The University of Akron: Traditional Indemnity Plan Primary

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

Coverage Period: 01/01/2017 – 12/31/2017 Coverage for: Individual + Family | Plan Type: Indemnity

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 <u>https://eoc.anthem.com/eocdps/aso</u> or by calling (844) 653-7397.

Important Questions	Answers	Why this Matters:	
What is the overall <u>deductible</u> ?	\$400 individual/ \$800 family for Any Providers. Does not apply to Preventive care.	You must pay all 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>deductibl</u> starts over (usually, but not always, January 1st). See the chart starting on page 3 for how much you pay for covered services after you meet the <u>deductible</u> .	
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 3 for other costs for services this plan covers.	
Is there an <u>out–of–</u> <u>pocket limit</u> on my expenses?	Yes; \$2,500 individual/ \$5,000 family for Any Providers.	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</u> <u>limit</u> ?	Services deemed not medically necessary by Medical Management and/or Anthem, Penalties for non-compliance, Prescription Drugs, Premiums, 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> .	
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 3 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.	

Questions: Call (844) 653-7397 or visit us at <u>www.anthem.com</u> If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at <u>www.cciio.cms.gov</u> or call (844) 653-7397 to request a copy.

Important Questions	Answers	Why this Matters:
Does this plan use a <u>network</u> of <u>providers</u> ?	No.	This plan treats providers the same in determining payment for the same services.
Do I need a referral to see a <u>specialist</u> ?	No; you do not need a referral to see a specialist.	You can see the specialist 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 7. See your policy or plan document for additional information about <u>excluded services.</u>

- <u>Copayments</u> are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
 - <u>Coinsurance</u> is *your* share of the costs of a covered service, calculated as a percent of the <u>allowed amount</u> for the service. For example, if the plan's <u>allowed amount</u> for an overnight hospital stay is \$1,000, your <u>coinsurance</u> payment of 20% would be \$200. This may change if you haven't met your <u>deductible</u>.
 - The amount the plan pays for covered services is based on the <u>allowed amount</u>. If an out-of-network <u>provider</u> charges more than the <u>allowed amount</u>, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the <u>allowed amount</u> is \$1,000, you may have to pay the \$500 difference. (This is called <u>balance billing</u>.)
 - Your cost sharing does not depend on whether a **provider** is in a **network**.

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	Primary care visit to treat an injury or illness	20% coinsurance	20% coinsurance	none
provider's office or	Specialist visit	20% coinsurance	20% coinsurance	none
clinic	Other practitioner office visit	Manipulative Therapy 20% coinsurance Acupuncture 20% coinsurance	Manipulative Therapy 20% coinsurance Acupuncture 20% coinsurance	Manipulative Therapy Coverage is limited to 60 visits per benefit period including Acupuncture, Physical, Occupational and Speech Therapy includes manipulations only regardless of provider specialty. Costs may vary by site of service. Acupuncture Coverage is limited to 60 visits per benefit period including Chiropractic, Physical, Occupational and Speech Therapy.
	Preventive care/screening/immunization	No cost share	No cost share	Hearing exam (routine): Not covered

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 a test	Diagnostic test (x-ray, blood work)	Lab – Office 20% coinsurance X-Ray – Office 20% coinsurance	Lab – Office 20% coinsurance X-Ray – Office 20% coinsurance	Lab – Office Pre-certification may be required. X-Ray – Office Pre-certification may be required.
	Imaging (CT/PET scans, MRIs)	20% coinsurance	20% coinsurance	Pre-certification may be required.
If you need drugs to treat your illness or condition More information	Tier 1 - Typically Generic	\$10 retail co-pay \$25 mail order co-pay	\$10 retail co-pay \$25 mail order co-pay	Retail maximum 30 day supply. Mail order maximum 90 day supply. Several drugs require prior authorization, step therapy, quantity and/or age limits. Refer to plan document for details
about <u>prescription</u> <u>drug coverage</u> is available at <u>www.caremark.com</u> .	Tier 2 - Typically Preferred / Brand	25% coinsurance	25% coinsurance	\$70 retail maximum for 30 day supply. \$175 mail order maximum for 90 day supply. Several drugs require prior authorization, step therapy, quantity and/or age limits. Refer to plan document for details.
	Tier 3 - Typically Non-Preferred / Specialty Drugs	35% coinsurance	35% coinsurance	\$85 retail maximum for 30 day supply. \$175 mail order maximum for 90 day supply. Several drugs require prior authorization, step therapy, quantity and/or age limits. Refer to plan document for details.
	Tier 4 - Typically Specialty Drugs	30% coinsurance	n/a	\$125 maximum. Several drugs require prior authorization, step therapy, quantity and/or age limits. Refer to plan document for details.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	20% coinsurance	none
	Physician/surgeon fees	20% coinsurance	20% coinsurance	none
	Emergency room services	20% coinsurance	20% coinsurance	Pre-certification may be required.
	Emergency medical transportation	20% coinsurance	20% 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 need immediate medical attention	Urgent care	20% coinsurance	20% coinsurance	none
If you have a	Facility fee (e.g., hospital room)	20% coinsurance	20% coinsurance	none
hospital stay	Physician/surgeon fee	20% coinsurance	20% coinsurance	none
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	Mental/Behavioral Health Office Visit 20% coinsurance Mental/Behavioral Health Facility Visit - Facility Charges 20% coinsurance	Mental/Behavioral Health Office Visit 20% coinsurance Mental/Behavioral Health Facility Visit - Facility Charges 20% coinsurance	Mental/Behavioral Health Office Visit Mental/Behavioral Health Facility Visit - Facility Charges none
	Mental/Behavioral health inpatient services	20% coinsurance	20% coinsurance	none
	Substance use disorder outpatient services	Substance Use Office Visit 20% coinsurance Substance Use Facility Visit - Facility Charges 20% coinsurance	Substance Use Office Visit 20% coinsurance Substance Use Facility Visit - Facility Charges 20% coinsurance	Substance Use Office Visit Substance Use Facility Visit - Facility Charges none
	Substance use disorder inpatient services	20% coinsurance	20% coinsurance	none
If you are	Prenatal and postnatal care	20% coinsurance	20% coinsurance	none
pregnant	Delivery and all inpatient services	20% coinsurance	20% coinsurance	Pre-certification may be required.
If you need help recovering or have other special	Home health care	20% coinsurance	20% coinsurance	Coverage is limited to 120 visits per benefit period including private duty nursing.
health needs	Rehabilitation services	20% coinsurance	20% coinsurance	Coverage is limited to 60 visits per benefit period for Physical, Occupational and Speech Therapy including Acupuncture and Chiropractic services. Costs may vary by site of service.

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
	Habilitation services	20% coinsurance	20% coinsurance	Limited to 20 visits each for speech and occupational therapy; 30 visits per year for mental/behavioral health and 20 hours per week for clinical therapeutic intervention.
	Skilled nursing care	20% coinsurance	20% coinsurance	Coverage is limited to 120 days limit per benefit period.
	Durable medical equipment	20% coinsurance	20% coinsurance	Pre-certification may be required.
	Hospice service	20% coinsurance	20% coinsurance	none
If your child needs	Eye exam	20% coinsurance	20% coinsurance	none
dental or eye care	Glasses	Not covered	Not covered	none
	Dental check-up	Not covered	Not covered	none

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Cosmetic surgery
- Dental care (adult)
- Hearing aids
- Infertility treatment
- Long- term care

- Routine foot care unless you have been diagnosed with diabetes.
- 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.)

• Acupuncture

• Routine eye care (adult)

- Bariatric surgery
- Chiropractic care
- Most coverage provided outside the United States. See <u>www.bcbs.com/bluecardworldwide</u>
- Private-duty nursing only covered in the home. Coverage is limited to 120 visits per benefit period including home health care.

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 (844) 653-7397. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or <u>www.dol.gov/ebsa</u>, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>.

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 <u>appeal</u> or file a <u>grievance</u>. For questions about your rights, this notice, or assistance, you can contact:

Attn: Grievance and Appeals P.O. Box 105568 Atlanta GA 30348-5568

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** <u>does</u> **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 <u>does</u> meet the minimum value standard for the benefits it provides.

Language Access Services:

如果您是非會員並需要中文協助,請聯絡您的銷售代表或小組管理員。如果您已參保,則請使用您 ID 卡上的號碼聯絡客戶服務人員。

Doo bee a'tah ni'liigoo eí dooda'í, shikáa adoolwol íínízinigo t'áá diné k'éjíígo, t'áá shoodí ba na'alníhí ya sidáhí bich'i naabídíílkiid. Eí doo biigha daago ni ba'nija'go ho'aalagíí bich'i hodiilní. Hai'daa iini'taago eíya, t'áá shoodí diné ya atáh halne'ígíí ní béésh bee hane'í wólta' bi'ki si'niilígíí bi'kéhgo bich'i hodiilní.

Si no es miembro todavía y necesita ayuda en idioma español, le suplicamos que se ponga en contacto con su agente de ventas o con el administrador de su grupo. Si ya está inscrito, le rogamos que llame al número de servicio de atención al cliente que aparece en su tarjeta de identificación.

Kung hindi ka pa miyembro at kailangan ng tulong sa wikang Tagalog, mangyaring makipag-ugnayan sa iyong sales representative o administrator ng iyong pangkat. Kung naka-enroll ka na, mangyaring makipag-ugnayan sa serbisyo para sa customer gamit ang numero sa iyong ID card.

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** \$5,600
- Patient pays \$1,940

Sample care costs:

Vaccines, other preventive Total	\$40 \$7,540
Radiology	\$200
Prescriptions	\$200
Laboratory tests	\$500
Anesthesia	\$900
Hospital charges (baby)	\$900
Routine obstetric care	\$2,100
Hospital charges (mother)	\$2,700

Patient pays:

Deductibles	\$400
Copays	\$0
Coinsurance	\$1,370
Limits or exclusions	\$170
Total	\$1,940

Managing type 2 diabetes (routine maintenance of

a well-controlled condition)

Amount owed to providers: \$5,400

- **Plan pays** \$1,670
- Patient pays \$3,730

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	\$400
Copays	\$0
Coinsurance	\$400
Limits or exclusions	\$2,930
Total	\$3,730

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 innetwork **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 <u>deductibles</u>, <u>co</u> <u>payments</u>, and <u>coinsurance</u> 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 <u>not</u> 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 <u>providers</u> 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-ofpocket costs, such as <u>copayments</u>, <u>deductibles</u>, and <u>coinsurance</u>. 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.

(TTY/TDD: 711)

Albanian (Shqip): Nëse keni pyetje në lidhje me këtë dokument, keni të drejtë të merrni falas ndihmë dhe informacion në gjuhën tuaj. Për të kontaktuar me një përkthyes, telefononi (844) 653-7397

Amharic (አማርኛ)፦ ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማግኘት መብት አለዎት። አስተርጓሚ ለማናገር (844) 653-7397 ይደውሉ።

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 7397-653 (844).

Armenian (հայերեն). Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվձար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով։ Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (844) 653-7397։

Bassa (Băsốð Wùdù): M dyi dyi-diè-dè bě bédé bá céè-dè nìà kɛ dyí ní, ɔ mò nì dyí-bèdèìn-dè bé m ké gbo-kpá-kpá kè bỗ kpõ dé m bídí-wùdùǔn bó pídyi. Bé m ké wudu-zììn-nyò dò gbo wùdù kɛ, dá (844) 653-7397.

Bengali (বাংলা): যদি এই নথিপত্রের বিষয়ে আপনার কোনো প্রশ্ন থাকে, ভাহলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য (844) 653-7397 –তে কল করুন।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖုန်း (844) 653-7397 သို့ ခေါ်ဆိုပါ။

Chinese (中文):如果您對本文件有任何疑問,您有權使用您的語言免費獲得協助和資訊。如需與譯員通話,請致電 (844) 653-7397。

Dinka (Dinka): Na noŋ thiëëc në ke de yä thorë, ke yin noŋ loŋ bë yi kuony ku wɛr alëu bë gɛɛr yic yin ne thoŋ du ke cin wëu tääuë ke piny. Te kor yin ba jam wënë ran ye thok geryic, ke yin col (844) 653-7397.

Dutch (Nederlands): Bij vragen over dit document hebt u recht op hulp en informatie in uw taal zonder bijkomende kosten. Als u een tolk wilt spreken, belt u (844) 653-7397.

Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ هزینهای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره (7397-653 (844) تماس بگیرید.

French (Français) : Si vous avez des questions sur ce document, vous avez la possibilité d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour parler à un interprète, appelez le (844) 653-7397.

German (Deutsch): Wenn Sie Fragen zu diesem Dokument haben, haben Sie Anspruch auf kostenfreie Hilfe und Information in Ihrer Sprache. Um mit einem Dolmetscher zu sprechen, bitte wählen Sie (844) 653-7397.

Greek (Ελληνικά) Αν έχετε τυχόν απορίες σχετικά με το παρόν έγγραφο, έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας δωρεάν. Για να μιλήσετε με κάποιον διερμηνέα, τηλεφωνήστε στο (844) 653-7397.

Gujarati (ગુજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ચ વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો (844) 653-7397.

Haitian Creole (Kreyòl Ayisyen): Si ou gen nenpòt kesyon sou dokiman sa a, ou gen dwa pou jwenn èd ak enfòmasyon nan lang ou gratis. Pou pale ak yon entèprèt, rele (844) 653-7397.

Hindi (हिंदी): अगर आपके पास इस दस्तावेज़ के बारे में कोई प्रश्न हैं, तो आपको निःशुल्क अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। दुभाषिये से बात करने के लिए, कॉल करें ⁽⁸⁴⁴⁾ ⁶⁵³⁻⁷³⁹⁷ ।

Hmong (White Hmong): Yog tias koj muaj lus nug dab tsi ntsig txog daim ntawv no, koj muaj cai tau txais kev pab thiab lus qhia hais ua koj hom lus yam tsim xam tus nqi. Txhawm rau tham nrog tus neeg txhais lus, hu xov tooj rau (844) 653-7397.

Igbo (Igbo): O bụr ụ na ị nwere ajujụ o bụla gbasara akwukwo a, į nwere ikike inweta enyemaka na ozi n'asụsụ gị na akwughi ụgwo o bụla. Ka gi na okowa okwu kwuo okwu, kpoo (844) 653-7397.

Ilokano (Ilokano): Nu addaan ka iti aniaman a saludsod panggep iti daytoy a dokumento, adda karbengam a makaala ti tulong ken impormasyon babaen ti lenguahem nga awan ti bayad na. Tapno makatungtong ti maysa nga tagipatarus, awagan ti (844) 653-7397.

Indonesian (Bahasa Indonesia): Jika Anda memiliki pertanyaan mengenai dokumen ini, Anda memiliki hak untuk mendapatkan bantuan dan informasi dalam bahasa Anda tanpa biaya. Untuk berbicara dengan interpreter kami, hubungi (844) 653-7397.

Italian (Italiano): In caso di eventuali domande sul presente documento, ha il diritto di ricevere assistenza e informazioni nella sua lingua senza alcun costo aggiuntivo. Per parlare con un interprete, chiami il numero (844) 653-7397

Japanese (日本語): この文書についてなにかご不明な点があれば、あなたにはあなたの言語で無料で支援を受け情報を得る権利があります。通訳と話すには、(844) 653-7397 にお電話ください。

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