

OK Public Employees Health & Welfare Plan

Coverage Period: 07/01/2016 – 06/30/2017

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

Coverage for: Individual/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 or plan document at www.opehw1.com/member/policy-forms or by calling 1-800-468-5744.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	In-Network: \$750 Individual/\$2,250 Family. Out-of-Network: \$750 Individual/\$2,250 Family. Doesn't apply to services that charge a copay, prescription drugs, ambulance, and certain preventive care. Copays don't count toward the overall deductible.	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> 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 <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	Yes. \$50 deductible on brand-name prescriptions per individual. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this plan begins to pay for these services.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. Medical out-of-pocket limit In-Network: \$2,500 Individual/\$7,500 Family. Medical out-of-pocket limit Out-of-Network: \$4,000 Individual/\$12,000 Family. Separate Rx out-of-pocket limit: \$1,900 Individual/\$5,700 Family	The <u>out-of-pocket limit</u> 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 <u>out-of-pocket limit</u> ?	Premiums, out-of-network prescription drugs, balance-billed charges, preauthorization penalties, dental benefits services, 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> .
Does this plan use a <u>network of providers</u> ?	Yes. For a list of Network providers please call 1-800-942-5837 or see www.bcbsok.com .	If you use an in-network doctor or other health care <u>provider</u> , 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 <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> .
Do I need a referral to see a <u>specialist</u> ?	No. You don't need a referral to see a specialist.	You can see the <u>specialist</u> 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 5. See your policy or plan document for additional information about <u>excluded services</u> .

Questions: Call 1-800-468-5744 or visit us at www.opehw1.com.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf or call 1-800-468-5744 to request a copy.



- **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 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	\$20 copay/visit	30% coinsurance	---none---
	Specialist visit	\$50 copay/visit	30% coinsurance	
	Other practitioner office visit	\$50 copay/visit	30% coinsurance	Acupuncture is not covered. Chiropractic services limited to 10 visits per benefit period.
	Preventive care/screening/immunization	No Charge	30% coinsurance	Specified services limited to one visit per benefit period.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	30% coinsurance	Some exceptions and limitations apply. See the Plan's benefit book for additional information.
	Imaging (CT/PET scans, MRIs)	20% coinsurance	30% coinsurance	

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 www.opehw1.com .	Generic drugs	\$10 copay (30 day supply retail)	Reimbursed cost paid minus copay	\$50 deductible per person per plan year for Brand name drugs only.
	Preferred brand drugs	\$45 copay (30 day supply retail)	Reimbursed cost paid minus copay and brand name deductible	90 day supply through Mail Order Generic- \$20 / Brand name \$90
	Non-preferred brand drugs	\$45 copay (30 day supply retail)	Reimbursed cost paid minus copay and brand name deductible	A full list of exceptions, limitations & exclusions can be found on the Plan's website at www.opehw.com
	Specialty drugs	\$10 Generic copay (30 day supply, mail order only) \$60 Preferred Brands (30 day supply, mail order only) \$100 Non Preferred Brands (30 day supply, mail order only)	N/A mail order only	\$50 deductible per person per plan year for Brand name drugs only. A full list of exceptions, limitations & exclusions can be found on the Plan's website at www.opehw.com
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	30% coinsurance	---none---
	Physician/surgeon fees	20% coinsurance	30% coinsurance	
If you need immediate medical attention	Emergency room services	20% coinsurance	20% coinsurance	Additional \$50 copay/visit; waived if admitted.
	Emergency medical transportation	20% coinsurance	20% coinsurance	---none---
	Urgent care	\$20 copay/visit	30% coinsurance	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	30% coinsurance	Preauthorization required.
	Physician/surgeon fee	20% coinsurance	30% coinsurance	---none---

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 have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	20% coinsurance	30% coinsurance	Outpatient: Preauthorization required for certain services. Inpatient: Preauthorization required.
	Mental/Behavioral health inpatient services	20% coinsurance	30% coinsurance	
	Substance use disorder outpatient services	20% coinsurance	30% coinsurance	
	Substance use disorder inpatient services	20% coinsurance	30% coinsurance	
If you are pregnant	Prenatal and postnatal care	20% coinsurance	30% coinsurance	Copay applies to first prenatal visit (per pregnancy).
	Delivery and all inpatient services	20% coinsurance	30% coinsurance	Preauthorization required.
If you need help recovering or have other special health needs	Home health care	20% coinsurance	30% coinsurance	30 visit maximum per benefit period. Preauthorization required.
	Rehabilitation services	20% coinsurance	30% coinsurance	Outpatient: Combined 60 visit limit per benefit period for physical, speech, and occupational therapies. Inpatient: 30 day maximum per benefit period. Preauthorization required.
	Habilitation services	20% coinsurance	30% coinsurance	
	Skilled nursing care	20% coinsurance	30% coinsurance	30 day inpatient maximum per benefit period. Preauthorization required.
	Durable medical equipment	20% coinsurance	30% coinsurance	Medically necessary rental or purchase at the plan's discretion.
	Hospice service	20% coinsurance	30% coinsurance	Preauthorization required.

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 your child needs dental or eye care	Eye exam	Not covered under medical plan	Not covered under medical plan	---none---
	Glasses	Not covered under medical plan	Not Covered under medical plan	
	Dental check-up	No Charge	No Charge	

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 Bariatric surgery Cosmetic surgery (With exception of accidental injury repair and some instances for physiological functioning improvement of a malformed body member) 	<ul style="list-style-type: none"> Dental (Adult) Hearing aids (Limited coverage for children) Infertility treatment Long-term care 	<ul style="list-style-type: none"> Routine eye care (Adult) (Unless offered by your Employer) Routine foot care (Only for diabetic members) 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"> Chiropractic care Most coverage provided outside the United States. See www.bcbsok.com 	<ul style="list-style-type: none"> Non-emergency care when traveling outside the United States 	<ul style="list-style-type: none"> Private-duty nursing

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 at 1-800-468-5744. 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 Oklahoma at 1-800-942-5837 or visit www.bcbsok.com, or contact U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or visit www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your **appeal**. Contact the Oklahoma Department of Insurance at (405) 521-2991 or visit www.ok.gov/oid/Consumers/Consumer_Assistance/index.html.

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 or policy 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% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

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, kwijigo holne' 1-800-942-5837.

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

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 \$5,220
- Patient pays \$2,320

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	\$800
Copays	\$20
Coinsurance	\$1,300
Limits or exclusions	\$200
Total	\$2,320

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

- Amount owed to providers: \$5,400
- Plan pays \$3,920
- Patient pays \$1,480

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	\$800
Copays	\$600
Coinsurance	\$300
Limits or exclusions	\$80
Total	\$1,480

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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