




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, visit [www.bcbsla.com](http://www.bcbsla.com) or call 1-800-495-2583. 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 1-800-363-9150 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	Ochsner Clinic Foundation Providers: \$3,000 individual or \$6,000 family; <u>network providers</u> \$5,000 individual or \$14,000 family; for <u>out-of-network providers</u> \$5,000 individual or \$14,000 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> .
<b>Are there services covered before you meet your deductible?</b>	Yes. <u>Preventive Care</u> and <u>Wellness</u> 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 services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other deductibles for specific services?</b>	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.
<b>What is the out-of-pocket limit for this plan?</b>	Ochsner Clinic Foundation Providers: \$4,800 individual or \$13,500 family; <u>network providers</u> \$7,000 individual or \$14,000 family; for <u>out-of-network providers</u> Unlimited	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.
<b>What is not included in the out-of-pocket limit?</b>	<u>Premiums</u> , <u>Balance Billing</u> Charges, and Health Care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .

Will you pay less if you use a <b>network provider</b> ?	Yes. See <a href="http://www.bcbsla.com">www.bcbsla.com</a> or call 1-800-495-2583 for a list of <b>network providers</b> .	This <b>plan</b> uses a <b>provider network</b> . You will pay less if you use a <b>provider</b> in the <b>plan's network</b> . You will pay the most if you use an <b>out-of-network provider</b> , and you might receive a bill from a <b>provider</b> for the difference between the <b>provider's</b> charge and what your <b>plan</b> pays ( <b>balance billing</b> ). Be aware, your <b>network provider</b> might use an <b>out-of-network provider</b> for some services (such as lab work). Check with your <b>provider</b> before you get services.
Do you need a <b>referral</b> to see a <b>specialist</b> ?	No.	You can see the <b>specialist</b> you choose without a <b>referral</b> .

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

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Employer Preferred Option Provider (You will pay the least)	Network Provider	Out-of-Network Provider (You will pay the most)	
If you visit a health care <b>provider's</b> office or clinic	Primary care visit to treat an injury or illness	\$50 <b>Copayment</b> after <b>deductible</b>	50% <b>Coinsurance</b> after <b>deductible</b>	50% <b>Coinsurance</b> after <b>deductible</b>	None
	<b>Specialist</b> visit	\$75 <b>Copayment</b> after <b>deductible</b>	50% <b>Coinsurance</b> after <b>deductible</b>	50% <b>Coinsurance</b> after <b>deductible</b>	None
	Other practitioner office visit	\$75 <b>Copayment</b> after <b>deductible</b>	50% <b>Coinsurance</b> after <b>deductible</b>	50% <b>Coinsurance</b> after <b>deductible</b>	None
	Preventive care/screening/immunization	No Cost	No Cost	50% <b>Coinsurance</b> after <b>deductible</b>	None
If you have a test	Diagnostic test (x-ray, blood work)	\$50 <b>Copayment</b> after <b>deductible</b>	50% <b>Coinsurance</b> after <b>deductible</b>	50% <b>Coinsurance</b> after <b>deductible</b>	None
	Imaging (CT/PET scans, MRIs)	\$125 <b>Copayment</b> after <b>deductible</b>	50% <b>Coinsurance</b> after <b>deductible</b>	50% <b>Coinsurance</b> after <b>deductible</b>	None

Questions: Call 1-800-363-9150

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Employer Preferred Option Provider (You will pay the least)	Network Provider	Out-of-Network Provider (You will pay the most)	
<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://www.ochsner.org/services/pharmacy">http://www.ochsner.org/services/pharmacy</a> .	Tier 1	\$9 <u>Copayment</u> retail; \$18 <u>Copayment</u> mail order	\$15 <u>Copayment</u> retail; \$45 <u>Copayment</u> mail order	Not Covered	Certain drugs may be subject to Quantity Level Limits, Step Therapy, and/or Prior Authorization requirements.
	Tier 2	\$25 <u>Copayment</u> retail; \$50 <u>Copayment</u> mail order	\$45 <u>Copayment</u> retail; \$135 <u>Copayment</u> mail order	Not Covered	Certain drugs may be subject to Quantity Level Limits, Step Therapy, and/or Prior Authorization requirements.
	Tier 3	\$45 <u>Copayment</u> retail; \$90 <u>Copayment</u> mail order	\$70 <u>Copayment</u> retail; \$210 <u>Copayment</u> mail order	Not Covered	Certain drugs may be subject to Quantity Level Limits, Step Therapy, and/or Prior Authorization requirements.
	Tier 4	25% <u>Coinsurance</u> up to \$250 maximum	25% <u>Coinsurance</u> up to \$250 maximum	Not Covered	Certain drugs may be subject to Quantity Level Limits, Step Therapy, and/or Prior Authorization requirements.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	\$150 <u>Copayment</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	None
	Physician/surgeon fees	0% <u>Coinsurance</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	None
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	\$350 <u>Copayment</u> after <u>deductible</u>	\$350 <u>Copayment</u> after <u>deductible</u>	\$350 <u>Copayment</u> after <u>deductible</u>	None
	<u>Emergency medical transportation</u>	Ground & Air: 0% <u>Coinsurance</u> after <u>deductible</u>	Ground & Air: 0% <u>Coinsurance</u> after <u>deductible</u>	Ground & Air: 0% <u>Coinsurance</u> after <u>deductible</u>	None
	<u>Urgent care</u>	\$50 <u>Copayment</u> / \$75 <u>Copayment</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	None

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Employer Preferred Option Provider (You will pay the least)	Network Provider	Out-of-Network Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	\$250 <u>Copayment</u> after <u>deductible</u> per day up to 7 days	50% <u>Coinsurance</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	Must obtain authorization.
	Physician/surgeon fees	0% <u>Coinsurance</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	None
If you need mental health, behavioral health, or substance abuse services	Mental/Behavioral outpatient services	\$50 <u>Copayment</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	None
	Mental/Behavioral inpatient services	\$250 <u>Copayment</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	Must obtain authorization.
	Substance use disorder outpatient services	\$50 <u>Copayment</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	None
	Substance use disorder inpatient services	\$250 <u>Copayment</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	Must obtain authorization.
If you are pregnant	Office visits	\$50 <u>Copayment</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	Dependent maternity is covered under this Benefit Plan.
	Childbirth/delivery professional services	\$500 <u>Copayment</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	Authorization required if the mother's length of stay exceeds 48 hours following a vaginal delivery or 96 hours following a caesarean section.
	Childbirth/delivery facility services	\$250 <u>Copayment</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>Coinsurance</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	Must obtain authorization. 60 visit limits per Benefit Period.
	<u>Rehabilitation services</u>	\$50 <u>Copayment</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	Physical & Occupational Therapy have a combined 60 visit limit per Benefit Period. 60 visit limits per Benefit Period for Speech Therapy.
	<u>Habilitation services</u>	\$50 <u>Copayment</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	Physical & Occupational Therapy have a combined 60 visit limit per Benefit Period. 60 visit limits per Benefit Period for Speech Therapy.

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Employer Preferred Option Provider (You will pay the least)	Network Provider	Out-of-Network Provider (You will pay the most)	
	<u>Skilled nursing care</u>	\$250 <u>Copayment</u> after <u>deductible</u> per day up to 7 days	50% <u>Coinsurance</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	Must obtain authorization. 90 visit limits per Benefit Period.
	<u>Durable medical equipment</u>	20% <u>Coinsurance</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	Authorization required for \$750 or greater.
	<u>Hospice services</u>	20% <u>Coinsurance</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	50% <u>Coinsurance</u> after <u>deductible</u>	Must obtain authorization. 180 visit limits per Benefit Period.
<b>If your child needs dental or eye care</b>	Children's eye exam	\$50 <u>Copayment</u> after <u>deductible</u>	Not Covered	Not Covered	One exam every 12 months.
	Children's glasses	Not Covered	Not Covered	Not Covered	Not Covered
	Children's dental check-up	Not Covered	Not Covered	Not Covered	Not Covered

### 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
- Dental Care
- Long-Term Care
- Routine Foot Care
- 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
- Hearing Aids
- Infertility Treatment
- Non-emergency care when traveling outside the United States
- Private-Duty Nursing
- Routine Eye Care

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**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 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 Marketplace. For more information about the Marketplace, visit [www.Healthcare.gov](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 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 Louisiana Department of Insurance, Office of Consumer Services, P.O. Box 94214, Baton Rouge La 70804-9214 or call 1-800-259-5300.

**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 1-800-495-2583

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, kwijigo holne'1-800-495-2583

—————*To see examples of how this plan might cover costs for a sample medical situation, see the next section.*—————

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About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). 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 plan's overall deductible \$5,000
- Specialist coinsurance 50%
- Hospital (facility) coinsurance 50%
- Other coinsurance 50%

**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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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**In this example, Peg would pay:**

<i>Cost Sharing</i>	
Deductibles	\$5,000
Copayments	\$10
Coinsurance	\$1,510
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$6,580</b>

**Managing Joe's type 2 Diabetes**  
(a year of routine in-network care of a well-controlled condition)

- The plan's overall deductible \$5,000
- Specialist coinsurance 50%
- Hospital (facility) coinsurance 50%
- Other coinsurance 50%

**This EXAMPLE event includes services like:**

Primary care physician office visits (*including disease education*)  
 Diagnostic tests (*blood work*)  
 Prescription drugs  
 Durable medical equipment (*glucose meter*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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**In this example, Joe would pay:**

<i>Cost Sharing</i>	
Deductibles	\$5,000
Copayments	\$140
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Joe would pay is</b>	<b>\$5,200</b>

**Mia's Simple Fracture**  
(in-network emergency room visit and follow up care)

- The plan's overall deductible \$5,000
- Specialist coinsurance 50%
- Hospital (facility) coinsurance 50%
- Other coinsurance 50%

**This EXAMPLE event includes services like:**

Emergency room care (*including medical supplies*)  
 Diagnostic test (*x-ray*)  
 Durable medical equipment (*crutches*)  
 Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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**In this example, Mia would pay:**

<i>Cost Sharing</i>	
Deductibles	\$2,060
Copayments	\$350
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,410</b>