



**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 1-800-722-1471 (TTY: 711) or visit us at [www.premiera.com](http://www.premiera.com). 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 <https://www.healthcare.gov/sbc-glossary/> or call 1-800-722-1471 (TTY: 711) to request a copy.

| Important Questions   | Answers  | Why This Matters:  |
|---|--|--|
| <p><b>What is the overall deductible?</b></p>                             | <p>In-network: \$2,500 Individual / \$5,000 Family. Out-of-network: \$5,000 Individual / \$10,000 Family.</p>                                      | <p>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.</p>  |
| <p><b>Are there services covered before you meet your deductible?</b></p> | <p>Yes. Does not apply to Preventive care, copayments, prescription drugs and services listed below as "No charge"</p>                             | <p>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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</p>                   |
| <p><b>Are there other deductibles for specific services?</b></p>          | <p>No.</p>   | <p>You don't have to meet deductibles for specific services.</p>   |
| <p><b>What is the out-of-pocket limit for this plan?</b></p>              | <p>In-network: \$7,000 Individual / \$14,000 Family, Out-of-network: \$14,000 Individual / \$28,000 Family</p>                                     | <p>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.</p>  |
| <p><b>What is not included in the out-of-pocket limit?</b></p>            | <p>Premium, balance-billed charges, penalties for failure to obtain prior authorization for services, and health care this plan doesn't cover.</p> | <p>Even though you pay these expenses, they don't count toward the out-of-pocket limit.</p>  |
| <p><b>Will you pay less if you use a network provider?</b></p>            | <p>Yes. See <a href="http://www.premiera.com">www.premiera.com</a> or call 1-800-722-1471 for a list of network providers.</p>                     | <p>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.</p> |
| <p><b>Do you need a referral to see a specialist?</b></p>                 | <p>No.</p>   | <p>You can see the specialist you choose without a referral.</p>   |



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                | Kinwell: no charge<br>All Other: First three visits covered in full then 20% <u>coinsurance</u> | 50% <u>coinsurance</u>   | Office and home visits from in-network <u>providers</u> combined count toward the three visit limit.  |
|  | <u>Specialist</u> visit   | First three visits covered in full then 20% <u>coinsurance</u>                                  | 50% <u>coinsurance</u>   | Office and home visits from in-network <u>providers</u> combined count toward the three visit limit.  |
|  | <u>Preventive care</u> / <u>screening</u> / <u>immunization</u> | No charge   | Not covered  | You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services you need are <u>preventive</u> . Then check what your <u>plan</u> will pay for. |
| If you have a test   | <u>Diagnostic test</u> (x-ray, blood work)                      | Kinwell: no charge<br>All Other: 20% <u>coinsurance</u>   | 50% <u>coinsurance</u>   | Only certain <u>Diagnostic tests</u> qualify for no charge at Kinwell Clinics.  |
|  | Imaging (CT/PET scans, MRIs)                                    | \$250 <u>copay</u> /visit + 20% <u>coinsurance</u>  | \$250 <u>copay</u> /visit + 50% <u>coinsurance</u>                                     | <u>Prior authorization</u> required for some outpatient imaging tests. Penalty for out-of-network: 50% of allowable charge to \$1,500 per occurrence.                                     |
|  | Generic drugs   | \$25 <u>copay</u> /prescription (retail), \$62.50 <u>copay</u> /prescription (mail)             | \$25 <u>copay</u> /prescription + 40% <u>coinsurance</u> (retail), not covered (mail)  | Covers up to a 30 day supply (retail), covers up to a 90 day supply (mail). No charge for specific <u>preventive</u> drugs. <u>Prior authorization</u> required for some drugs.           |
| If you need drugs to treat your illness or condition<br>More information about <u>prescription drug coverage</u> is available at <a href="https://www.premiera.com/documents/055090_2026.pdf">https://www.premiera.com/documents/055090_2026.pdf</a> | Preferred brand drugs   | \$50 <u>copay</u> /prescription (retail), \$125 <u>copay</u> /prescription (mail)               | \$50 <u>copay</u> /prescription + 40% <u>coinsurance</u> (retail), not covered (mail)  | Covers up to a 30 day supply (retail), covers up to a 90 day supply (mail). <u>Prior authorization</u> required for some drugs.   |
|  | Non-preferred brand drugs                                       | \$100 <u>copay</u> /prescription (retail), \$250 <u>copay</u> /prescription (mail)              | \$100 <u>copay</u> /prescription + 40% <u>coinsurance</u> (retail), not covered (mail) | Covers up to a 30 day supply (retail), covers up to a 90 day supply (mail). <u>Prior authorization</u> required for some drugs.   |

| Common Medical Event                    | Services You May Need                          | What You Will Pay   |   | Limitations, Exceptions, & Other Important Information   |
|---|--|---|---|--|
|   |  | Network Provider<br>(You will pay the least)  | Out-of-Network Provider<br>(You will pay the most)  |  |
| If you have outpatient surgery          | <u>Specialty drugs</u>                         | Generic: \$25<br><u>copay/prescription</u><br>Pref. Brand: \$50<br><u>copay/prescription</u><br>Non-pref. Brand: \$100<br><u>copay/prescription</u>       | Not covered   | Covers up to a 30 day supply. Only covered at specific contracted specialty pharmacies. <u>Prior authorization</u> required for some drugs   |
|   | Facility fee (e.g., ambulatory surgery center) | 20% <u>coinsurance</u>  | 50% <u>coinsurance</u>  | <u>Prior authorization</u> required for some services. <u>Penalty</u> for out-of-network: 50% of allowable charge to \$1,500 per occurrence. |
|   | Physician/surgeon fees                         | 20% <u>coinsurance</u>  | 50% <u>coinsurance</u>  | None   |
| If you need immediate medical attention | <u>Emergency room care</u>                     | \$250 <u>copay/visit</u> + 20% <u>coinsurance</u>   | \$250 <u>copay/visit</u> + 20% <u>coinsurance</u>   | Emergency room <u>copay</u> waived if admitted to hospital.  |
|   | <u>Emergency medical transportation</u>        | 20% <u>coinsurance</u>  | 20% <u>coinsurance</u>  | None   |
|   | <u>Urgent care</u>                             | Hospital-based: \$250<br><u>copay/visit</u> + 20% <u>coinsurance</u><br>Freestanding center: First two visits covered in full then 20% <u>coinsurance</u> | Hospital-based: \$250<br><u>copay/visit</u> + 20% <u>coinsurance</u><br>Freestanding center: 50% <u>coinsurance</u> | Office and home visits from in-network providers combined count toward the two visit limit. <u>Deductible</u> applies.                       |

| Common Medical Event  | Services You May Need                     | What You Will Pay   |  | Limitations, Exceptions, & Other Important Information   |
|---|---|---|--|--|
|   |   | Network Provider<br>(You will pay the least)  | Out-of-Network Provider<br>(You will pay the most) |  |
| If you have a hospital stay   | Facility fee (e.g., hospital room)        | \$250 copay per admit   | 50% coinsurance                                    | Prior authorization required for all planned inpatient stays. Penalty for out-of-network: 50% of allowable charge to \$1,500 per stay.<br>None   |
|   | Physician/surgeon fees                    | 20% coinsurance   | 50% coinsurance                                    |  |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services                       | Kinwell: no charge<br>All Other: First three visits covered in full then 20% coinsurance<br>Facility: 20% coinsurance | 50% coinsurance                                    | Office and home visits from in-network providers combined count toward the three visit limit.  |
|   | Inpatient services                        | \$250 copay per admit   | 50% coinsurance                                    | Prior authorization required for all planned inpatient stays. Penalty for out-of-network: 50% of allowable charge to \$1,500 per stay.   |
| If you are pregnant   | Office visits                             | 20% coinsurance   | 50% coinsurance                                    | Cost sharing does not apply for preventive services. Depending on the type of services, a coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (such as, ultrasound). |
|   | Childbirth/delivery professional services | 20% coinsurance   | 50% coinsurance                                    | Cost sharing does not apply for preventive services. Depending on the type of services, a coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (such as, ultrasound). |
|   | Childbirth/delivery facility services     | \$250 copay per admit   | 50% coinsurance                                    | Cost sharing does not apply for preventive services. Depending on the type of services, a coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (such as, ultrasound). |

| Common Medical Event   | Services You May Need            | What You Will Pay   |  | Limitations, Exceptions, & Other Important Information   |
|--|----------------------------------|---|--|--|
|  |                                  | Network Provider<br>(You will pay the least)  | Out-of-Network Provider<br>(You will pay the most) |  |
| If you need help recovering or have other special health needs | <u>Home health care</u>          | 20% <u>coinsurance</u>  | 50% <u>coinsurance</u>                             | Limited to 130 visits per calendar year  |
|  | <u>Rehabilitation services</u>   | Outpatient: First three visits covered in full then 20% <u>coinsurance</u><br>Inpatient: \$250 <u>copay</u> per admit | 50% <u>coinsurance</u>                             | Limited to 25 outpatient visits per calendar year, limited to 30 inpatient days per calendar year. Includes physical therapy, speech therapy, and occupational therapy.<br><u>Prior authorization</u> required for all planned inpatient stays. Penalty for out-of-network: 50% of allowable charge to \$1,500 per stay. |
|  | <u>Habilitation services</u>     | Outpatient: First three visits covered in full then 20% <u>coinsurance</u><br>Inpatient: \$250 <u>copay</u> per admit | 50% <u>coinsurance</u>                             | Limited to 25 outpatient visits per calendar year, limited to 30 inpatient days per calendar year. Includes physical therapy, speech therapy, and occupational therapy.<br><u>Prior authorization</u> required for all planned inpatient stays. Penalty for out-of-network: 50% of allowable charge to \$1,500 per stay. |
|  | <u>Skilled nursing care</u>      | 20% <u>coinsurance</u>  | 50% <u>coinsurance</u>                             | Limited to 60 days per calendar year. <u>Prior authorization</u> required for all planned inpatient stays. Penalty for out-of-network: 50% of allowable charge to \$1,500 per stay.  |
|  | <u>Durable medical equipment</u> | 20% <u>coinsurance</u>  | 50% <u>coinsurance</u>                             | <u>Prior authorization</u> required to buy some medical equipment. Penalty for out-of-network: 50% of allowable charge to \$1,500 per occurrence.  |
|  | <u>Hospice services</u>          | Outpatient: 20% <u>coinsurance</u><br>Inpatient: \$250 <u>copay</u> per admit   | 50% <u>coinsurance</u>                             | Limited to 240 respite hours, limited to 10 inpatient days - 6 month overall lifetime benefit limit, except when approved otherwise.   |
| If your child needs dental or eye care                         | Children's eye exam              | Not covered   | Not covered  | None   |
|  | Children's glasses               | Not covered   | Not covered  | None   |
|  | Children's dental check-up       | Not covered   | Not covered  | None   |

## 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.)**

- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Infertility treatment
- Long-term care
- Private-duty nursing
- Routine eye care (Adult)
- Weight loss programs

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

- Acupuncture
- Chiropractic care or other spinal manipulations
- Foot care
- Hearing aids
- Non-emergency care when traveling outside the U.S.

**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 ERISA plans, contact the Department of Labor's Employee Benefit's Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). For governmental plans, contact 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](http://www.cciio.cms.gov). For church plans and all other plans, call 1-800-562-6900 for the state insurance department, or the insurer at 1-800-722-1471 or TTY: 711. 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: your plan at 1-800-722-1471 or TTY: 711, or the state insurance department at 1-800-562-6900, or Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

### **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 1-800-722-1471.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-722-1471.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-800-722-1471.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-722-1471.

\_\_\_\_\_ 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 plan's overall deductible \$2,500
- Specialist coinsurance 20%
- Hospital (facility) copay \$250
- Other coinsurance 20%

**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:**

| <u>Cost Sharing</u>               |                |
|-----------------------------------|----------------|
| <u>Deductibles</u>                | \$2,500        |
| <u>Copayments</u>                 | \$1,300        |
| <u>Coinsurance</u>                | \$200          |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$60           |
| <b>The total Peg would pay is</b> | <b>\$4,060</b> |

**Managing Joe's type 2 Diabetes**

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

- The plan's overall deductible \$2,500
- Specialist coinsurance 20%
- Hospital (facility) copay \$250
- Other coinsurance 20%

**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:**

| <u>Cost Sharing</u>               |                |
|-----------------------------------|----------------|
| <u>Deductibles</u>                | \$1,000        |
| <u>Copayments</u>                 | \$1,400        |
| <u>Coinsurance</u>                | \$0            |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$20           |
| <b>The total Joe would pay is</b> | <b>\$2,420</b> |

**Mia's Simple Fracture**

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

- The plan's overall deductible \$2,500
- Specialist coinsurance 20%
- Hospital (facility) copay \$250
- Other 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*)

**Total Example Cost** \$2,800

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

| <u>Cost Sharing</u>               |                |
|-----------------------------------|----------------|
| <u>Deductibles</u>                | \$2,500        |
| <u>Copayments</u>                 | \$300          |
| <u>Coinsurance</u>                | \$10           |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$0            |
| <b>The total Mia would pay is</b> | <b>\$2,800</b> |

**Notice of availability and nondiscrimination 800-722-1471 | TTY: 711**

Call for free language assistance services and appropriate auxiliary aids and services.

Llame para obtener servicios gratuitos de asistencia lingüística, y ayudas y servicios auxiliares apropiados.

呼吁提供免费的语言援助服务和适当的辅助设备及服务。

呼籲提供免費的語言援助服務和適當的輔助設備及服務。

Gọi cho các dịch vụ hỗ trợ ngôn ngữ miễn phí và các hỗ trợ và dịch vụ phụ trợ thích hợp.

무료 언어 지원 서비스와 적절한 보조 도구 및 서비스를 신청하십시오.

Звоните для получения бесплатных услуг по переводу и других вспомогательных средств и услуг.

Tumawag para sa mga libreng serbisyo ng tulong sa wika at angkop na mga karagdagang tulong at serbisyo.

Звертайте за безкоштовною мовною підтримкою та відповідними додатковими послугами.

សូមហៅទូរសព្ទទៅសេវាជំនួយភាសាសំដៅយុត្តិធម៌ដើម្បីទទួលបានសេវាជំនួយភាសា និងជំនួយចាំបាច់ដល់សមាស្បៀងផ្សេងៗ

無料言語支援サービスと適切な補助器具及びサービスをお求めください。

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Tajaajiloota deeggarsa afaan bilisaa fi gargaarsaa fi tajaajiloota barbaachisaa ta’an argachuuf bilbilaa.

ਮੁਫਤ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਅਤੇ ਉਚਿਤ ਸਹਾਇਕ ਚੀਜ਼ਾਂ ਅਤੇ ਸੇਵਾਵਾਂ ਵਾਸਤੇ ਕਾਲ ਕਰੋ।

Fordern Sie kostenlose Sprachunterstützungsdienste und geeignete Hilfsmittel und Dienstleistungen an.

ໂທເພື່ອສັບການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ ແລະ ການບໍລິການ ແລະ ການຊ່ວຍເຫຼືອພິເສດທີ່ເໝາະສົມແບບບໍ່ເສຍຄ່າ.

Rele pou w jwenn sèvis asistans lengwistik gratis ak èd epi sèvis oksilyè ki apwopriye.

Appelez pour obtenir des services gratuits d'assistance linguistique et des aides et services auxiliares appropriés.

Zadzwoń, aby uzyskać bezpłatną pomoc językową oraz odpowiednie wsparcie i usługi pomocnicze.

Ligue para serviços gratuitos de assistência linguística e auxiliares e serviços auxiliares adequados.

Chiama per i servizi di assistenza linguistica gratuiti e per gli ausili e i servizi ausiliari appropriati.

اتصل للحصول على خدمات المساعدة اللغوية المجانية والمساعدات والخدمات المناسبة.  
برای خدمات کمک زبانی رایگان و کمکها و خدمات امدادی مقتضی، تماس بگیرید.

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