




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 1-800-528-1530. 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.mybenemax.com](http://www.mybenemax.com) or call 1-800-528-1530 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$2,000 member / \$4,000 family in-network; \$8,000 member / \$20,000 family out-of-network.	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the plan, each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. In-network <a href="#">preventive</a> and prenatal care, most office visits, therapy visits, mental health visits, <a href="#">prescription drugs</a> ; <a href="#">emergency transportation</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	No	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	\$7,350 member / \$14,700 family in-network and \$16,300 member / \$32,600 family out-of-network.	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balanced-billed charges</a> , and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://bluecrossma.com/findadoctor">bluecrossma.com/findadoctor</a> or call the Member Service number on our ID card for a list of <a href="#">network providers</a>	This <a href="#">plan</a> uses a provider <a href="#">network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

 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 <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$35 <a href="#">copay</a> / visit; <a href="#">deductible</a> does not apply	50% <a href="#">coinsurance</a> ; then 20% <a href="#">coinsurance</a>	<a href="#">Deductible</a> applies first for out-of-network; a telehealth <a href="#">cost share</a> may be applicable
	<a href="#">Specialist</a> visit	\$35 <a href="#">copay</a> / visit; \$35 <a href="#">copay</a> / chiropractor & acupuncture visit; <a href="#">deductible</a> does not apply	50% <a href="#">coinsurance</a> ; then 20% <a href="#">coinsurance</a> ; and 50% <a href="#">coinsurance</a> ; then 20% <a href="#">coinsurance</a> / chiropractor & acupuncture visit	<a href="#">Deductible</a> applies first for out-of-network; limited to 12 acupuncture visits per calendar year; a telehealth <a href="#">cost share</a> may be applicable
	<a href="#">Preventive care/screening/immunization</a>	No charge; <a href="#">deductible</a> does not apply	50% <a href="#">coinsurance</a> ; then 20% <a href="#">coinsurance</a>	<a href="#">Deductible</a> applies first for out-of-network; limited to age-based schedule and / or frequency; a telehealth <a href="#">cost share</a> may be applicable. You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services needed are <a href="#">preventive</a> . Then check what your plan will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	50% <a href="#">coinsurance</a> ; then 30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Deductible</a> applies first; <a href="#">pre-authorization</a> may be required.
	Imaging (CT/PET scans, MRIs)	50% <a href="#">coinsurance</a> ; then 30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Deductible</a> applies first; <a href="#">pre-authorization</a> may be required.
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.bluecrossma.org/medication">www.bluecrossma.org/medication</a>	Generic drugs	\$15 / retail supply or \$30 / mail service supply; <a href="#">deductible</a> does not apply	Not covered	Up to 30-day retail (90-day mail service) supply; <a href="#">cost share</a> may be waived for certain covered drugs and supplies; <a href="#">pre-authorization</a> required for certain drugs.
	Preferred brand drugs	\$30 / retail supply or \$60 / mail service supply; <a href="#">deductible</a> does not apply	Not covered	
	Non-preferred brand drugs	\$50 / retail supply or \$100 / mail service supply; <a href="#">deductible</a> does not apply	Not covered	

	<a href="#">Specialty drugs</a>	\$15 / retail supply for specialty generic drugs; 50% <a href="#">coinsurance</a> / retail supply for specialty preferred brand drugs; 50% <a href="#">coinsurance</a> / retail supply for specialty non-preferred brand drugs; not covered / mail service supply; <a href="#">deductible</a> does not apply	Not covered	Up to 30-day retail supply when obtained from a designated specialty pharmacy; cost share may be waived or reduced for certain covered drugs and supplies; <a href="#">pre-authorization</a> required for certain drugs
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	50% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a> ; then 20% <a href="#">coinsurance</a>	<a href="#">Deductible</a> applies first; <a href="#">pre-authorization</a> required for certain services
	Physician/surgeon fees	50% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a> ; then 20% <a href="#">coinsurance</a>	<a href="#">Deductible</a> applies first; <a href="#">pre-authorization</a> required for certain services
If you need immediate medical attention	<a href="#">Emergency room care</a>	50% <a href="#">coinsurance</a> ; then 30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a> ; then 30% <a href="#">coinsurance</a>	<a href="#">Deductible</a> applies first
	<a href="#">Emergency medical transportation</a>	50% <a href="#">coinsurance</a> ; then 30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a> ; then 30% <a href="#">coinsurance</a>	<a href="#">Deductible</a> applies first
	<a href="#">Urgent care</a>	\$35 <a href="#">copay</a> / visit; <a href="#">deductible</a> does not apply	50% <a href="#">coinsurance</a> ; then 20% <a href="#">coinsurance</a>	<a href="#">Deductible</a> applies first for out-of-network; a telehealth <a href="#">cost share</a> may be applicable
If you have a hospital stay	Facility fee (e.g., hospital room)	50% <a href="#">coinsurance</a> ; then 30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Deductible</a> applies first; <a href="#">pre-authorization</a> / authorization required for certain services
	Physician/surgeon fees	50% <a href="#">coinsurance</a> ; then 30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Deductible</a> applies first; <a href="#">pre-authorization</a> / authorization required for certain services
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$35 <a href="#">copay</a> / visit; <a href="#">deductible</a> does not apply	50% <a href="#">coinsurance</a> ; then 20% <a href="#">coinsurance</a>	<a href="#">Deductible</a> applies first for out-of-network; <a href="#">pre-authorization</a> required for certain services; a telehealth <a href="#">cost share</a> may be applicable
	Inpatient services	50% <a href="#">coinsurance</a> ; then 30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Deductible</a> applies first; <a href="#">pre-authorization</a> / authorization required for certain services
If you are pregnant	Office visits	No charge for prenatal care; 30% <a href="#">coinsurance</a> for postnatal care	20% <a href="#">coinsurance</a> for prenatal care; 50% <a href="#">coinsurance</a> for postnatal care.	<a href="#">Deductible</a> applies first except for in-network prenatal care; a telehealth <a href="#">cost share</a> may be applicable; <a href="#">cost sharing</a> does not apply for in-network <a href="#">preventive</a> services; maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound)
	Childbirth/delivery professional services	50% <a href="#">coinsurance</a> ; then 30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	
	Childbirth/delivery facility services	50% <a href="#">coinsurance</a> ; then 30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	

If you need help recovering or have other special health needs	<a href="#">Home health care</a>	50% <a href="#">coinsurance</a> ; then 30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Deductible</a> applies first; <a href="#">pre-authorization</a> required
	<a href="#">Rehabilitation services</a>	\$35 <a href="#">copay</a> / visit for outpatient services; <a href="#">deductible</a> does not apply 50% <a href="#">coinsurance</a> ; then 30% <a href="#">coinsurance</a> for inpatient services	50% <a href="#">coinsurance</a> ; then 20% <a href="#">coinsurance</a>	<a href="#">Deductible</a> applies first for out-of-network and inpatient services; limited to 60 visits per calendar year (other than for autism, <a href="#">home health care</a> , and speech therapy); limited to 60 days per calendar year for inpatient admissions; a telehealth <a href="#">cost share</a> may be applicable; <a href="#">pre-authorization</a> required for certain services
	<a href="#">Habilitation services</a>	\$35 <a href="#">copay</a> / visit; <a href="#">deductible</a> does not apply	50% <a href="#">coinsurance</a> ; then 20% <a href="#">coinsurance</a>	<a href="#">Deductible</a> applies first for out-of-network; <a href="#">rehabilitation therapy</a> coverage limits apply; <a href="#">cost share</a> and coverage limits waived for early intervention services for eligible children; a telehealth <a href="#">cost share</a> may be applicable.
	<a href="#">Skilled nursing care</a>	50% <a href="#">coinsurance</a> ; then 30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Deductible</a> applies first; limited to 100 days per calendar year; <a href="#">pre-authorization</a> required.
	<a href="#">Durable medical equipment</a>	50% <a href="#">coinsurance</a> ; then 30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Deductible</a> applies first; in-network <a href="#">cost shared</a> waived for one breast pump per birth (20% <a href="#">coinsurance</a> for out-of-network.
	<a href="#">Hospice services</a>	50% <a href="#">coinsurance</a> ; then 30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Deductible</a> applies first; <a href="#">preauthorization</a> required for certain services.
If your child needs dental or eye care	Children's eye exam	No charge; <a href="#">deductible</a> does not apply	50% <a href="#">coinsurance</a> ; then 20% <a href="#">coinsurance</a>	<a href="#">Deductible</a> applies first for out-of-network; limited to one exam every 24 months
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	No charge for members with a cleft palate / cleft lip condition; <a href="#">deductible</a> does not apply	50% <a href="#">coinsurance</a> ; then 20% <a href="#">coinsurance</a> for members with a cleft palate / cleft lip condition	Limited to members under age 18; <a href="#">deductible</a> applies first for out-of-network

### 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](#).)

- |                      |                       |                        |
|----------------------|-----------------------|------------------------|
| • Children's glasses | • Cosmetic Surgery    | • Long-term care       |
|                      | • Dental care (adult) | • Private-duty nursing |

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

- |  |   |   |
|--|---|---|
| • Acupuncture (12 visits per calendar year)                                    | • Infertility treatment                               | • Routine Foot Care (only for patients with systemic circulatory disease) |
| • Bariatric surgery  | • Non-emergency care when traveling outside the US.   | • Weight Loss Programs (\$150 per calendar year per policy)               |
| • Chiropractic care  | • Routine eye care - adult (one exam every 24 months) |   |
| • Hearing aids (\$2,000 per ear every 36 months for members age 21 or younger) |   |   |

**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 Massachusetts Division of Insurance at 1-877-563-4467 or [www.mass.gov/doj](http://www.mass.gov/doj). 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](http://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: The Office of Patient Protection at 1-800-436-7757.

### 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](#).

**Disclaimer:** This document contains only a partial description of the benefits, limitations, exclusions and other provisions of this health care plan. It is not a policy. It is a general overview only. It does not provide all the details of this coverage, including benefits, exclusions and policy limitations. In the event there are discrepancies between this document and the policy, the terms and conditions of the policy will govern.

—————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 <a href="#">plan's</a> overall <a href="#">deductible</a>	\$2,000
■ Delivery fee coinsurance	50%/30%
■ Facility fee coinsurance	50%/30%
■ Diagnostic tests coinsurance	50%/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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
---------------------------	-----------------

#### In this example, Peg would pay:

Cost Sharing	
Deductibles	\$2,000
Copayments	\$0
Coinsurance	\$1,900
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$3,960</b>

### Managing Joe's type 2 Diabetes

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$2,000
■ <a href="#">Specialist</a> visit copay	\$35
■ Primary care visit copay	\$35
■ Diagnostic tests 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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
---------------------------	----------------

#### In this example, Joe would pay:

Cost Sharing	
Deductibles	\$100
Copayments	\$1,300
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$1,420</b>

### Mia's Simple Fracture

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$2,000
■ <a href="#">Specialist</a> visit copay	\$35
■ Emergency room coinsurance	30%
■ Ambulance services coinsurance	20%

#### This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)  
 Diagnostic test (*x-ray*)  
 Durable medical equipment (*crutches*)  
 Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
---------------------------	----------------

#### In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,000
Copayments	\$244
Coinsurance	\$300
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,544</b>