



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.healthtrustnh.org or call 1-800-527-5001. 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/ or call 1-833-388-1239 to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|---|--|
| <p>What is the overall deductible?</p> | <p>\$1,000 individual/\$3,000 family. If you participate in a Health Reimbursement Arrangement (HRA) through your employer, the HRA may pay for certain deductible and/or coinsurance expenses. Please contact your employer for expenses covered and amounts available through your HRA. You're responsible for cost sharing expenses not covered by your HRA.</p> | <p>Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.</p> |
| <p>Are there services covered before you meet your deductible?</p> | <p>Yes. Network preventive care, network office visits and prescription drugs are covered before you meet your deductible.</p> | <p>This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.</p> |
| <p>Are there other deductibles for specific services?</p> | <p>Yes. \$100 for Durable Medical Equipment coverage. There are no other specific deductibles.</p> | <p>You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.</p> |
| <p>What is the out-of-pocket limit for this plan?</p> | <p>For medical and prescription expenses combined: \$5,000 individual/\$10,000 family.</p> | <p>The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.</p> |
| <p>What is not included in the out-of-pocket limit?</p> | <p>Premiums, balance-billing charges, out-of-network expenses and health care this plan doesn't cover.</p> | <p>Even though you pay these expenses, they don't count toward the out-of-pocket limit.</p> |
| <p>Will you pay less if you use a network provider?</p> | <p>Yes. Access Blue New England. See www.anthem.com or call 1-833-388-1239 for a list</p> | <p>This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider</p> |

| | | |
|--|--|--|
| | of network providers . | for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services. |
| Do you need a referral to see a specialist? | No. You do not need a referral to see a network specialist . | You can see the specialist you choose without a referral . |



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 |
|---|--|---|---|--|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | \$20 copay per visit, deductible does not apply | Not covered | -----none----- |
| | Specialist visit | \$40 copay per visit, deductible does not apply | Not covered | -----none----- |
| | Preventive care/screening/immunization | No charge | Not covered | 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. |
| If you have a test | Diagnostic test (x-ray, blood work) | 0% coinsurance | Not covered | Services at a Site of Service provider are covered at 100%. Otherwise, deductible applies. |
| | Imaging (CT/PET scans, MRIs) | 0% coinsurance | Not covered | Services at a Site of Service provider are covered at 100%. Otherwise, deductible applies. |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at 1-888-726-1631 or www.caremark.com | Generic drugs | \$10/prescription (retail) \$10/prescription (mail service), deductible does not apply | Your copay and any balance billing , deductible does not apply. | There is a limit of a 34 day supply at retail and a 90 day supply at mail service. Limitations may apply to specific drugs and programs. You pay the network copay when using a CVS Caremark participating pharmacy. |
| | Preferred brand drugs | \$20/prescription (retail) \$20/prescription (mail service), deductible does not apply | Your copay and any balance billing , deductible does not apply. | |
| | Non-preferred brand drugs | \$45/prescription (retail) \$45/prescription (mail service), deductible does not apply | Your copay and any balance billing , deductible does not apply. | |

* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.healthtrustnh.org](#).

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|---|---|--|---|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| | Specialty drugs | No coverage (retail); Prescription copay (mail service), deductible does not apply | Not covered | Specialty drugs are available through preferred mail service only. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgical facility) | \$0 copay or 0% coinsurance | Not covered | Services at a Site of Service provider are covered at 100%. Otherwise, deductible applies. Costs may vary by Site of Service. |
| | Physician/surgeon fees | \$0 copay or 0% coinsurance | Not covered | |
| If you need immediate medical attention | Emergency room care | \$100 copay before deductible | Covered as In-Network | Copay waived if admitted |
| | Emergency medical transportation | 0% coinsurance | Covered as In-Network | -----none----- |
| | Urgent care | \$50 copay before deductible | Covered as In-Network | -----none----- |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 0% coinsurance | Not covered | -----none----- |
| | Physician/surgeon fees | 0% coinsurance | Not covered | -----none----- |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | Office Visit \$20 copay per visit, deductible does not apply Other Outpatient 0% coinsurance | Office Visit Not covered Other Outpatient Not covered | -----none----- |
| | Inpatient services | 0% coinsurance | Not covered | -----none----- |
| If you are pregnant | Office visits | 0% coinsurance | Not covered | -----none----- |
| | Childbirth/delivery professional services | 0% coinsurance | Not covered | Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.) |
| | Childbirth/delivery facility services | 0% coinsurance | Not covered | |
| If you need help recovering or have other special health needs | Home health care | 0% coinsurance | Not covered | -----none----- |
| | Rehabilitation services | \$20 copay per visit, deductible does not apply | Not covered | Coverage for physical, speech and occupational therapy is limited to 60 combined visits per member per year. |
| | Habilitation services | \$20 copay per visit, deductible does not apply | Not covered | All rehabilitation and habilitation visits count towards your rehabilitation limit. |

* For more information about limitations and exceptions, see the [plan](#) or policy document at www.healthtrustnh.org.

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|---|--|--|--|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| | Skilled nursing care | 0% coinsurance | Not covered | Maximum of 100 days per member per year. |
| | Durable medical equipment | 20% coinsurance | Not covered | -----none----- |
| | Hospice services | No charge | Not covered | -----none----- |
| If your child needs dental or eye care | Children's eye exam | No charge | Not covered | Limited to one exam per year. |
| | Children's glasses | Not covered | Not covered | -----none----- |
| | 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.) | | | |
|---|---|--|--|
| <ul style="list-style-type: none"> • Cosmetic surgery • Dental check-up • Long-term care | <ul style="list-style-type: none"> • Non-Emergency/Urgent Care when traveling outside the U.S. • Private duty nursing | <ul style="list-style-type: none"> • Routine foot care unless medically necessary • Weight loss programs | |

| Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.) | | | |
|---|---|--|--|
| <ul style="list-style-type: none"> • Acupuncture (12 visits per year) • Bariatric surgery • Chiropractic care (unlimited medically necessary visits) | <ul style="list-style-type: none"> • Hearing aids (limited to one hearing aid per ear each time a prescription changes or every five years) • Infertility treatment | <ul style="list-style-type: none"> • Routine eye care (Adult) (limit of one exam every two years) | |

* For more information about limitations and exceptions, see the [plan](#) or policy document at www.healthtrustnh.org.

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 Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. 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 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:

For Medical Claims:

Anthem Blue Cross and Blue Shield
ATTN: Grievance and Appeals
PO BOX 518
North Haven, CT 06473-0518

For Prescription Drug Claims:

Prescription Claim appeals MC109
CVS Caremark
PO Box 52084
Phoenix, AZ 58072-2084

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](#).

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 | \$1,000 |
| ■ Specialist copayment | \$40 |
| ■ Hospital (facility) coinsurance | 0% |
| ■ Other coinsurance | 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*)

| | |
|---------------------------|-----------------|
| Total Example Cost | \$12,700 |
|---------------------------|-----------------|

In this example, Peg would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|-----------------|
| Deductibles | \$1,000 |
| Copayments | \$10 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$60 |
| The total Peg would pay is | \$1,070* |

Managing Joe's type 2 Diabetes

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

| | |
|---|---------|
| ■ The plan's overall deductible | \$1,000 |
| ■ Specialist copayment | \$40 |
| ■ Hospital (facility) coinsurance | 0% |
| ■ Other coinsurance | 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*)

| | |
|---------------------------|----------------|
| Total Example Cost | \$5,600 |
|---------------------------|----------------|

In this example, Joe would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|-----------------|
| Deductibles | \$100 |
| Copayments | \$1,100 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$20 |
| The total Joe would pay is | \$1,220* |

Mia's Simple Fracture

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

| | |
|---|---------|
| ■ The plan's overall deductible | \$1,000 |
| ■ Specialist copayment | \$40 |
| ■ Hospital (facility) coinsurance | 0% |
| ■ Other coinsurance | 0% |

This EXAMPLE event includes services like:

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

| | |
|---------------------------|----------------|
| Total Example Cost | \$2,800 |
|---------------------------|----------------|

In this example, Mia would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|-----------------|
| Deductibles | \$1,100 |
| Copayments | \$300 |
| Coinsurance | \$40 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$1,440* |

*If you participate in a Health Reimbursement Arrangement (HRA) through your employer, the HRA may pay for certain [deductible](#) and/or [coinsurance](#) expenses. Please contact your employer for expenses covered and amounts available through your HRA. You're responsible for [cost sharing](#) and other expenses not covered by your HRA.

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