



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, please visit [www.epc.org/benefits](http://www.epc.org/benefits) or call 1-877-578-8707. 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/](http://www.HealthCare.gov/sbc-glossary/) or call 800-318-2596 to request a copy.

Important Questions	Answers	Why this Matters:
<p><b>What is the overall Medical plan <u>deductible</u>?</b></p>	<p>\$450 individual/\$900 two person/\$1,350 family in-network,                      \$1,350 individual/\$2,700 two person/\$4,050 family out-of-network.</p>	<p>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>.</p>
<p><b>Are there services covered before you meet your <u>deductible</u>?</b></p>	<p><u>Network deductible</u> does not apply to office visits, <u>preventive care services</u>, emergency room care, urgent care, and <u>hospice service</u>.</p> <p><u>Copayments</u> and <u>coinsurance</u> amounts don't count toward the <u>in-network deductible</u>.</p>	<p>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 services</u> 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 <u>deductibles</u> for specific services?</b></p>	<p>No.</p>	<p>You don't have to meet <u>deductibles</u> for specific services.</p>

<p><b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b></p>	<p>\$2,800 individual/\$5,600 two person/\$5,600 family in-network</p> <p>\$4,200 individual/\$8,400 two person/\$8,400 family out-of-network.</p>	<p>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.</p>
<p><b>What is not included in the <u>out-of-pocket limit</u>?</b></p>	<p>In-Network/Out-of-network: Premiums, balance-billed charges, and health care covered under this <u>plan</u> do not apply to your total maximum out-of-pocket.</p>	<p>Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u>.</p>
<p><b>Will you pay less if you use a <u>network provider</u>?</b></p>	<p>Yes. For a list of <u>network providers</u>, see <a href="http://www.highmarkbcbs.com/home/">www.highmarkbcbs.com/home/</a> or call: 1-866-472-0928.</p>	<p>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</u> network. 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</u> charge and what your <u>plan</u> pays (<u>balance billing</u>).</p> <p>Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.</p>
<p><b>Do I need a <u>referral</u> to see a <u>specialist</u>?</b></p>	<p>No.</p>	<p>You can see the <u>specialist</u> you choose without a <u>referral</u>.</p>



All copayment and coinsurance costs shown in this chart are after your overall deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, and Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>Provider Co-Pays At-a-glance</b>	98Point6 On-demand primary care via private and secure in-app messaging.	\$0 co-pay/visit	N/A	With 98point6, U.S board-certified physicians diagnose and treat acute and chronic illnesses, answer health-related questions, outline care options and order any necessary prescriptions or lab tests.
	Primary care visit to treat an injury or illness	\$20 <u>co-pay</u> /visit	40% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.  Please refer to your preventive schedule for additional information.
	<u>Urgent care</u>	\$40 <u>co-pay</u> /visit	40% <u>coinsurance</u>	-----none-----
	<u>Emergency room care</u>	\$175 <u>co-pay</u> /visit	\$175 <u>co-pay</u> /visit	In-Network/Out-of-network: Not subject to <u>deductible</u> .  <u>Co-pay</u> waived if admitted as an inpatient.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, and Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	\$20 <u>co-pay</u> /visit	40% <u>coinsurance</u>	<p>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.</p> <p>Please refer to your preventive schedule for additional information.</p> <p>In-Network/Out-of-network: <u>Preventive care services</u> are not subject to the deductible.</p>
	<u>Specialist</u> visit	\$50 <u>co-pay</u> /visit	40% <u>coinsurance</u>	
	<u>Preventive care/Screening/Immunization</u>	No charge for <u>preventive care services</u>	40% <u>coinsurance</u>	
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	10% <u>coinsurance</u>	40% <u>coinsurance</u>	Precertification may be required.
	<u>Imaging</u> (CT/PET scans, MRIs)	10% <u>coinsurance</u>	40% <u>coinsurance</u>	Precertification may be required.
<b>Prescription Drug Coverage</b>	Refer to the Prescription Drug Plan Document for drug coverage information.			
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u>	40% <u>coinsurance</u>	Precertification may be required.
	Physician/surgeon fees	10% <u>coinsurance</u>	40% <u>coinsurance</u>	Precertification may be required.
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	\$175 <u>co-pay</u> /visit	\$175 <u>co-pay</u> /visit	In-Network/Out-of-network: Not subject to <u>deductible</u> . <u>Co-pay</u> waived if admitted as an inpatient.
	<u>Emergency medical transportation</u>	10% <u>coinsurance</u>	40% <u>coinsurance</u>	-----none-----
	<u>Urgent care</u>	\$40 <u>copay</u> /visit	40% <u>coinsurance</u>	-----none-----
<b>If you have an inpatient/hospital stay</b>	Facility fee (e.g., hospital room)	10% <u>coinsurance</u> after \$250 <u>co-pay</u> per admission	40% <u>coinsurance</u> after \$250 <u>co-pay</u> per admission	Precertification may be required.
	Physician/surgeon fee	10% <u>coinsurance</u>	40% <u>coinsurance</u>	Precertification may be required.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, and Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Outpatient services	10% <u>coinsurance</u>	40% <u>coinsurance</u>	Precertification may be required.
	Inpatient services	10% <u>coinsurance</u> after \$250 <u>co-pay</u> per admission	40% <u>coinsurance</u> after \$250 <u>co-pay</u> per admission	Precertification may be required.
<b>If you are pregnant</b>	Office visits	10% <u>coinsurance</u>	40% <u>coinsurance</u>	<p>Cost sharing does not apply for <u>preventive services</u>. Depending on the type of services, a <u>copayment</u>, <u>coinsurance</u>, or <u>deductible</u> may apply.</p> <p>Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)</p> <p>In-Network: The first visit to determine pregnancy is covered at no charge. Please refer to the Women's Health Preventive Schedule for additional information.</p> <p>Precertification may be required.</p>
	Childbirth/delivery professional services	10% <u>coinsurance</u>	40% <u>coinsurance</u>	
	Childbirth/delivery facility services	10% <u>coinsurance</u> after \$250 <u>co-pay</u> per admission	40% <u>coinsurance</u> after \$250 <u>co-pay</u> per admission	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, and Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u>	10% <u>coinsurance</u>	40% <u>coinsurance</u>	Combined in-network and out-of-network: 60 visits per benefit period. Precertification may be required.
	<u>Rehabilitation services (Speech, physical, occupational)</u>	10% <u>coinsurance</u>	40% <u>coinsurance</u>	Precertification may be required.
	<u>Habilitation services (Speech, physical, occupational)</u>	10% <u>coinsurance</u>	40% <u>coinsurance</u>	Precertification may be required.
	<u>Skilled nursing care</u>	10% <u>coinsurance</u>	40% <u>coinsurance</u>	Combined in-network and out-of-network: 60 days per benefit period. Precertification may be required.
	<u>Durable medical equipment</u>	10% <u>coinsurance</u>	40% <u>coinsurance</u>	Precertification may be required.
	<u>Hospice service</u>	No charge	No charge	In-Network/Out-of-network: Not subject to <u>deductible</u> . Precertification may be required.

### Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other excluded services.)		
<ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Cosmetic surgery</li> <li>• Dental care (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>• Hearing aids</li> <li>• Long-term care</li> </ul>	<ul style="list-style-type: none"> <li>• Routine eye care (Adult)</li> <li>• Routine foot care</li> <li>• Weight loss programs</li> </ul>
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)		
<ul style="list-style-type: none"> <li>• Bariatric surgery</li> <li>• Chiropractic care</li> </ul>	<ul style="list-style-type: none"> <li>• Coverage provided outside the United States. See <a href="http://www.bcbsa.com">http://www.bcbsa.com</a></li> <li>• Infertility treatment</li> </ul>	<ul style="list-style-type: none"> <li>• Non-emergency care when traveling outside the U.S.</li> </ul>



## EPC Prescription Drug Plan

When you enroll in the Medical Plan, you will be enrolled in the Prescription Drug Plan, which is administered by Express Scripts. To receive the highest level of benefits, prescription drugs must be obtained from a Pharmacy in their national pharmacy network or directly via the Express Scripts Mail Service or Specialty Pharmacy.

Prescriptions dispensed for acute care (short-term) medications and initial fills of maintenance (long-term) medications may be obtained through any retail pharmacy for up to a 30-day supply. Short-term drugs include antibiotics and other medications that you take for short periods of time. Long-term drugs, also called maintenance medications, are those you take on an ongoing basis, such as drugs that treat high blood pressure, cholesterol or chronic diseases. Maintenance medications are only available under the Smart90 program. For those using Specialty Medications, these are dispensed through Accredo Health Group, Inc. ESI's preferred Specialty Pharmacy under the Specialty Medication program. Each program is described below.

### Prescription Drug Plan Annual Deductible

Plan Participants are responsible for paying the following deductibles before the Plan starts paying for prescription coverage. After the deductible is met, plan participants will be responsible for the applicable co-payment for all prescriptions filled. If the cost of the prescription is less than the stated co-payment then you will only be responsible for the actual cost.

Platinum PPO Plan Annual Rx Deductible:	Individual	Two-Person	Family
	\$100	\$200	\$300

### **Co-Payments for up to a 30-day supply of Short Term Medications**

Participant pays 100% until full deductible is met, then is only responsible for the co-payment. If the cost of the prescription is less than the stated co-payment then you will only be responsible for the actual cost.

Platinum PPO Plan Short Term Co-payments:	Generic	Formulary Brand	Non-Formulary Brand
	\$10	\$40	\$80

### Long-Term Maintenance Medications Smart90 Program

The Express Scripts Smart90 Program allows you to pay less for each 90-day supply of maintenance medications than you would pay for three 30-day supplies at non-participating retail pharmacies. If you are currently receiving home delivery through the Express Scripts Mail Order Pharmacy, you do not need to do anything further for those prescriptions. For new and existing prescriptions of maintenance medications, you may receive up to two 30-day courtesy fills at any retail pharmacy that is not participating in Smart90 and pay the 30-day retail co-pay as stated above for each fill. However, you will receive notice from Express Scripts upon your first fill that you will need to move the prescription to a participating Smart90 network pharmacy prior to your third fill or the refill will be denied.

You can conveniently fill your maintenance prescriptions under the Smart90 program either by home delivery through the Express Scripts Mail Order Pharmacy or at any Walgreens or Walgreens-owned retail pharmacy in the Smart90 network. If you are not currently using a Smart90 participating pharmacy, you will need to obtain a new prescription from your doctor. Make sure your physician writes the prescription for a 90-day supply with up to a year's refills (if allowed).

**Co-Payment for up to a 90-day supply of Long Term Maintenance Medications**

Participant pays 100% until full deductible is met, then is only responsible for the co-payment. If the cost of the prescription is less than the stated co-payment then you will only be responsible for the actual cost.

Platinum PPO Plan Long Term Co-payments:	Generic	Formulary Brand	Non-Formulary Brand
	\$20	\$80	\$160

You can review your Smart90 Program options by logging in to [www.expressscripts.com](http://www.expressscripts.com) or calling 866-890-1419. If you are a first-time visitor to the website, take a minute to register (be sure you have your member ID number handy). You can also use the Express Scripts mobile app to locate a participating pharmacy.

**Specialty Medications**

Specialty Medications are high-cost medications dispensed **exclusively** by Accredo Health Group, Inc., ESI's preferred Specialty Pharmacy. To determine if a medication is part of the Specialty Program, review the list of impacted medications on the ESI website, call the number on your ESI ID card, or call Accredo at 800-922-8279. Under this program, specialty medications ordered for you or a covered family member by your physician or prescriber that are on the list will be covered *only* when ordered through Accredo and will no longer be covered through Highmark or when obtained from an outpatient clinic, a home infusion company, a doctor's office, or from another pharmacy. For a new prescription of a listed Specialty Medication, an initial fill may be permitted from another provider to allow time for you and your physician to transfer the prescription to Accredo. Please note that this program does not affect medications supplied by an emergency room or during an inpatient hospital stay. Due to the high cost and special handling required of these specialty medications, each fill is limited to a maximum of a 30-day supply.

**Co-Insurance for up to a 30-day supply of Specialty Medications dispensed through Accredo**

Participant pays 100% until full deductible is met, then is only responsible for the coinsurance.

Platinum PPO Plan Co-Insurance for Specialty Medications:	Generic	Formulary Brand	Non-Formulary Brand
		Member pays 20% of specialty medication cost, up to a \$500 Maximum per 30-day supply.	



**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: 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), or 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). The Pennsylvania Department of Consumer Services at 1-877-881-6388. Other options to continue coverage are available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit <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 administrator/employer.
- For grievances and appeals regarding your drug coverage, call the number on the back of your pharmacy card or visit [www.express-scripts.com](http://www.express-scripts.com).

**Does this plan provide Minimum Essential Coverage? [Yes]**

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**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.

Insurance or benefit administration may be provided by Highmark Blue Cross Blue Shield and Highmark Choice Company which are independent licensees of the Blue Cross and Blue Shield Association. Health care plans are subject to terms of the benefit agreement.

To find more information about Highmark's benefits and operating procedures, such as accessing the drug formulary or using network providers, please go to [DiscoverHighmark.com/QualityAssurance](http://DiscoverHighmark.com/QualityAssurance); or for a paper copy, call 1-855-873-4106.

## Discrimination is Against the Law

The Claims Administrator/Insurer complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity. The Claims Administrator/Insurer does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex assigned at birth, gender identity or recorded gender. Furthermore, the Claims Administrator/Insurer will not deny or limit coverage to any health service based on the fact that an individual's sex assigned at birth, gender identity, or recorded gender is different from the one to which such health service is ordinarily available. The Claims Administrator/Insurer will not deny or limit coverage for a specific health service related to gender transition if such denial or limitation results in discriminating against a transgender individual. The Claims Administrator/Insurer:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact the Civil Rights Coordinator.

If you believe that the Claims Administrator/Insurer has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity, you can file a grievance with: Civil Rights Coordinator, P.O. Box 22492, Pittsburgh, PA 15222, Phone: 1-866-286-8295, TTY: 711, Fax: 412-544-2475, email: [CivilRightsCoordinator@highmarkhealth.org](mailto:CivilRightsCoordinator@highmarkhealth.org). You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

If you speak English, language assistance services, free of charge, are available to you. Call 1-800-876-7639.

Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al 1-800-876-7639.

如果您说中文，可向您提供免费语言协助服务。請致電 1-800-876-7639。

Nếu quý vị nói tiếng Việt, chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Xin gọi số 1-800-876-7639.

한국어를 사용하시는 분들을 위해 무료 통역이 제공됩니다. 1-800-876-7639 로 전화.

Kung nagsasalita ka ng Tagalog, may makukuha kang mga libreng serbisyong tulong sa wika. Tumawag sa 1-800-876-7639.

Если вы говорите по-русски, вы можете воспользоваться бесплатными услугами языковой поддержки. Звоните 1-800-876-7639.

إذا كنت تتحدث اللغة العربية، فهناك خدمات المساعدة في اللغة المجانية متاحة لك. اتصل على الرقم 1-800-876-7639.

Si se Kreyòl Ayisyen ou pale, gen sèvis entèprèt, gratis-ticheri, ki la pou ede w. Rele nan 1-800-876-7639.

Si vous parlez français, les services d'assistance linguistique, gratuitement, sont à votre disposition. Appelez au 1-800-876-7639.

Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń 1-800-876-7639.

Se a sua língua é o português, temos atendimento gratuito para você no seu idioma. Ligue para 1-800-876-7639.

Se parla italiano, per lei sono disponibili servizi di assistenza linguistica a titolo gratuito. Chiamare l'1-800-876-7639.

Wenn Sie Deutsch sprechen, steht Ihnen unsere fremdsprachliche Unterstützung kostenlos zur Verfügung. Rufen Sie 1-800-876-7639.

日本語が母国語の方は言語アシスタンス・サービスを無料でご利用いただけます。 1-800-876-7639 を呼び出します。

اگر شما به زبان فارسی صحبت می کنید، خدمات کمک زبان رایگان با تماس با شماره 1-800-876-7639 .