

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

**Harford County Public Schools**

**Triple Choice Option**

Coverage Period: 7/01/2018-6/30/2019

Coverage for: Individual | Plan Type: POS



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:
	Option 1	Option 2	Option 3	
<b>What is the overall deductible?</b>	\$0	\$0	\$200 individual/\$400 family	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 deductible?</b>	Yes, all In-Network preventive care services, as well as the following (non-hospital facilities only, when applicable): Primary care, Specialist, Retail health, Diagnostic testing, Prescription drugs, Outpatient surgery, Emergency room, Emergency medical transportation, Urgent care, Inpatient hospital, Mental health services, Childbirth/delivery, Home health,	Yes, all In-Network preventive care services, as well as the following (non-hospital facilities only, when applicable): Primary care, Specialist, Retail health, Diagnostic testing, Prescription drugs, Outpatient surgery, Emergency room, Emergency medical transportation, Urgent care, Inpatient hospital, Mental health services, Childbirth/delivery,	Yes, all In-Network preventive care services, as well as the following (non-hospital facilities only, when applicable): Prescription drugs, Emergency room, Hospice.	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> .

	Rehabilitation services, Habilitation Services, Skilled nursing, Durable medical equipment, Hospice.	Home health, Rehabilitation services, Habilitation Services, Skilled nursing, Durable medical equipment, Hospice.		
<b>Are there other <a href="#">deductibles</a> for specific services?</b>	There are no other specific deductibles	There are no other specific deductibles	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>	Medical: \$1,200 individual/\$2,400 family Prescription Drug: \$5,400 individual/\$10,800 family	Medical: \$1,200 individual/\$2,400 family Prescription Drug: \$5,400 individual/\$10,800 family	Medical: \$1,200 individual/\$2,400 family Prescription Drug: \$5,400 individual/\$10,800 family	The <a href="#">out-of-pocket limit</a> is the most you could pay in a <a href="#">plan</a> year for covered services. If you have other family member(s) on the <a href="#">plan</a> , each family member may need to meet their own <a href="#">out-of-pocket limits</a> , OR all family members may combine to meet the overall family <a href="#">out-of-pocket limit</a> , depending upon <a href="#">plan</a> coverage. Please refer to your contract for further details.
<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.	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.	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.	Yes. See <a href="http://www.carefirst.com">www.carefirst.com</a> or call 855-258-6518 for a list of Network providers.	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	No	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
		Preferred Network Provider (You will pay the least)	Non-Preferred Network Provider (You will pay more)	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	Provider: \$10 copay per visit Hospital: No Charge	Provider: \$15 copay per visit Hospital: No Charge	Provider and Hospital: 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	Provider: \$15 copay per visit Hospital: No Charge	Provider: \$20 copay per visit Hospital: No Charge	Provider and Hospital: Deductible, then 20% of Allowed Benefit	If a service is rendered at a Hospital Facility, the additional Facility charge may apply
	Retail health clinic	\$10 copay per visit	\$15 copay per visit	Deductible, then 20% of Allowed Benefit	None
	<a href="#">Preventive care/screening/immunization</a>	No Charge	No Charge	Deductible, then 20% of Allowed Benefit	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 Test: Non-Hospital & Hospital: No Charge X-Ray: Non-Hospital & Hospital: No Charge	Lab Tests: Non-Hospital & Hospital: No Charge X-Ray: Non-Hospital & Hospital: No Charge	Lab Tests: Non-Hospital: Deductible, then 20% of Allowed Benefit Hospital: No Charge X-Ray: Non-Hospital: Deductible, then 20% of Allowed Benefit Hospital: No Charge	In-Network Lab Test benefits apply only to tests performed at LabCorp
	Imaging (CT/PET scans, MRIs)	Non-Hospital & Hospital: No Charge	Non-Hospital & Hospital: No Charge	Non-Hospital: Deductible, then 20% of Allowed Benefit Hospital: No Charge	None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Preferred Network Provider (You will pay the least)	Non-Preferred Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.carefirst.com/rxgroup">www.carefirst.com/rxgroup</a>	Generic drugs	\$10 copay	\$10 copay	Paid As In-Network	For all prescription drugs: Prior authorization may be required for certain drugs; No Charge for preventive drugs or contraceptives; Copay applies to up to 34-day supply; Up to 90-day supply of maintenance drugs is 1 copay
	Preferred brand drugs	\$25 copay	\$25 copay	Paid As In-Network	
	Non-preferred brand drugs	\$40 copay	\$40 copay	Paid As In-Network	
	Preferred <a href="#">Specialty drugs</a>	\$10/25/40 copay	\$10/\$25/\$40 copay	Paid As In-Network	
	Non-preferred <a href="#">Specialty drugs</a>	\$10/25/40 copay	\$10/\$25/\$40 copay	Paid As In-Network	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	Non-Hospital & Hospital: No Charge	Non-Hospital & Hospital: No Charge	Non-Hospital & Hospital: Deductible, then 20% of Allowed Benefit	None
	Physician/surgeon fees	Non-Hospital & Hospital: No Charge	Non-Hospital & Hospital: No Charge	Non-Hospital & Hospital: Deductible, then 20% of Allowed Benefit	None
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	\$50 copay per visit	\$50 copay per visit	Paid As In-Network	Preferred: Limited to Emergency Services or unexpected, urgently required services; Additional professional charges may apply; Copay waived if admitted Non-Preferred and Out-of-Network: Limited to Emergency Services or unexpected, urgently required services; Additional professional charges may apply
	<a href="#">Emergency medical transportation</a>	No Charge	No Charge	No Charge	None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Preferred Network Provider (You will pay the least)	Non-Preferred Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
	<a href="#">Urgent care</a>	\$15 copay per visit	\$20 copay per visit	Deductible, then 20% of Allowed Benefit	Limited to unexpected, urgently required services
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No Charge	No Charge	Deductible, then 20% of Allowed Benefit	Prior authorization is required
	Physician/surgeon fees	No Charge	No Charge	Deductible, then 20% of Allowed Benefit	None
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	Office Visits: \$10 copay per visit Hospital Facility: No Charge	Office Visits: \$15 copay per visit Hospital Facility: No Charge	Office & Hospital Facility: Deductible, then 20% of Allowed Benefit	For treatment at an Outpatient Hospital Facility, additional charges may apply
	Inpatient services	No Charge	No Charge	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	No Charge	Deductible, then 20% of Allowed Benefit	For routine pre/postnatal office visits only. For non-routine obstetrical care or complications of pregnancy, cost sharing may apply.
	Childbirth/delivery professional services	No Charge	No Charge	Deductible, then 20% of Allowed Benefit	None
	Childbirth/delivery facility services	No Charge	No Charge	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>	No Charge	No Charge	Deductible, then 20% of Allowed Benefit	Benefits are limited to 90 days of per Benefit Period
	<a href="#">Rehabilitation services</a>	Provider: \$15 copay per visit Hospital Facility: No Charge	Provider: \$20 copay per visit Hospital Facility: \$25 copay per visit	Provider & Hospital Facility: Deductible, then 20% of Allowed Benefit	Benefits are limited to 100 days per illness per Benefit Period; combined with Physical, Speech and Occupational Therapies  If a service is rendered at a Hospital Facility, the additional Facility charge may apply
	<a href="#">Habilitation services</a>	Provider: \$15 copay per visit Hospital Facility: No Charge	Provider: \$20 copay per visit Hospital Facility: \$25 copay per visit	Provider & Hospital Facility: Deductible, then 20% of Allowed Benefit	Benefits are limited to Members under the age of 19

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Preferred Network Provider (You will pay the least)	Non-Preferred Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
					Prior authorization is required after the first visit  If a service is rendered at a Hospital Facility, the additional Facility charge may apply
	<a href="#">Skilled nursing care</a>	No Charge	No Charge	Deductible, then 20% of Allowed Benefit	Prior authorization is required
	<a href="#">Durable medical equipment</a>	No Charge	No Charge	Deductible, then 20% of Allowed Benefit	None
	<a href="#">Hospice services</a>	No Charge	No Charge	Deductible, then 20% of Allowed Benefit	Hospice Maximum: Benefits are limited to 180 lifetime days Inpatient/Outpatient combined; 30 days Inpatient per lifetime Respite Care: Benefits are limited to 14 days during the Hospice Eligibility Period Bereavement: Benefits are limited to 6 months or 15 visits
<b>If your child needs dental or eye care</b>	Children's eye exam	\$10 copay per visit	\$10 copay per visit	Not Covered	1 visit per benefit period
	Children's glasses	Discount program available to all Members	Discount program available to all Members	Not Covered	1 set of glasses/ lenses per benefit period
	Children's dental check-up	Not Covered	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](#).)

- Bariatric surgery
- Cosmetic surgery
- Coverage provided outside the US. See [www.carefirst.com](http://www.carefirst.com)
- Dental care (Adult)
- Long-term care
- Non-emergency care when travelling outside the US
- 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
- Chiropractic care
- Hearing aids
- Infertility treatment
- 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.]

————— *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 [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 \$15
- 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	\$70
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$10
<b>The total Peg would pay is</b>	<b>\$80</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 \$15
- 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	\$725
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$725</b>

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

- The [plan's](#) overall [deductible](#) \$0
- [Specialist](#) Copayment \$15
- Hospital (facility) Copayment \$50
- 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	\$140
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$140</b>

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