Battelle Memorial Institute: Bargaining PPO Plan

Coverage Period: 01/01/2014 - 12/31/2014

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 http://benefits.pnnl.gov/current_employees.stm or by calling 1-509-375-6361.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	**$0** Individual/**$0** Family for In-Network providers. **$225** Individual/**$450** Family for Out-of-Network providers. Prescription drug purchases do not count towards the deductible.	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** 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 **deductible.**
Are there other deductibles for specific services?	No.	You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out–of–pocket limit on my expenses?	Yes. **$0** for In-Network providers. **$1,000** Individual/**$2,000** Family for Out-of- Network providers.	The **out-of-pocket limit** 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 out–of–pocket limit?	Premiums, prescription drug purchases, balance-billed charges and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit**.
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes. See **www.anthem.com** or call **1-800-514-3021** for a list of In-Network providers.	If you use an in-network doctor or other health care **provider,** 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 **provider** for some services. Plans use the term in-network, **preferred,** or participating for **providers** in their **network.** See the chart starting on page 2 for how this plan pays different kinds of **providers.**
Do I need a referral to see a specialist?	No. You don't 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 6. See your policy or plan document for additional information about **excluded services.**

Questions: Call 1-800-514-3021 or visit us at **www.anthem.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 http://benefits.pnnl.gov/current_employees.stm or call 1-509-375-6361 to request a copy.

OMB Control Numbers 1545-2229, 1210-0147, and 0938-1146

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- **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
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	**$25** Copay/Visit	**$25** Copay/ Visit then **30%** Coinsurance	——————None——————
	Specialist visit	**$30** Copay/ Visit	**$30** Copay/Visit then **30%** Coinsurance	——————None——————
	Other practitioner office visit	**$25** Copay/Visit for Acupuncture and Chiropractor	**$25** Copay/Visit then **30%** Coinsurance for Acupuncture and Chiropractor	Coverage is limited to 52 visits per calendar year combined In-Network and Out-of-Network for Spinal manipulations only.
	Preventive care/screening/ immunization	No Charges	Not Covered	——————None——————
If you have a test	Diagnostic test (x-ray, blood work)	No Charges	**30%** Coinsurance	——————None——————
	Imaging (CT/PET scans, MRIs)	No Charges	**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 need drugs to treat your illness or condition More information about **prescription drug coverage** is available at **www.caremark.com**	Generic drugs	**$15** Copay/Prescription (retail) and **$30** Copay/Prescription (mail)	**$15** Copay/Prescription then 40% Coinsurance (retail)	Covers up to a 34-day supply (retail); up to a 90-day supply (mail order). Certain prescription benefits may require prior authorization or have quantity limits. Not all prescriptions are covered.
	Preferred brand drugs	**$30** Copay/Prescription (retail) and **$60** Copay/Prescription (mail)	**$30** Copay/Prescription then 40% Coinsurance (retail)	Covers up to a 34-day supply (retail); up to a 90-day supply (mail order). Certain prescription benefits may require prior authorization or have quantity limits. Not all prescriptions are covered.
	Non-preferred brand drugs	**$45** Copay/Prescription (retail) and **$90** Copay/Prescription (mail)	**$45** Copay/Prescription then 40% Coinsurance (retail)	Covers up to a 34-day supply (retail); up to a 90-day supply (mail order). Certain prescription benefits may require prior authorization or have quantity limits. Not all prescriptions are covered.
	Specialty drugs	**$90** Copay/ Prescription	Not Covered	Covers up to a 90-day supply. Certain prescription benefits may require prior authorization or have quantity limits. Not all prescriptions are covered.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	**$115** Copay/ Visit	**$115** Copay/Visit then **30%** Coinsurance	Penalty of $300 if precertification is not obtained.
	Physician/surgeon fees	No Charges	**30%** Coinsurance	Penalty of $300 if precertification is not obtained. Office visit Copay applies in office setting.
If you need immediate medical attention	Emergency room services	**$100** Copay/Day	**$100** Copay/Day	If admitted, the ER Copay is waived.
	Emergency medical transportation	**$100** Copay/Visit	**$100** Copay/Visit	——————None——————
	Urgent care	**$25** Copay/ Visit	**$25** Copay/ Visit then **30%** Coinsurance	——————None——————

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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 hospital stay	Facility fee (e.g., hospital room)	**$115** Copay/Admission	**$115** Copay/Admission then **30%** Coinsurance	Penalty of $300 if precertification is not obtained.
	Physician/surgeon fee	No Charges	**30%** Coinsurance	Penalty of $300 if precertification is not obtained.
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	**$25** Copay/ Visit	**$25** Copay/ Visit then **30%** Coinsurance	Penalty of $300 if precertification is not obtained.
	Mental/Behavioral health inpatient services	**$115** Copay/Admission	**$115** Copay/Admission then **30%** Coinsurance	Penalty of $300 if precertification is not obtained.
	Substance use disorder outpatient services	**$25** Copay/ Visit	**$25** Copay/ Visit then **30%** Coinsurance	Penalty of $300 if precertification is not obtained.
	Substance use disorder inpatient services	**$115** Copay/Admission	**$115** Copay/Admission then **30%** Coinsurance	Penalty of $300 if precertification is not obtained.
If you are pregnant	Prenatal and postnatal care	No Charges	**30%** Coinsurance	$25 copay applies to first prenatal visit (In Network and Out-of-Network.)
	Delivery and all inpatient services	**$115** Copay/Admission	**$115** Copay/Admission then **30%** Coinsurance	Penalty of $300 if precertification is not obtained. Dependent daughters are 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 need help recovering or have other special health needs	Home health care	No Charges	**30%** Coinsurance	Coverage is limited to 130 intermittent home visits per calendar year for In-Network and Out-of- Network. Penalty of $300 if precertification is not obtained.
	Rehabilitation services	**$25** Copay/ Visit	**$25** Copay/ Visit then **30%** Coinsurance	Coverage is limited to a combined 45 visits per calendar year for Occupational, Physical, Cardiac, Speech, Massage and Respiratory Therapies. Penalty of $300 if precertification is not obtained.
	Habilitation services	**$25** Copay/ Visit	**$25** Copay/ Visit then **30%** Coinsurance	Coverage is limited to a combined 45 visits per calendar year for Occupational, Physical, Cardiac, Speech, Massage and Respiratory Therapies. Penalty of $300 if precertification is not obtained.
	Skilled nursing care	**$115** Copay/Admission	**$115** Copay/Admission then **30%** Coinsurance	Coverage is limited to 120 days per calendar year combined In-Network and Out-of- Network. Penalty of $300 if precertification is not obtained.
	Durable medical equipment	No Charges	**30%** Coinsurance	——————None——————
	Hospice service	No Charges	No Charges	——————None——————
If your child needs dental or eye care	Eye exam	**$25** Copay/ Visit	**$25** Copay/ Visit then **30%** Coinsurance	Coverage is limited to 1 visit per calendar year.
	Glasses	Coverage in full up to **$165**	Coverage in full up to **$165**	Coverage is limited to $165 per Covered Person every 2 years.
	Dental check-up	Not Covered	Not Covered	——————None——————

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.)**

- Bariatric surgery
- Cosmetic surgery
- Dental care
- Hearing aids
- Infertility treatment
- Long-term care
- Routine foot care
- 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
- Chiropractic care
- Most coverage provided outside the United States. See www.bcbs.com/bluecardworldwide
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing (home setting only)
- Routine eye 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 1-509-375-6361. 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:

Medical	**Prescription Drug**
Anthem Blue Cross and Blue Shield	Plan Administrator
ATTN: Appeals	c/o Malesa Litteral
P.O. Box 105568	505 King Ave, Room A-190
Atlanta, GA 30348	Columbus, OH 43201

You may also contact the Department of Labor's Employee Benefit Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

Additionally, a consumer assistance program may help you file your appeal. A list of states with Consumer Assistance Programs is available at www.dol.gov/ebsa/healthreform and http://cciio.cms.gov/programs/consumer/capgrants/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 1-800-514-3021.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-514-3021.

Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-800-514-3021.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-514-3021.

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** $7,320
- **Patient pays** $220

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	$0
Copays	$220
Coinsurance	$0
Limits or exclusions	$0
Total	**$220**

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

- **Amount owed to providers:** $5,400
- **Plan pays** $4,700
- **Patient pays** $700

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	$0
Copays	$700
Coinsurance	$0
Limits or exclusions	$0
Total	**$700**

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.