Highlights of your Health Care Coverage

Any deductibles, copays, and coinsurance percentages shown are amounts for which you're responsible. Medical Benefits apply after the calendar-year deductible is met unless otherwise noted, or if the cost share is a copay.

MEDICAL PLAN	PLAN C	
	IN-NETWORK	OUT-OF-NETWORK
MEDICAL COST SHARE OPTIONS	-	
Individual Deductible PCY (Family embedded deductible 3X Individual)	\$250	\$250
Coinsurance (Member's percentage of costs after deductible based on allowable charges)	10%	50%
Individual Out of Pocket Maximum PCY, includes deductible, coinsurance, copay and pharmacy if applicable (Family embedded OOP max 3X Individual)	\$3,750	Unlimited
Office Visit Cost Share	\$25 Copay, applies to the \$3,750 Out of Pocket Maximum	\$250 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
PREVENTIVE CARE OPTIONS AND HEALTH EDUCATION	-	-
Preventive Office Visit (Unlimited, subject to standard medical guidelines)	Covered In Full	Not Covered
Immunizations (Unlimited, subject to standard medical guidelines)	Covered In Full	Not Covered
Health Education (HE) (Unlimited)	Covered In Full	Not Covered
Nicotine Dependency Programs (ND) (Unlimited)	Covered In Full	Not Covered
Diabetes Health Education (DE) (Unlimited)	Covered In Full	Not Covered
PROFESSIONAL CARE	-	-
Professional Office Visit	\$25 Copay, applies to the \$3,750 Out of Pocket Maximum	\$250 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Inpatient Professional Services	\$250 Deductible, then 10% Coinsurance, applies to \$3,750 Out of Pocket Maximum	\$250 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Contraceptive Management Services (Unlimited)	Covered In Full	\$250 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum



Effective Date: 01/01/2019

MEDICAL PLAN	PLAN C	
	IN-NETWORK	OUT-OF-NETWORK
DIAGNOSTIC SERVICE OPTIONS		
Preventive Professional Diagnostic Imaging and Laboratory Services - Including Mammogram and PAP/PSA	Covered In Full	\$250 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Other Professional Diagnostic Imaging	Waive Deductible, then 10% Coinsurance, applies to \$3,750 Out of Pocket Maximum	\$250 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Professional Diagnostic Major Imaging	Waive Deductible, then 10% Coinsurance, applies to \$3,750 Out of Pocket Maximum	\$250 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Other Professional Diagnostic Laboratory/Pathology	Waive Deductible, then 10% Coinsurance, applies to \$3,750 Out of Pocket Maximum	\$250 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Diagnostic Mammography	Covered in Full	Out of Network Deductible, then 50%
FACILITY CARE OPTIONS		
Inpatient Facility	\$250 Deductible, then 10% Coinsurance, applies to \$3,750 Out of Pocket Maximum	\$250 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Outpatient Surgery Facility	\$250 Deductible, then 10% Coinsurance, applies to \$3,750 Out of Pocket Maximum	\$250 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Skilled Nursing Facility (60 days PCY; includes room and board, and facility billed professional and ancillary fees)	\$250 Deductible, then 10% Coinsurance, applies to \$3,750 Out of Pocket Maximum	\$250 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Hospice Inpatient Facility (10 days Inpatient; within the 6 month lifetime maximum)	\$250 Deductible, then 10% Coinsurance, applies to \$3,750 Out of Pocket Maximum	\$250 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
EMERGENCY CARE AND TRANSPORTATION OPTION		
Emergency Care (If applicable, waive copay if admitted to inpatient facility)	\$200 Copay then \$250 Deductible and 10% Coinsurance; all cost shares apply to the \$3,750 Out of Pocket Maximum	\$200 Copay then \$250 Deductible and 10% Coinsurance; all cost shares apply to the \$3,750 Out of Pocket Maximum
Emergency Room Physician	\$250 Deductible, then 10% Coinsurance, applies to \$3,750 Out of Pocket Maximum	\$250 Deductible, then 10% Coinsurance, applies to \$3,750 Out of Pocket Maximum
Urgent Care Center	\$25 Copay, applies to the \$3,750 Out of Pocket Maximum	\$250 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Ambulance Transportation (Unlimited)	\$250 Deductible, then 10% Coinsurance, applies to \$3,750 Out of Pocket Maximum	\$250 Deductible, then 10% Coinsurance, applies to \$3,750 Out of Pocket Maximum
Air Ambulance (Unlimited)	\$250 Deductible, then 10% Coinsurance, applies to \$3,750 Out of Pocket Maximum	\$250 Deductible, then 10% Coinsurance, applies to \$3,750 Out of Pocket Maximum
OTHER SERVICES		
Allergy/Therapeutic Injections	\$250 Deductible, then 10% Coinsurance, applies to \$3,750 Out of Pocket Maximum	\$250 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Mental Health Inpatient Facility Care (Unlimited)	\$250 Deductible, then 10% Coinsurance, applies to \$3,750 Out of Pocket Maximum	\$250 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Mental Health Outpatient Professional Care (Unlimited)	\$25 Copay, applies to the \$3,750 Out of Pocket Maximum	\$250 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Chemical Dependency Inpatient Facility Care (Unlimited)	\$250 Deductible, then 10% Coinsurance, applies to \$3,750 Out of Pocket Maximum	\$250 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum

MEDICAL PLAN	PLAN C	
	IN-NETWORK	OUT-OF-NETWORK
Chemical Dependency Outpatient Professional Care (Unlimited)	\$25 Copay, applies to the \$3,750 Out of Pocket Maximum	\$250 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Rehab Inpatient Facility (30 days PCY)	\$250 Deductible, then 10% Coinsurance, applies to \$3,750 Out of Pocket Maximum	\$250 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Rehab Outpatient Care, Including Physical, Occupational, Speech and Massage Therapy, and Chronic Pain (45 visits PCY)	\$25 Copay, applies to the \$3,750 Out of Pocket Maximum	\$250 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Rehab Outpatient Care Chronic Conditions, Including Cardiac, Pulmonary Rehab, and Cancer	\$25 Copay, applies to the \$3,750 Out of Pocket Maximum	\$250 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Medical Supplies, Equipment, Prosthetics (Unlimited)	\$250 Deductible, then 10% Coinsurance, applies to \$3,750 Out of Pocket Maximum	\$250 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Foot Orthotics, Orthopedic Shoes and Accessories (\$300 PCY; Includes orthotics and orthopedic shoes)	\$250 Deductible, then 10% Coinsurance, applies to \$3,750 Out of Pocket Maximum	\$250 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Home Health Visits (130 visits PCY)	\$250 Deductible, then 10% Coinsurance, applies to \$3,750 Out of Pocket Maximum	\$250 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Hospice Care (Hospice Home Visits: Unlimited; Respite: 240 hours; within the 6 month lifetime maximum)	\$250 Deductible, then 10% Coinsurance, applies to \$3,750 Out of Pocket Maximum	\$250 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
TMJ (Temporomandibular Joint Disorders) (Unlimited (Medical and Dental services - Medical and Dental cost shares based on type of service))	Covered as any other service	Covered as any other service
Transplants (Unlimited; \$7,500 travel and lodging limits)	Covered as any other service	Not Covered
ALTERNATIVE CARE		
Manipulations (Spinal and other) (12 visits PCY)	\$25 Copay, applies to the \$3,750 Out of Pocket Maximum	\$250 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Acupuncture (12 visits PCY)	\$25 Copay, applies to the \$3,750 Out of Pocket Maximum	\$250 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
SUPPLEMENTAL BENEFITS		
Routine Hearing Exam (1 PCY)	\$25 Copay	\$250 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
ANNUAL PLAN MAXIMUM		
Annual Plan Maximum	Unlimited	Unlimited

Prior Authorization is required for many services to be covered. For more information please refer to your benefit booklet.

PCY = Per Calendar Year. Balance billing may apply if a provider is not contracted with Premera Blue Cross. Members are responsible for amounts in excess of the allowable charge.

This is not a complete explanation of covered services, exclusions, limitations, reductions or the terms under which the program may be continued in force. This benefit highlight is not a contract. For full coverage provisions, including a description of waiting periods, limitations and exclusions please contact Customer Service.

Highlights of your Health Care Coverage

Effective Date: 01/01/2019

Below is a brief overview of your Pharmacy Benefits. For more information on your benefits, please refer to your benefit booklets. To find out what tiers apply to a specific medication, refer to our Preferred Drug List at www.premera.com

PHARMACY PLAN	PLAN C - RX - 10/30/60/250		
PRESCRIPTION DRUGS			
	Preferred B4 Tier 1 = generic		
Drug List	Tier 2 = preferred brand		
	Tier 3 = non-preferred brands		
	Tier 4 = specialty		
Retail Cost Shares	\$10/\$30/\$60/\$250		
Mail Cost Shares	\$20/\$60/\$120/\$250		
Day Supply	Retail: 30 Days; Mail: 90 Days; Specialty: 30 Days		
Individual Deductible PCY	\$0		
Family Deductible PCY	No Family Deductible		
Out of Network (Non-participating retail pharmacies)	Cost Share, then 40% (to allowable)		
Out of Pocket Maximum	Applies to the medical out of pocket maximum		
Specialty Pharmacy Out of Pocket Maximum	Applies to the medical out of pocket maximum		
Annual Benefit Maximum	Unlimited		

Prior Authorization is required for many services to be covered. For more information please refer to your benefit booklet.

PCY = Per Calendar Year. Balance billing may apply if a provider is not contracted with Premera Blue Cross. Members are responsible for amounts in excess of the allowable charge.

This is not a complete explanation of covered services, exclusions, limitations, reductions or the terms under which the program may be continued in force. This benefit highlight is not a contract. For full coverage provisions, including a description of waiting periods, limitations and exclusions please contact Customer Service.

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You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

an also file a civil rights compliant with the U.S. Department of Health uman Services. Office for Civil Eights, electronically through the for Civil Rights Compliant Phrase, available at floroportal hits gen/acriptortal/lobby (Jr. or by mail or phone at leastformer of threadth and investment Eights).

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a here Help in Other Languages

--res. Intere may be key dates in this notice. You may need to take action by certain deadlines to keep your health coverage or help with code. You have the right and this intermedia and help in your language at no cost. Call 000-722-1471 (TTY: 000-642-5357).

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الم الم المربعة يعري ها الإنتر عقرمان عمار قديمون ما الإن الانتراق في ازيا الاسران علوا بن دادة Bioe Cros بن علوا الارتراز و الاسران علوا الروز معا الي غير الاقتراد بين قد الاسترار على مناظرة المرازي بالارتراز (TTV: 800-642-630)

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(が含まれています。この通知には、Promess Buo 国際に関する重要な場場にかまれている場合があ (されている可能性がある重要な日村をご提定くだ ボートを場所するには、特定の項目までに自動ま したがらます。「金融な会社」と各種なりです。 、000-723-1411 (TTY, 000-642-5357)までお電話

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Tagalog (Tagalog): Ang Paunawa na ito ay ma Sungini ay ing agika Orosa. Masaning may i mangalangan ka na m panahon upang muga watang pastes. May ka ta halong sa iyong wika (TTY: 800-842-5367).

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