Coverage Period: 04/01/2024 - 03/31/2025

Coverage for: Individual / Family | Plan Type: PPO

Texas Wesleyan University: \$3,000 PPO Plan



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 1-800-521-2227 or at https://policy-srv.box.com/s/f4skgomzcpzafr31p9hd04goegg0igx9.

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.healthcare.gov/sbc-glossary/ or call 1-855-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For In-Network: \$3,000 Individual / \$6,000 Family For Out-of-Network: \$5,000 Individual / \$10,000 Family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. Services that charge a <u>copayment</u> , <u>prescription</u> <u>drugs</u> , emergency room services, certain <u>preventive care</u> , and In-Network <u>diagnostic tests</u> , home health, skilled nursing, and hospice are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive</u> <u>services</u> at <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For In-Network: \$6,000 Individual / \$12,000 Family For Out-of-Network: \$10,000 Individual / \$20,000 Family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing 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.
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="www.bcbstx.com">www.bcbstx.com</a> or call 1-800-810-2583 for a list of <a href="network providers">network providers</a> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's charge and what your plan pays (balance billing)</u> . Be aware, your <u>network provider might use an out-of-network provider for some services (such as lab work)</u> . Check with your <u>provider before you get services</u> .
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association Page 1 of 7 All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

			ou Will Pay	Limitations, Exceptions, & Other Important
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
	Primary care visit to treat an injury or illness	\$30/visit; deductible does not apply	40% coinsurance after deductible	Virtual visits are available, please refer to your plan policy for more details.
	Specialist visit	\$50/visit; deductible does not apply	40% coinsurance after deductible	None
If you visit a health care provider's office or clinic	Preventive care/screening/ immunization	No Charge; deductible does not apply	40% <u>coinsurance</u> after <u>deductible</u>	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for. No Charge for child immunizations Out-of-Network through the 6th birthday.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No Charge; deductible does not apply	40% <u>coinsurance</u> after <u>deductible</u>	Office visit copayment may apply.
ii you nave a test	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u> after <u>deductible</u>	40% coinsurance after deductible	None

		What Y	ou Will Pay	Limitations, Exceptions, & Other Important
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
	Generic drugs	\$20 retail/\$50 mail order/prescription; deductible does not apply	\$20/prescription plus 40% <u>coinsurance;</u> <u>deductible</u> does not apply	Retail covers a 30-day supply. With appropriate prescription, up to a 90-day supply is available. Mail order covers a 90-day supply.
	Preferred brand drugs	\$40 retail/\$100 mail order/prescription; deductible does not apply	\$40/prescription plus 40% coinsurance; deductible does not apply	Out-of-Network mail order is not covered. Payment of the difference between the cost of a brand name drug and a generic may be required if a generic drug is available.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.bcbstx.com	Non-preferred brand drugs	\$70 retail/\$175 mail order/prescription; deductible does not apply	\$70/prescription plus 40% <u>coinsurance;</u> <u>deductible</u> does not apply	For Out-of-Network pharmacy, member must file <u>claim</u> . Certain drugs require approval before they will be covered. The <u>cost-sharing</u> for insulin included in the drug list will not exceed \$25 per prescription for a 30-day supply, regardless of the amount or type of insulin needed to fill the prescription.
	Specialty drugs	\$100/prescription; deductible does not apply	\$100/prescription plus 40% <u>coinsurance;</u> <u>deductible</u> does not apply	For In-Network benefit, specialty drugs must be obtained from In-Network specialty pharmacy provider. Specialty drugs are limited to a 30-day supply except for certain FDA-designated dosing regimens. Mail order is not covered.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	None
surgery	Physician/surgeon fees	20% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	None
	Emergency room care	\$200/visit plus 20% <u>coinsurance;</u> <u>deductible</u> does not apply	\$200/visit plus 20% <u>coinsurance;</u> <u>deductible</u> does not apply	Emergency room <u>copayment</u> waived if admitted.
If you need immediate medical attention	Emergency medical transportation	20% <u>coinsurance</u> after <u>deductible</u>	20% coinsurance after deductible	Ground and air transportation covered.
If you have a hospital stay	<u>Urgent care</u>	\$75/visit; deductible does not apply	40% <u>coinsurance</u> after <u>deductible</u>	You may have to pay for services that are not covered by the visit fee. For an example, see "If you have a test" on page 2.
	Facility fee (e.g., hospital room)	20% coinsurance after deductible	40% <u>coinsurance</u> after <u>deductible</u>	None
	Physician/surgeon fees	20% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	None

<sup>\*</sup>For more information about limitations and exceptions, see the <u>plan</u> or policy document at https://policy-srv.box.com/s/f4skgomzcpzafr31p9hd04qoeqg0igx9.

		What You Will Pay		Limitations, Exceptions, & Other Important	
Common Medical Event	Services You May Need	In-Network Provider	Out-of-Network Provider	Information	
If you need mental health, behavioral health, or substance abuse	Outpatient services	\$30/office visit; deductible does not apply 20% coinsurance after deductible for other outpatient services	40% coinsurance after deductible	Certain services must be preauthorized; refer to your benefit booklet* for details. Virtual visits are available, please refer to your plan policy for more details.	
services	Inpatient services	20% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	None	
	Office visits	\$30 PCP/\$50 SPC; deductible does not apply	40% <u>coinsurance</u> after <u>deductible</u>	Copayment applies to first prenatal visit (per pregnancy). Cost sharing does not apply for preventive	
If you are pregnant	Childbirth/delivery professional services	20% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	services. Depending on the type of services, a copayment, coinsurance, or deductible may apply. Maternity care may include tests and service described elsewhere in the SBC (i.e. ultrasound).	
	Childbirth/delivery facility services	20% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	None	
	Home health care	No Charge; deductible does not apply	40% <u>coinsurance</u> after <u>deductible</u>	Limited to 60 visits per calendar year. <u>Preauthorization</u> is required.	
	Rehabilitation services	\$30 PCP/ \$50 SPC/visit; deductible does not apply 20% coinsurance after deductible for other outpatient services	40% <u>coinsurance</u> after <u>deductible</u>	Limited to 35 visits combined for all therapies per calendar year. Includes, but is not limited	
If you need help recovering or have other special health needs	Habilitation services	\$30 PCP/ \$50 SPC/visit; deductible does not apply 20% coinsurance after deductible for other outpatient services	40% <u>coinsurance</u> after <u>deductible</u>	to, occupational, physical, and manipulative therapy.	
	Skilled nursing care	No Charge; deductible does not apply	40% <u>coinsurance</u> after <u>deductible</u>	Limited to 60 days per calendar year.	
	Durable medical equipment	20% <u>coinsurance</u> after <u>deductible</u>	40% coinsurance after deductible	None	
	Hospice services	No Charge; deductible does not apply	40% coinsurance after deductible	None	

<sup>\*</sup>For more information about limitations and exceptions, see the <u>plan</u> or policy document at https://policy-srv.box.com/s/f4skgomzcpzafr31p9hd04qoeqg0igx9.

			What You Will Pay		Limitations, Exceptions, & Other Important Information
Common Medical Event		Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider	
	If your child needs dental	Children's eye exam		40% <u>coinsurance</u> after <u>deductible</u>	None
	or eye care	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 Co	ver (Check your policy or <u>plan</u> document for more infort	mation and a list of any other <u>excluded services</u> .)
Acupuncture	<ul> <li>Infertility treatment</li> </ul>	Private-duty nursing
Bariatric surgery	<ul> <li>Long-term care</li> </ul>	Routine foot care
Cosmetic surgery	<ul> <li>Non-emergency care when traveling outside the</li> </ul>	Weight loss programs
Dental care (Adult)	U.S.	

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)		
Chiropractic care	<ul> <li>Hearing aids (1 per ear per 36-month period)</li> <li>Routine eye care (Adult)</li> </ul>	

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 group health coverage contact the <u>plan</u>, Blue Cross and Blue Shield of Texas at 1-800-521-2227 or visit <u>www.bcbstx.com</u>. For group health coverage subject to ERISA, contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>. For non-federal governmental group health <u>plans</u>, contact Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>. Church <u>plans</u> are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State insurance regulator regarding their possible rights to continuation coverage under State law. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit 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: For group health coverage subject to ERISA: Blue Cross and Blue Shield of Texas at 1-800-521-2227 or visit <a href="https://www.bcbstx.com">www.bcbstx.com</a>, the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <a href="https://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>, and the Texas Department of Insurance, Consumer Protection at 1-800-252-3439 or <a href="https://www.bcbstx.com">www.tdi.texas.gov</a>. For non-federal governmental group health <a href="https://www.bcbstx.com">plans</a> that are group health <a href="https://www.bcbstx.com">plans</a>, Blue Cross and Blue Shield of Texas at 1-800-252-3439 or <a href="https://www.bcbstx.com">www.bcbstx.com</a> or contact the Texas Department of Insurance, Consumer Protection at 1-800-252-3439 or <a href="https://www.bcbstx.com">www.bcbstx.com</a> or contact the Texas Department of Insurance's Consumer Health Assistance Program at 1-800-252-3439 or visit <a href="https://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/tx.html">www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/tx.html</a>.

## 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 1-800-521-2227.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-521-2227.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-521-2227.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-521-2227.

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 <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. 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 <u>plan's</u> overall <u>deductible</u>	\$3,000
Specialist copayment	\$50
Hospital (facility) coinsurance	20%
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:		
Cost Sharing		
<u>Deductibles</u>	\$3,000	
<u>Copayments</u>	\$40	
<u>Coinsurance</u>	\$1,700	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$4,800	

# **Managing Joe's Type 2 Diabetes**

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

■ The <u>plan's</u> overall <u>deductible</u>	\$3,000
■ Specialist copayment	\$50
■ Hospital (facility) coinsurance	20%
Other coinsurance	20%

#### This EXAMPLE event includes services like:

<u>Primary care physician</u> 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:		
Cost Sharing		
<u>Deductibles</u>	\$800	
Copayments	\$800	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,620	

# **Mia's Simple Fracture**

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

■ The <u>plan's</u> overall <u>deductible</u>	\$3,000
Specialist copayment	\$50
Hospital (facility) coinsurance	20%
Other coinsurance	20%

#### This EXAMPLE event includes services like:

<u>Emergency room care</u> (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800	
In this example, Mia would pay:		
Cost Sharing		
<u>Deductibles</u>	\$1,300	
Copayments	\$500	
<u>Coinsurance</u>	\$80	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1,880	



## Health care coverage is important for everyone.

We provide free communication aids and services for anyone with a disability or who needs language assistance. We do not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability.

To receive language or communication assistance free of charge, please call us at 855-710-6984.

If you believe we have failed to provide a service, or think we have discriminated in another way, contact us to file a grievance.

Office of Civil Rights Coordinator

300 E. Randolph St. 35th Floor

Chicago, Illinois 60601

Phone: 855-664-7270 (voicemail)

TTY/TDD: 855-661-6965 Fax: 855-661-6960

You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:

U.S. Dept. of Health & Human Services Phone: 800-368-1019 200 Independence Avenue SW TTY/TDD: 800-537-7697

Room 509F, HHH Building 1019

Complaint Portal: <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>
Washington, DC 20201

Complaint Forms: <a href="https://www.hhs.gov/ocr/office/file/index.html">https://ocrportal.hhs.gov/ocr/office/file/index.html</a>

bcbstx.com

If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 855-710-6984.

Español Spanish	Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-710-6984.
العربية Arabic	إن كان لديك أو لدى شخص تساعده أسئلة، فلديك الحق في الحصول بلع المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة اللتحدث مع مترجم فوري، اتصل بلع الرم 6984-710-855.
繁體中文 Chinese	如果您,或您正在協助的對象,對此有疑問,您有權利免費以您的母語獲得幫助和訊息。洽詢一位翻譯員,請撥電話 號碼 855-710-6984。
Français French	Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-710-6984.
Deutsch German	Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-710-6984 an.
ગુજરાતી Gujarati	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયક્રમ બાબતે પ્રશ્નો હોય, તો તમને વિના ખયેર, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો ફક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કૉલ કરો.
हिंदी Hindi	यिद आपके, या आप जिसकी सहायता कर रहे हैं उैसके, प्रश्न हैं, तो आपके अपनी भाषा म निःशुल्क सहायता और जानकारी प्राप्त करन का अधिकार है। किसी अनवादक स बात करन क लिए 855-710-6984 पर कॉल करें।.
Italiano Italian	Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare il numero 855-710-6984.
한국어 Korean	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가 필요하시면 855-710-6984 로 전화하십시오.
Diné Navajo	T'áá ni, éí doodago ła'da bíká anánílwo'ígíí, na'ídíłkidgo, ts'ídá bee ná ahóóti'i' t'áá níík'e níká a'doolwoł dóó bína'ídíłkidígíí bee nił h odoonih. Ata'dahalne'ígíí bich'į' hodíílnih kwe'é 855-710-6984.
فارسی Persian	اگر شما، یا کسی که شما به او کمک می کنید، سؤالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید جهت گفتگو با یک مترجم شهافی، با شماره تمسا حاصل نمایید 6984-710-858
Polski Polish	Jeśli Ty lub osoba, której pomagasz, macie jakiekolwiek pytania, macie prawo do uzyskania bezplatnej informacji i pomocy we własnym języku. Aby porozmawiać z tlumaczem, zadzwoń pod numer 855-710-6984.
Русский Russian	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Чтобы связаться с переводчиком, позвоните по телефону 855-710-6984.
Tagalog Tagalog	Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.
ار دو Urdu	اگر آپ کو، یا کسی ایسے فرد کو جس کسی آپ مدد کررہے ہیں، کوئی سروال درپیش ہے شو، آپ کو اپنی زبان میں مفتحدد اور مطومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لھے، 854-710-858 پر کال کریں.
Tiếng Việt Vietnamese	Nếu quý vị, hoặc người mà quý vị giúp đỡ, có câu hỏi, thì quý vị có quyền được giúp đỡ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, gọi 855-710-6984.