

**Summary of Benefits and Coverage:** What this Plan Covers & What You Pay For Covered Services

**Harford County Public Schools**

**Standard Over 65 with Major Medical- No Prescription Drugs**

Coverage Period: 7/1/2018-6/30/2019

Coverage for: Individual | Plan Type: TRAD



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 general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other [underlined](#) terms see the Glossary. You can see the Glossary at [www.carefirst.com/sbcg](http://www.carefirst.com/sbcg) or call 1-855-258-6518 to request a copy. For more information about your coverage, or to get a copy of the complete terms of coverage, please visit [www.carefirst.com](http://www.carefirst.com).

Important Questions	Answers	Why This Matters:
<b>What is the overall <a href="#">deductible</a>?</b>	\$200 individual	Generally, you must pay all the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family member(s) on the <a href="#">plan</a> , each family member may need to meet their own individual <a href="#">deductible</a> , OR all family members may combine to meet the overall family <a href="#">deductible</a> before the <a href="#">plan</a> begins to pay, depending upon plan coverage. Please refer to your contract for further details.
<b>Are there services covered before you meet your <a href="#">deductible</a>?</b>	Yes, all In-Network preventive care services, as well as the following (non-hospital facilities only, when applicable): Pre and Post Natal Office Visits.	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <a href="#">deductibles</a> for specific services?</b>	There are no other specific deductibles.	You don't have to meet <a href="#">deductibles</a> for specific services.
<b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b>	There is no out-of-network maximum..	There's no limit on how much you could pay during a coverage period for your share of the cost of covered services.
<b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>	Premiums, balance-billing charges, health care this plan doesn't cover, copayments for certain services, and penalties for failure to obtain pre-authorization for services.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
<b>Will you pay less if you use a <a href="#">network provider</a>?</b>	Yes. See <a href="http://www.carefirst.com">www.carefirst.com</a> or call 855-258-6518 for a list of Network providers.	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
<b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b>	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Blue Cross/BlueShield Provider (You will pay the least)	Major Medical Provider (You will pay the most)	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	Not Covered	Deductible, then 20% of Allowed Benefit	If a service is rendered at a Hospital Facility, the additional Facility charge may apply
	<a href="#">Specialist</a> visit	Not Covered	Deductible, then 20% of Allowed Benefit	If a service is rendered at a Hospital Facility, the additional Facility charge may apply
	Retail health clinic	Not Covered	Deductible, then 20% of Allowed Benefit	None
	<a href="#">Preventive care/screening/immunization</a>	No Charge	No Charge	Some services may have limitations or exclusions based on your contract
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	Lab Tests: Non-Hospital and Hospital: Not Covered X-Ray: Non-Hospital and Hospital: Not Covered	Lab Tests: Non-Hospital and Hospital: Deductible, then No Charge of Medicare Part B X-Ray: Non-Hospital and Hospital: Deductible, then No Charge of Medicare Part B	For services provided at a Hospital Facility, prior authorization is required
	Imaging (CT/PET scans, MRIs)	Non-Hospital and Hospital: Not Covered	Non-Hospital and Hospital: Deductible, then No Charge of Medicare Part B	For services provided at a Hospital Facility, prior authorization is required
<b>If you need drugs to treat your illness or condition</b>  More information about <a href="#">prescription drug coverage</a> is available at	Generic drugs			
	Preferred brand drugs			
	Non-preferred brand drugs			
	Preferred <a href="#">Specialty drugs</a>			
	Non-preferred <a href="#">Specialty drugs</a>			

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Blue Cross/BlueShield Provider (You will pay the least)	Major Medical Provider (You will pay the most)	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	Ambulatory Surgical Center and Hospital: Deductible, then No Charge for Medicare Part B	Ambulatory Surgical Center and Hospital: Deductible, then 20% of Allowed Benefit for Medicare Part B	None
	Physician/surgeon fees	Ambulatory Surgical Center and Hospital: \$50 copay per visit	Ambulatory Surgical Center and Hospital: Deductible, then 20% of Allowed Benefit	None
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	Deductible, then No Charge for Medicare Part B	Deductible, then 20% of Allowed Benefit for Medicare Part B	Limited to Emergency Services or unexpected, urgently required services; Additional professional charges may apply
	<a href="#">Emergency medical transportation</a>	Not Covered	Deductible, then 20% of Allowed Benefit for Medicare Part B	None
	<a href="#">Urgent care</a>	Deductible, then No Charge for Medicare Part B	Deductible, then 20% of Allowed Benefit for Medicare Part B	Limited to unexpected, urgently required services
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	Not Covered	Deductible, then 20% of Allowed Benefit	Prior authorization is required
	Physician/surgeon fees	Deductible, then No Charge for Medicare Part B	Deductible, then 20% of Allowed Benefit	None
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	Not Covered	Deductible, then 20% of Allowed Benefit	For treatment at an Outpatient Hospital Facility, additional charges may apply
	Inpatient services	Deductible, then No Charge for Medicare Part B	Deductible, then 20% of Allowed Benefit	Prior authorization is required; Additional professional charges may apply
<b>If you are pregnant</b>	Office visits	No Charge	20% of Allowed Benefit	For routine pre/postnatal office visits only. For non-routine obstetrical care or complications of pregnancy, cost sharing may apply.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Blue Cross/BlueShield Provider (You will pay the least)	Major Medical Provider (You will pay the most)	
	Childbirth/delivery professional services	Deductible, then No Charge for Medicare Part B	Deductible, then 20% of Allowed Benefit	None
	Childbirth/delivery facility services	Not Covered	Deductible, then 20% of Allowed Benefit	Additional professional charges may apply
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	Deductible, then No Charge for Medicare Part A	Deductible, then 20% of Allowed Benefit for Medicare Part B	Benefits are limited to 90 visits per Benefit Period
	<a href="#">Rehabilitation services</a>	Not Covered	Deductible, then 20% of Allowed Benefit for Medicare Part B	If a service is rendered at a Hospital Facility, the additional Facility charge may apply
	<a href="#">Habilitation services</a>	Not Covered	Deductible, then 20% of Allowed Benefit for Medicare Part B	If a service is rendered at a Hospital Facility, the additional Facility charge may apply
	<a href="#">Skilled nursing care</a>	Days 21-100: Deductible, then No Charge for Medicare Part A After Day 100: Deductible, then 20% of Allowed Benefit	Deductible, then 20% of Allowed benefit	None
	<a href="#">Durable medical equipment</a>	Not Covered	Deductible, then 20% of Allowed Benefit for Medicare Part B	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Blue Cross/BlueShield Provider (You will pay the least)	Major Medical Provider (You will pay the most)	
	<a href="#">Hospice services</a>	Deductible, then No Charge for Medicare Part A	Deductible, then 20% of Allowed Benefit for Medicare Part A	None
<b>If your child needs dental or eye care</b>	Children's eye exam	\$10 copay per visit	Not Covered	Limited to Members up to age 19; 1 visit/benefit period
	Children's glasses	Discount program available to all Members	Not Covered	Limited to Members up to age 19; 1 set of glasses/ lenses per benefit period
	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
- Dental care (Adult)
- 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.)

- Abortion
- Acupuncture
- Bariatric surgery
- Chiropractic care
- Coverage provided outside the US. See [www.carefirst.com](http://www.carefirst.com)
- Hearing aids
- Infertility treatment
- Non-emergency care when travelling outside the US
- Private-duty nursing
- Routine eye care

**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 Employee Benefits Security Administration, <http://www.dol.gov/ebsa/healthreform>, or call 1-866-444-EBSA (3272); or Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, <http://www.cciio.cms.gov>, or call 1-877-267-2323 x61565. 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 Employee Benefits Security Administration, <http://www.dol.gov/ebsa/healthreform>, or call 1-866-444-EBSA (3272); or Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, <http://www.cciio.cms.gov>, or call 1-877-267-2323 x61565.

### 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](#).

**Language Access Services:**

[Spanish (Español): Para obtener asistencia en Español, llame al 1-855-258-6518.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-258-6518.]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-258-6518.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-258-6518.]

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*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](#) \$0
- [Specialist](#) Copayment \$0
- Hospital (facility) Copayment \$0
- Other Copayment \$0

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>\$12,800</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$0</b>

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

- The [plan's](#) overall [deductible](#) \$0
- [Specialist](#) Copayment \$0
- Hospital (facility) Copayment \$0
- Other Copayment \$0

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>\$7,400</b>
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In this example, Joe would pay:

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

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

- The [plan's](#) overall [deductible](#) \$0
- [Specialist](#) Copayment \$0
- Hospital (facility) Copayment \$0
- Other Copayment \$0

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>\$1,900</b>
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In this example, Mia would pay:

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

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.