of select retail pharmacies). Up to a 90-day supply at mail order. Specialty drugs limited to a 30-day supply. Payment of the difference between the cost of a brand name drug and a generic may also be required if a generic drug is
		Retail - Preferred - \$50/prescription Non-Preferred - \$70/prescription Mail - \$125/prescription; deductible does not apply		
com/member/ prescription-drug-plan- information/drug-lists	Non-preferred brand drugs	Retail - Preferred - \$100/prescription Non-Preferred - \$120/prescription Mail - \$250/prescription; deductible does not apply		available. Additional charge will not apply to any <u>deductible</u> or out-of-pocket amounts.
	Preferred specialty drugs	\$150/prescription; deductible does not apply	plus 50% additional charge	
	Non-preferred specialty drugs	\$250/prescription; deductible does not apply	\$250/prescription; deductible does not apply plus 50% additional charge	

Common		What You	ı Will Pay	Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	\$150/visit plus 30% coinsurance	\$250/visit plus 40% coinsurance	Preauthorization may be required. For Outpatient Infusion Therapy, see your benefit booklet* for details. Per occurrence deductible waived if admitted.	
surgery	Physician/surgeon fees	30% coinsurance	40% coinsurance	<u>Preauthorization</u> may be required. For Outpatient Infusion Therapy, see your benefit booklet* for details.	
If you need immediate	Emergency room care	\$400/visit plus 30% coinsurance	\$400/visit plus 30% coinsurance	Per occurrence <u>deductible</u> waived if admitted.	
If you need immediate medical attention	Emergency medical transportation	No Charge; <u>deductible</u> does not apply	No Charge; <u>deductible</u> does not apply	None	
If you have a hospital stay	Urgent care Facility fee (e.g., hospital room)	30% coinsurance \$200/visit plus 30% coinsurance	40% coinsurance \$300/visit plus 40% coinsurance	Preauthorization required. \$500 penalty for failure to preauthorize. See your benefit booklet* for details. Per occurrence deductible waived if admitted.	
	Physician/surgeon fees	30% coinsurance	40% coinsurance	<u>Preauthorization</u> required. \$500 penalty for failure to preauthorize. See your benefit booklet* for details.	
If you need mental health, behavioral health, or substance	Outpatient services	\$35/office visits or 30% coinsurance for other outpatient services	30% coinsurance	<u>Preauthorization</u> may be required; see your benefit booklet* for details.	
abuse services	Inpatient services	\$200/visit plus 30% coinsurance	\$300/visit plus 40% coinsurance	<u>Preauthorization</u> required. \$500 penalty for failure to preauthorize.	
If you are pregnant	Office visits	Primary Care: \$35/visit Specialist: \$60/visit; deductible does not apply	30% coinsurance	Copay applies to first prenatal visit only (per pregnancy). <u>Cost sharing</u> does not apply to certain <u>preventive services</u> . Depending on the	
	Childbirth/delivery professional services	30% coinsurance	40% coinsurance	type of services, <u>coinsurance</u> may apply. Maternity care may include tests and services	
	Childbirth/delivery facility services	\$200/visit plus 30% coinsurance	\$300/visit plus 40% coinsurance	described elsewhere in the SBC (i.e. ultrasound).	

^{*}For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.bcbsok.com/member/policy-forms/2020</u>.

Common		What Yo	u Will Pay	Limitations Evacutions 0 Other Important
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Home health care	30% coinsurance	40% coinsurance	30 visits/year. \$500 penalty for failure to preauthorize.
	Rehabilitation services	30% coinsurance	40% coinsurance	Outpatient: Separate 25 visit limit per benefit
If you need help recovering or have other special health needs	Habilitation services	30% coinsurance	40% coinsurance	period for Rehabilitation and Habilitation Services, which includes physical, speech, occupational therapy and muscle manipulation. Inpatient: Separate 30 day maximum Rehabilitation and Habilitation Services per benefit period. \$500 penalty for failure to preauthorize.
	Skilled nursing care	30% coinsurance	40% coinsurance	30 day inpatient maximum per benefit period. \$500 penalty for failure to preauthorize.
	Durable medical equipment	30% coinsurance	40% coinsurance	Medically necessary rental or purchase at the Plan's discretion.
	Hospice services	30% coinsurance	40% coinsurance	\$500 penalty for failure to preauthorize.
If your shild woods	Children's eye exam	Not Covered	Not Covered	
If your child needs dental or eye care	Children's glasses	Not Covered	Not Covered	None
uciliai oi eye cale	Children's dental check-up	Not Covered	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.)

- Abortion (Unless the life of the mother is endangered)
- Acupuncture
- Bariatric surgery (For treatment of obesity/weight reduction)
- Cosmetic surgery (With exception of accidental injury repair and some instances for physiological functioning improvement of a malformed body member)
- Dental care (Adult and Child)
- Infertility treatment
- Long-term care

- Routine eye care (Adult and Child)
- Routine foot care (Except for diabetic subscribers)
- Weight loss programs

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

- Chiropractic care (25 visit maximum per year combined with OP Therapy)
- Hearing aids (One hearing aid per ear every 48 months)
- Non-emergency care when traveling outside the

 U.S. (With the exception of any services and supplies provided to a Subscriber incurred outside the United States if the Subscriber traveled to the location for the purposes of receiving medical services, supplies, or drugs)

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: For group health coverage contact the plan, Blue Cross and Blue Shield of Oklahoma at 1-800-942-5837 or visit www.bcbsok.com. For group health coverage subject to ERISA, contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. For non-federal governmental group health plans, contact Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. Church plans are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State insurance regulator regarding their possible rights to continuation coverage under State law. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance 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 <u>plan</u> 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 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: For group health coverage subject to ERISA: the <u>plan</u> at 1-800-942-5837 or visit <u>www.bcbsok.com</u>, the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>, and the Oklahoma Department of Insurance, Consumer Protection at 1-405-521-2991 or <u>www.oid.ok.gov</u>. For non-federal governmental group health <u>plans</u> and church <u>plans</u> that are group health <u>plans</u>, the <u>plan</u> at 1-800-942-5837 or <u>www.bcbsok.com</u> or contact the Oklahoma Department of Insurance, Consumer Protection at 1-405-521-2991 or <u>www.oid.ok.gov</u>. Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact the Oklahoma Department of Insurance's Consumer Health Assistance Program at 1-405-521-2991 or visit <u>www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/ok.html</u>.

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 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 1-800-942-5837.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-942-5837.

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-800-942-5837.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-942-5837.

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 care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$1,250
Specialist copayment	\$60
Hospital (facility) ded/coins	\$200 + 30%
Other coinsurance	30%

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	\$12,800	
In this example, Peg would pay:		
Cost Sharing		
Deductibles	\$1,250	
Copayments	\$200	
Coinsurance	\$2,000	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$3,510	

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

■ The <u>plan's</u> overall <u>deductible</u>	\$1,250
Specialist copayment	\$60
■ Hospital (facility) ded/coins	\$200 + 30%
Other coinsurance	30%

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	\$7,400	
In this example, Joe would pay:		
Cost Sharing		
Deductibles	\$1,250	
Copayments	\$1,000	
Coinsurance	\$100	
What isn't covered		
Limits or exclusions	\$60	
The total Joe would pay is	\$2,410	

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

■ The <u>plan's</u> overall <u>deductible</u>	\$1,250
Specialist copayment	\$60
■ Hospital (facility) ded/coins	\$200 + 30%
Other coinsurance	30%

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	\$1,900
In this example, Mia would pay:	
Cost Sharing	
Deductibles	\$800
Copayments	\$500
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,300

If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 855-710-6984.

Español Spanish	Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-710-6984.
العربية Arabic	إن كان لديك أو لدى شخص تساعده أسئلة، فلديك الحق في الحصول ىلع المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة اللتحدث مع مترجم فوري، اتصل ىلع الرم 6984-710-855.
繁體中文 Chinese	如果您,或您正在協助的對象,對此有疑問,您有權利免費以您的母語獲得幫助和訊息。洽詢一位翻譯員,請撥電話 號碼 855-710-6984。
Français French	Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-710-6984.
Deutsch German	Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-710-6984 an.
ગુજરાતી Gujarati	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયર્કમ્ બાબતે પ્રશ્નો હોય, તો તમને વિના ખચેર્, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો હક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કૉલ કરો.
हिंदी Hindi	यिद आपके, या आप जिसकी सहायता कर रहे हैं उैसके, प्रश्न हैं, तो आपके अपनी भाषा म निःशुल्क सहायता और जानकारी प्राप्त करन का अधिकार है। किसी अनवादक स बात करन क लिए 855-710-6984 पर कॉल करें।.
Italiano Italian	Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare il numero 855-710-6984.
한국어 Korean	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가 필요하시면 855-710-6984 로 전화하십시오.
Diné Navajo	T'áá ni, éí doodago ła'da bíká anánílwo'ígíí, na'ídíłkidgo, ts'ídá bee ná ahóóti'i' t'áá níík'e níká a'doolwoł dóó bína'ídíłkidígíí bee nił h odoonih. Ata'dahalne'ígíí bich'į' hodíílnih kwe'é 855-710-6984.
فارسی Persian	اگر شما، یا کسی که شما به او کمک می کنید، سؤالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید جهت گفتگو با یک مترجم شهافی، با شماره تمسا حاصل نمایید 6984-710-858
Polski Polish	Jeśli Ty lub osoba, której pomagasz, macie jakiekolwiek pytania, macie prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 855-710-6984.
Русский Russian	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Чтобы связаться с переводчиком, позвоните по телефону 855-710-6984.
Tagalog Tagalog	Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.
ار دو Urdu	اگر آپ کو، یا کسی ایسے نرد کو جس کسی آپ مدد کررہے ہیں، کوئی سروال درپیش ہے تو، آپ کو اپنی زبان میں مغتمدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بنات کرنے کے لئےے، 854-710-858 پر کنال کریں.
Tiếng Việt Vietnamese	Nếu quý vị, hoặc người mà quý vị giúp đỡ, có câu hỏi, thì quý vị có quyền được giúp đỡ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, gọi 855-710-6984.

Health care coverage is important for everyone.

We provide free communication aids and services for anyone with a disability or who needs language assistance. We do not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability.

To receive language or communication assistance free of charge, please call us at 855-710-6984.

Phone:

855-664-7270 (voicemail)

If you believe we have failed to provide a service, or think we have discriminated in another way, contact us to file a grievance.

Office of Civil Rights Coordinator

300 E. Randolph St. TTY/TDD: 855-661-6965 35th Floor Fax: 855-661-6960

Chicago, Illinois 60601 Email: CivilRightsCoordinator@hcsc.net

You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:

U.S. Dept. of Health & Human Services Phone: 800-368-1019 200 Independence Avenue SW TTY/TDD: 800-537-7697

Room 509F, HHH Building 1019 Complaint Portal: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf Complaint Forms: http://www.hhs.gov/ocr/office/file/index.html