Coverage for: Non-Medicare Retirees | Plan Type: HRA



The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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, visit <u>www.bcbsla.com/ogb</u> or call 1-800-392-4089. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u> or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary</u> or call 1-800-392-4089 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For <u>network providers</u> \$2,000 individual or \$4,000 family; for <u>out-of-network providers</u> \$4,000 individual or \$8,000 family	Generally, you must pay all of the costs from <b>providers</b> up to the <b>deductible</b> amount before this <b>plan</b> begins to pay. If you have other family members on the <b>plan</b> , the overall family <b>deductible</b> must be met before the <b>plan</b> begins to pay.
Are there services covered before you meet your <u>deductible?</u>	Yes. <u>Preventive Care</u> and Wellness 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</u> <u>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> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services, but see the Common Medical Events chart for other costs for services this <u>plan</u> covers.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For network providers \$5,000 individual or \$10,000 family; for out-of-network providers \$10,000 individual or \$20,000 family INN OOP Max Per Member within a Family: \$6,850.00	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 limit</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	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 www.bcbsla.com/ogb or call 1-800-392-4089 for a list of network providers.	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</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). 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.

Do you need a <u>referral</u> to see a specialist?

No.

You can see the **specialist** you choose without a **referral**.



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

Common	Common		ou Will Pay	Limitations, Exceptions, & Other Important	
Medical Event Services You May Need		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	20% <u>Coinsurance</u> after <u>deductible</u>	40% <u>Coinsurance</u> after <u>deductible</u>	None	
If you visit a health	Specialist visit	20% <u>Coinsurance</u> after <u>deductible</u>	40% <u>Coinsurance</u> after <u>deductible</u>	None	
care <u>provider's</u> office or clinic	Other practitioner office visit	20% <u>Coinsurance</u> after <u>deductible</u>	40% <u>Coinsurance</u> after <u>deductible</u>	None	
	Preventive care/screening/immunization	No Cost	0% Coinsurance	Age and/or time restrictions apply.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>Coinsurance</u> after <u>deductible</u>	40% <u>Coinsurance</u> after <u>deductible</u>	None	
If you have a test	Imaging (CT/PET scans, MRIs)	20% <u>Coinsurance</u> after <u>deductible</u>	40% <u>Coinsurance</u> after <u>deductible</u>	Must obtain authorization.	

Questions: Call 1-800-392-4089

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Generic Drugs (50% up to \$30 Maximum per 31 day prescription, up to the \$1,500 Out-of-Pocket Threshold per Person per Benefit Period)	\$0 after Out-of-Pocket Threshold is met		Appetite gupproposit druger Dieton	
If you need drugs to treat your illness or condition  More information about prescription drug	Preferred Drugs (50% up to \$55 Maximum per 31 day prescription, up to the \$1,500 Out-of-Pocket Threshold per Person per Benefit Period)	\$20 after Out-of-Pocket Threshold is met		Appetite suppressant drugs; Dietary supplements; Topical forms of Minoxidil; Nutritional or parenteral therapy; Vitamins and minerals, except as required by law; Drugs available over the counter; medical foods; bulk	
coverage is available at http://www.bcbsla.com/o	Non-Preferred Drugs (65% up to \$80 Maximum per 31 day prescription, up to the \$1,500 Out-of-Pocket Threshold per Person per Benefit Period)	\$40 after Out-of-Pocket Threshold is met		chemicals; any federal legend drug with an over the counter equivalent available  Utilization management criteria may apply to specific drugs or drug categories to be determined by PBM.	
	Specialty Drugs (50% up to \$80 Maximum per 31 day prescription up to the \$1,500 Out-of-Pocket Threshold per Person per Benefit Period.)	\$40 after Out-of-Pocket Threshold is met		determined by 1 bivi.	
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% Coinsurance after deductible	None	
	Emergency room care	20% <u>Coinsurance</u> after <u>deductible</u>	20% <u>Coinsurance</u> after <u>deductible</u>	None	
If you need immediate medical attention	Emergency medical transportation	Ground Transportation & Air Ambulance: 20% Coinsurance after deductible	Ground Transportation & Air Ambulance: 20% Coinsurance after deductible	Must obtain prior authorization for Non- Emergency Air Ambulance.	
	Urgent care	20% <u>Coinsurance</u> after <u>deductible</u>	40% Coinsurance after deductible	None	
If you have a hospital	Facility fee (e.g., hospital	20% Coinsurance after	40% Coinsurance after	Must obtain authorization.	

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
stay	room)	<u>deductible</u>	<u>deductible</u>		
	Physician/surgeon fees	20% <u>Coinsurance</u> after <u>deductible</u>	40% <u>Coinsurance</u> after <u>deductible</u>	None	
	Mental/Behavioral outpatient services	20% <u>Coinsurance</u> after <u>deductible</u>	40% <u>Coinsurance</u> after <u>deductible</u>	Must obtain authorization for Intensive Outpatient Programs, Partial Hospitalization Programs, and services performed at Residential Treatment Centers.	
If you need mental health, behavioral	Mental/Behavioral inpatient services	20% <u>Coinsurance</u> after <u>deductible</u>	40% <u>Coinsurance</u> after <u>deductible</u>	Must obtain authorization.	
health, or substance abuse services	Substance use disorder outpatient services	20% <u>Coinsurance</u> after <u>deductible</u>	40% <u>Coinsurance</u> after <u>deductible</u>	Must obtain authorization for Intensive Outpatient Programs, Partial Hospitalization Programs, and services performed at Residential Treatment Centers.	
	Substance use disorder inpatient services	20% <u>Coinsurance</u> after <u>deductible</u>	40% <u>Coinsurance</u> after <u>deductible</u>	Must obtain authorization.	
	Office visits	20% <u>Coinsurance</u> after deductible	40% <u>Coinsurance</u> after deductible	None	
If you are pregnant	Childbirth/delivery professional services	20% <u>Coinsurance</u> after <u>deductible</u>	40% <u>Coinsurance</u> after <u>deductible</u>	Authorization required if the mother's length of stay exceeds 48 hours following a vaginal	
	Childbirth/delivery facility services	20% <u>Coinsurance</u> after <u>deductible</u>	40% <u>Coinsurance</u> after <u>deductible</u>	delivery or 96 hours following a caesarean section.	
	Home health care	20% <u>Coinsurance</u> after <u>deductible</u>	40% <u>Coinsurance</u> after <u>deductible</u>	Must obtain authorization. Services limited to 60 visits per Benefit Period.	
If you need help recovering or have other special health needs	Rehabilitation services	20% <u>Coinsurance</u> after <u>deductible</u>	40% <u>Coinsurance</u> after <u>deductible</u>	Physical & Occupational Therapy – Must obtain Authorization for additional visits over the limit of 50 visits combined per Benefit Period. Pulmonary Rehabilitation – Services limited to 30 visits per Benefit Period.	
	Habilitation services	20% <u>Coinsurance</u> after <u>deductible</u>	40% <u>Coinsurance</u> after <u>deductible</u>	Physical & Occupational Therapy – Must obtain Authorization for additional visits over the limit of 50 visits combined per Benefit Period. Pulmonary Rehabilitation – Services	

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
				limited to 30 visits per Benefit Period.	
	Skilled nursing care	20% <u>Coinsurance</u> after <u>deductible</u>	40% <u>Coinsurance</u> after <u>deductible</u>	Must obtain authorization. Services limited to 90 days per Benefit Period.	
	Durable medical equipment	20% <u>Coinsurance</u> after <u>deductible</u>	40% <u>Coinsurance</u> after <u>deductible</u>	Must obtain authorization for durable medical equipment, orthotic devices and prosthetics greater than \$300.	
	Hospice services	20% <u>Coinsurance</u> after <u>deductible</u>	40% <u>Coinsurance</u> after <u>deductible</u>	Must obtain authorization. Services limited to 180 visits per Benefit Period.	
If your shild poods	Children's eye exam	Not Covered	Not Covered	None	
If your child needs dental or eye care	Children's glasses	Not Covered	Not Covered	None	
defication by e care	Children's dental check-up	Not Covered	Not Covered	None	

### **Excluded Services & Other Covered Services:**

# Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Cosmetic Surgery
- Hearing Aids (Adults)

- Infertility Treatment
- Long-Term Care
- Private-Duty Nursing

- Routine Eye Care
- Routine Foot Care (except for Diabetes)
- Weight Loss Programs

# Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture
- Bariatric Surgery
- Chiropractic Care
- Dental Care (Coverage is only available for Oral Surgery for Impacted Teeth)
- Glasses (Frames-Maximum Benefit of \$50. Must be purchased within 6 months following cataract surgery. Services are subject to Benefit Period deductible and all applicable to all members.)
- Non-emergency care when traveling outside the United States

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 <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a> or Louisiana Department of Insurance, Office of Consumer Services, P.O. Box 94214, Baton Rouge La 70804-9214 or call 1-800-259-5300. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <a href="Marketplace">Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="www.Healthcare.gov">www.Healthcare.gov</a> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u> or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>.

## 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 <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

## **Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-495-2583

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-495-2583

Chinese (中文): 如果需要中文的帮助,请拨打这个号码1-800-495-2583

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne'1-800-495-2583

Questions: Call 1-800-392-4089 6 of 7

### **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 <u>plans</u>. 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 plan's overall <u>deductible</u>	\$2,00
■ Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
Other <u>coinsurance</u>	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** 

In this example, Peg would pay:	
Cost Sharing	
Deductibles	\$2,000
Copayments	\$0
Coinsurance	\$2,110
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$4,170

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

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

■ The plan's overall <u>deductible</u>	\$2,000
Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
Other coinsurance	20%

#### This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)
Diagnostic tests (blood work)

Prescription drugs

**Total Example Cost** 

\$12,700

Durable medical equipment (glucose meter)

In this example, Joe would pay:	
Cost Sharing	
Deductibles	\$2,000
Copayments	\$490
Coinsurance	\$100
What isn't covered	
Limits or exclusions	\$60
The total Joe would pay is	\$2,650

## **Mia's Simple Fracture**

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

■ The <u>plan's</u> overall <u>deductible</u>	\$2,000
Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
Other coinsurance	20%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

\$5.600

Durable medical equipment (crutches)
Rehabilitation services (physical therapy)

Total Example Cost	\$2,800

### In this example, Mia would pay:

Cost Sharing		
Deductibles	\$2,000	
Copayments	\$0	
Coinsurance	\$160	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$2,160	

#### Nondiscrimination Notice

Discrimination is Against the Law

Blue Cross and Blue Shield of Louisiana and its subsidiaries, HMO Louisiana, Inc. and Southern National Life Insurance Company, Inc., does not exclude people or treat them differently on the basis of race, color, national origin, age, disability or sex in its health programs or activities.

Blue Cross and Blue Shield of Louisiana and its subsidiaries:

- Provide free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (audio, accessible electronic formats)
- Provide 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, you can call the Customer Service number on the back of your ID card or email MeaningfulAccessLanguageTranslation@bcbsla.com. If you are hearing impaired call 1-800-711-5519 (TTY 711).

If you believe that Blue Cross, one of its subsidiaries or your employer-insured health plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you have the right to take the following steps;

1. If you are fully insured through Blue Cross, file a grievance with Blue Cross by mail, fax, or email.

Section 1557 Coordinator P. O. Box 98012 Baton Rouge, LA 70898-9012 225-298-7238 or 1-800-711-5519 (TTY 711) Fax: 225-298-7240

Email: Section1557Coordinator@bcbsla.com

If your employer owns your health plan and Blue Cross administers the plan, contact your employer
or your company's Human Resources Department. To determine if your plan is fully insured by Blue
Cross or owned by your employer, go to www.bcbsla.com/checkmyplan.

Whether Blue Cross or your employer owns your plan, you can file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights 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)

Or

Electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf. Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

# **NOTICE**

Free language services are available. If needed, please call the Customer Service number on the back of your ID card. Hearing-impaired customers call 1-800-711-5519 (TTY 711).

Tiene a su disposición servicios lingüísticos gratuitos. De necesitarlos, por favor, llame al número del Servicio de Atención al Cliente que aparece en el reverso de su tarjeta de identificación. Clientes con dificultades auditivas, llamen al 1-800-711-5519 (TTY 711).

Des services linguistiques gratuits sont disponibles. Si nécessaire, veuillez appeler le numéro du Service clientèle figurant au verso de votre carte d'identification. Si vous souffrez d'une déficience auditive, veuillez appeler le 1-800-711-5519 (TTY 711).

Có dịch vụ thông dịch miễn phí. Nếu cần, xin vui lòng gọi cho Phục Vụ Khách Hàng theo số ở mặt sau thẻ ID của quý vị. Khách hàng nào bị suy giảm thính lực hãy gọi số 1-800-711-5519 (TTY 711).

我们为您提供免费的语言服务。如有需要,请致电您 ID 卡背面的客户服务号码。听障客户请拨 1-800-711-5519(TTY 711)。

الخدمات اللغوية متاحة مجاناً. يرجى، إذا اقتضى الأمر، الاتصال برقم خدمة العملاء المدون على ظهر بطاقة التعريف الخاصة بك. إذا كنت تعاني من إعاقة في السمع، فيرجى الاتصال بالرقم 5519-711-800-1 (TTY 711).

Magagamit ang mga libreng serbisyo sa wika. Kung kinakailangan, pakitawagan ang numero ng Customer Service sa likod ng iyong ID kard. Para sa mga may kapansanan sa pandinig tumawag sa 1-800-711-5519 (TTY 711).

무료 언어 서비스를 이용하실 수 있습니다. 필요한 경우 귀하의 ID 카드 뒤에 기재되어 있는 고객 서비스 번호로 연락하시기 바랍니다. 청각 장애가 있는 분은 1-800-711-5519 (TTY 711)로 연락하십시오.

Oferecemos serviços linguísticos grátis. Caso necessário, ligue para o número de Atendimento ao Cliente indicado no verso de seu cartão de identificação. Caso tenha uma deficiência auditiva, ligue para 1-800-711-5519 (TTY 711).

ພວກເຮົາມີບໍລິການແປພາສາໃຫ້ທ່ານຟຣີ. ຖ້າທ່ານຕ້ອງການບໍລິການນັ້ນ, ກະລຸນາໂທຫາພະແນກບໍລິການລູກຄ້າຕາມເບີໂທທີ່ຢູ່ ທາງຫຼັງຂອງບັດປະຈຳຕົວຂອງທ່ານ. ຖ້າທ່ານຫຼບໍ່ດີ, ຂໍໃຫ້ໂທເບີ 1-800-711-5519 (TTY 711).

無料の言語サービスをご利用頂けます。あなたのIDカードの裏面に記載されているサポートセンターの電話番号までご連絡ください。聴覚障害がある場合は、1-800-711-5519 (TTY 711)までご連絡ください。

زبان سے متعلق مفت خدمات دستیاب ہیں۔ اگر ضرورت ہو تو، براہ کرم اپنے آئی ڈی کارڈ کی پشت پر موجود کسٹمر سروس نمبر پر کال کریں۔ سمعی نقص والے کسٹمرز (TTY 711) 5519-711-800۔ پر کال کریں۔

Kostenlose Sprachdienste stehen zur Verfügung. Falls Sie diese benötigen, rufen Sie bitte die Kundendienstnummer auf der Rückseite Ihrer ID-Karte an. Hörbehinderte Kunden rufen bitte unter der Nummer 1-800-711-5519 (TTY 711) an.

خدمات رایگان زبان در دسترس است. در صورت نیاز، لطفاً با شماره خدمات مشتریان که در پشت کارت شناسایی تان درج شده است تماس بگیرید. مشتریانی که مشکل شنوایی دارند با شماره (TTY 711) 5519-711-800-1 تماس بگیرند.

Предлагаются бесплатные переводческие услуги. При необходимости, пожалуйста, позвоните по номеру Отдела обслуживания клиентов, указанному на оборотной стороне Вашей идентификационной карты. Клиенты с нарушениями слуха могут позвонить по номеру 1-800-711-5519 (Телефон с текстовым выходом: 711).

มีบริการด้านภาษาให้ใช้ได้ฟรี หากต้องการ โปรดโทรศัพท์ติดต่อฝ่ายการบริการลูกค้าตามหมายเลขที่อยู่ด้านหลังบัตรประจำตัวประชาชนของท่าน สำหรับลูกค้าที่มีปัญหาทางการได้ยิน โปรดโทรศัพท์ไปที่หมายเลข 1-800-711-5519 (TTY 711)