



**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.tennessee.gov/finance/article/fa-benefits-publications](http://www.tennessee.gov/finance/article/fa-benefits-publications) or by calling 1-800-253-9981.

Important Questions	Answers	Why this Matters:
<b>What is the overall <u>deductible</u>?</b>	In-network/Out-of-network: <b>\$1,000/\$2,000</b> employee only; <b>\$1,500/\$3,000</b> employee + child(ren); <b>\$2,000/\$4,000</b> employee + spouse; <b>\$2,500/\$5,000</b> employee + spouse + child(ren) Does not apply to preventive care, outpatient services, pharmacy, convenient care, urgent care and emergency care.	You must pay all the costs up to the <b><u>deductible</u></b> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <b><u>deductible</u></b> 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 <b><u>deductible</u></b> .
<b>Are there other <u>deductibles</u> for specific services?</b>	No.	You don't have to meet <b><u>deductibles</u></b> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
<b>Is there an <u>out-of-pocket limit</u> on my expenses?</b>	Yes. In-network/Out-of-network: <b>\$4,000/\$4,500</b> employee only; <b>\$6,000/\$6,750</b> employee + child(ren); <b>\$8,000/\$9,000</b> employee + spouse; <b>\$10,000/\$11,250</b> employee + spouse + child(ren)	The <b><u>out-of-pocket limit</u></b> 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.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	Premiums, balance-billed charges, health care this plan doesn't cover, and penalties for failure to obtain prior authorization or failure to follow the Dispense as Written (DAW) provisions of the prescription drug benefit.	Even though you pay these expenses, they don't count toward the <b><u>out-of-pocket limit</u></b> .
<b>Is there an overall annual limit on what the plan pays?</b>	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.

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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/healthreform](http://www.dol.gov/ebsa/healthreform) and [www.cciio.cms.gov](http://www.cciio.cms.gov) or call 1-800-253-9981 to request a copy.

<b>Does this plan use a network of providers?</b>	Yes. See <a href="http://www.bcbst.com/members/tn_state">www.bcbst.com/members/tn_state</a> or call 1-800-558-6213 for a list of participating BCBST providers. For a list of participating Cigna providers, see <a href="http://www.cigna.com/sites/stateoftn">www.cigna.com/sites/stateoftn</a> or call 1-800-997-1617.	If you use an in-network doctor or other health care <b>provider</b> , 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 <b>provider</b> for some services. Plans use the term in-network, <b>preferred</b> , or participating for <b>providers</b> in their <b>network</b> . See the chart starting on page 2 for how this plan pays different kinds of <b>providers</b> .
<b>Do I need a referral to see a specialist?</b>	No.	You can see the <b>specialist</b> you choose without permission from this plan.
<b>Are there services this plan doesn't cover?</b>	Yes.	Some of the services this plan doesn't cover are listed on page 4. See your policy or plan document for additional information about <b>excluded services</b> .



- **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 in-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
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	\$30/visit	\$50/visit	None
	Specialist visit	\$50/visit	\$75/visit	None
	Other practitioner office visit	Chiropractor \$30 visits 1-20 \$50 visits 21 - 50	Chiropractor \$50 visits 1-20 \$75 visits 21 - 50	Coverage is limited to 50 visits per Plan Year
	Preventive care/ screening/ immunization	No Charge	\$50/visit	None
<b>If you have a test</b>	Diagnostic test (x-ray, blood work)	20% co-insurance	20% co-insurance	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
	Imaging (CT/PET scans, MRIs)	20% co-insurance	40% co-insurance	No in-network benefits without prior authorization (PA). Out-of-network benefits are reduced by half if PA is not obtained.
<b>If you need drugs to treat your illness or condition</b>  More information about <b>prescription drug coverage</b> is available at <a href="http://info.caremark.com/statcoftn">info.caremark.com/statcoftn</a>	Generic drugs	\$14/prescription for a 30-day supply or a 90-day supply of some maintenance drugs \$28/prescription for 90-day supply of other drugs	Copay plus charges exceeding the allowed amount for 30-day supply; No benefit for 90-day supply	90-day supply must be obtained from a Retail-90 network pharmacy or mail order. There is no out-of-network benefit for a 90-day supply.  Maintenance drugs include some antihypertensives for coronary artery disease (CAD) and congestive heart failure (CHF), oral diabetic medications, insulin and diabetic supplies (needles, test strips and lancets), statins, medications for asthma, COPD (emphysema and chronic bronchitis) and depression.
	Preferred brand drugs	\$50/prescription for a 30-day supply or a 90-day supply of some maintenance drugs \$100/prescription for 90-day supply of other drugs	Copay plus charges exceeding the allowed amount for 30-day supply; No benefit for 90-day supply	
	Non-preferred brand drugs	\$100/prescription for a 30-day supply \$180/prescription for a 90-day supply of some maintenance drugs \$200/prescription for 90-day supply of other drugs	Copay plus charges exceeding the allowed amount for 30-day supply; No benefit for 90-day supply	
	Specialty drugs	10% co-insurance; min \$50; max \$150	Not Covered	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% co-insurance	40% co-insurance	No in-network benefits without PA. Out-of-network benefits are reduced by half if PA is not obtained.

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
	Physician/surgeon fees	20% co-insurance	40% co-insurance	
<b>If you need immediate medical attention</b>	Emergency room services	\$175/visit	\$175/visit	Copayment waived if admitted. For out-of-network services, you will owe 100% of charges above the allowed amount if the situation was not an emergency. Durable medical equipment and advanced imaging services are subject to deductible and coinsurance.
	Emergency medical transportation	20% co-insurance	20% co-insurance	None
	Urgent care	\$50/visit	\$75/visit	None
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% co-insurance	40% co-insurance	No in-network benefits without PA. Out-of-network benefits are reduced by half if PA is not obtained.
	Physician/surgeon fee	20% co-insurance	40% co-insurance	
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	\$30/visit	\$50/visit	No in-network benefits for psychological testing and electroconvulsive therapy, applied behavior analysis, office-based opiate treatment, and transcranial magnetic stimulation without PA. Out-of-network benefits are reduced by half if PA is not obtained.
	Mental/Behavioral health inpatient services	20% co-insurance	40% co-insurance	
	Substance use disorder outpatient services	\$30/visit	\$50/visit	
	Substance use disorder inpatient services	20% co-insurance	40% co-insurance	
<b>If you are pregnant</b>	Prenatal and postnatal care	\$30 initial prenatal visit \$30/visit postnatal	\$50 initial prenatal visit \$50/visit postnatal	None
	Delivery and all inpatient services	20% co-insurance	40% co-insurance	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
<b>If you need help recovering or have other special health needs</b>	Home health care	20% co-insurance	40% co-insurance	Pre-authorized, part-time, intermittent home nursing care limited to 125 visits/plan year. Home health aide care limited to 30 visits per plan year.
	Rehabilitation services	20% co-insurance	40% co-insurance	Pre-authorized inpatient therapy. Outpatient restorative therapies limited to 90 days/plan year (speech, physical, and occupational therapies combined)
	Habilitation services	Not Covered	Not Covered	No coverage for habilitation services
	Skilled nursing care	20% co-insurance	40% co-insurance	No in-network benefits without prior authorization (PA). Out-of-network benefits are reduced by half if PA is not obtained.
	Durable medical equipment	20% co-insurance	40% co-insurance	No in-network benefits for more expensive items without PA. Out-of-network benefits are reduced by half if PA is not obtained
	Hospice service	No Charge	No Charge	100% coverage up to allowed amount even if deductible not met
<b>If your child needs dental or eye care</b>	Eye exam	\$50/visit	\$75/visit	Limited to illness or injury. Routine refraction not covered.
	Glasses	20% co-insurance	40% co-insurance	Limited to the first pair of eyeglasses following cataract surgery.
	Dental check-up	Not Covered	Not Covered	No coverage for dental check-ups

## 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 excluded services.)

- Cosmetic surgery
- Habilitation Services
- Long-term care
- Routine eye care (Adult)
- 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 (if performed by a physician or registered nurse as an anesthetic in connection with a surgical procedure)
- Bariatric Surgery
- Chiropractic care
- Dental care (Adult) – limited to extraction of impacted wisdom teeth, excision of solid-based oral tumors, accidental injury, orthodontic treatment for facial hemiatrophy or congenital birth defect
- Hearing aids (every 3 years for children under age 18)
- Infertility Treatment (if fertilization services are initiated, benefits will cease)
- Non-emergency care when traveling outside the U.S (for business or pleasure)
- Private-duty nursing
- Routine foot care (diabetics only)

## 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 1-800-253-9981. 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](http://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](http://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: BlueCross BlueShield of Tennessee at 1-800-558-6213 or Cigna at 1-800-997-1617. You may also contact Benefits Administration at 1-800-253-9981.

## 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.**

—————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.

Note: Examples are based on employee only deductible and out-of-pocket maximum amounts.



**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 \$5,120
- Patient pays \$2,420

#### 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
<b>Total</b>	<b>\$7,540</b>

#### Patient pays:

Deductibles	\$1,000
Copays	\$20
Coinsurance	\$1,250
Limits or exclusions	\$150
<b>Total</b>	<b>\$2,420</b>

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

- Amount owed to providers: \$5,400
- Plan pays \$3,250
- Patient pays \$2,150

#### 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
<b>Total</b>	<b>\$5,400</b>

#### Patient pays:

Deductibles	\$1,000
Copays	\$850
Coinsurance	\$220
Limits or exclusions	\$80
<b>Total</b>	<b>\$2,150</b>



## 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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