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, call Benefits Administration at 1-800-253-9981 or visit https://www.tn.gov/partnersforhealth. 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 https://www.healthcare.gov/sbc-glossary or call 1-800-253-9981 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-network/Out-of-network: \$1.800/\$3,600 employee only; \$2,500/\$4,800 employee + child(ren); \$2,800/\$5,550 employee + spouse; \$3,600/\$7,200 employee + spouse + child(ren)	Generally, you must pay all of the costs from providers 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> .
Are there services covered before you meet your deductible?	Yes. In-network preventive care screenings at outpatient facilities; In-network outpatient occupational, physical, speech and applied behavior analysis therapies; other in-network preventive care; other outpatient services, including primary and specialist office visits, behavioral health and substance use, routine x-rays, labs, and diagnostics, reading, interpretation and results, telehealth, chiropractic and acupuncture, convenience clinics, urgent care, and pharmacy.	This <u>plan</u> covers some items and services even if you haven't 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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	In-network/Out-of-network: \$6,800/\$13,600 employee only; \$13,600/\$27,200 employee + child(ren); \$13,600/\$27,200 employee + spouse; \$13,600/\$27,200 employee + spouse + child(ren)	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.
What is not included in the out-of-pocket limit?	<u>Premiums</u> , <u>balance-billing</u> charges, health care this <u>plan</u> doesn't cover, and penalties for failure to obtain <u>preauthorization</u> or failure to follow the Dispense as Written (DAW) provisions of the <u>prescription</u> drug benefit.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.bcbst.com/members/tn_state/ or call 1-800-558- 6213 for a list of participating BCBST network providers . See www.cigna.com/sites/stateoftn/ or call 1-800-997-1617 for a list of Cigna 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 <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

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

What You Will Pay				
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$35 <u>copay</u> /visit	\$55 <u>copay</u> /visit	<u>Deductible</u> does not apply
If you vioit a hoalth care	Specialist visit	\$55 <u>copay</u> /visit	\$80 copay/visit	Deductible does not apply
If you visit a health care provider's office or clinic	Preventive care/screening/ immunization	No charge	\$50 <u>copay</u> /visit	<u>Deductible</u> does not apply. You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
	Diagnostic test (x-ray, blood work)	30% coinsurance/test	50% coinsurance/test	<u>Deductible</u> does not apply. You pay a separate <u>coinsurance</u> for reading, interpretation and results.
If you have a test	Imaging (CT/PET scans, MRIs)	30% coinsurance/test	50% coinsurance/test	You pay a separate <u>coinsurance</u> for reading, interpretation and results. <u>Preauthorization</u> is required. No Network benefits, and Out-of-Network benefits reduced by half if you don't get <u>preauthorization</u> .

^{[*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.tn.gov/partnersforhealth</u>.]

	What You Will Pay			
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Generic drugs	\$14 copay/prescription 30-day supply; \$14 copay/prescription 90-day supply of some maintenance drugs; \$28 copay/prescription 90-day supply of other drugs	copay/prescription plus charges exceeding the allowed amount for 30-day supply; No benefit for 90-day supply	Deductible does not apply. 90-day supply must be obtained from a Retail-90 network pharmacy or mail order. There is no out-of-network benefit for
If you need drugs to	Preferred brand drugs 30-day supply; \$60	copay/prescription plus charges exceeding the allowed amount for 30-day supply; No benefit for 90-day supply	a 90- day supply. Maintenance drugs include some medications for high blood pressure, high cholesterol, coronary artery disease (CAD), congestive heart failure (CHF), depression, osteoporosis, asthma/chronic obstructive pulmonary disease (COPD), and diabetes (oral	
treat your illness or condition More information about prescription drug coverage is available at http://info.caremark.com/stateoftn	Non-preferred brand drugs	\$110 copay per prescription 30-day supply; \$200 copay/prescription 90-day supply of some maintenance drugs; \$220 copay/prescription 90-day supply of other drugs	copay/prescription plus charges exceeding the allowed amount for 30-day supply; No benefit for 90-day supply	medications, insulins, needles, test strips and lancets). Does not include any specialty drugs. Certain low-dose generic statins received in- network may be covered at no charge. Members do not have to pay for specific medications used to treat opioid dependency.
	Specialty drugs	Tier 1 - generics 20% <u>coinsurance</u> Tier 2 - all brands 30% <u>coinsurance</u>	Not covered	Deductible does not apply. 30-day supply limit per prescription. Prescriptions must be obtained from a CVS/caremark Specialty Network Pharmacy. Tier 1 generics – Min \$100; Max \$200 Tier 2 all brands – Min \$200; Max \$400

	What You Will Pay			
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	50% coinsurance	Preauthorization required. No Network benefits and Out-of-Network benefits
surgery	Physician/surgeon fees	30% coinsurance	50% coinsurance	reduced by half if you don't get preauthorization.
If you need immediate	Emergency room care	30% coinsurance	30% coinsurance	<u>Deductible</u> and <u>coinsurance</u> will apply for services like advanced imaging – CT, MRI, etc.
medical attention	Emergency medical transportation	30% coinsurance	30% coinsurance	None
	<u>Urgent care</u>	\$55 <u>copay</u> /visit	\$80 <u>copay</u> /visit	<u>Deductible</u> does not apply.
If you have a hospital	Facility fee (e.g., hospital room)	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Preauthorization required. No network benefits and Out-of-Network benefits reduced by half if you don't get preauthorization.
stay	Physician/surgeon fees	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Preauthorization required. No Network benefits and Out-of-Network benefits reduced by half if you don't get preauthorization.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$35 <u>copay</u> /visit	\$55 <u>copay</u> /visit	Deductible does not apply. Preauthorization is required for psychological testing, transcranial magnetic stimulation, electroconvulsive therapy, and Applied Behavior Analysis. No Network benefits and Out-of-Network benefits reduced by half if you don't get preauthorization.
abase services	Inpatient services	30% coinsurance	50% <u>coinsurance</u>	Preauthorization is required. Residential treatment, partial hospitalization/day treatment programs and intensive outpatient therapy are considered inpatient services. No Network benefits and Out-of-Network benefits reduced by half if you don't get preauthorization.

^{[*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.tn.gov/partnersforhealth</u>.]

What You Will Pay				
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Office visits	\$35 <u>copay</u> /visit	\$55 <u>copay</u> /visit	Global billing for labor and delivery and
	Childbirth/delivery professional services	30% coinsurance	50% coinsurance	routine services beyond the initial office visit. Cost sharing does not apply for preventive services. Depending on the
If you are pregnant	Childbirth/delivery facility services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
If you need help recovering or have other special health needs	Home health care	30% <u>coinsurance</u>	50% coinsurance	Preauthorization required for home health Care, Skilled nursing care, inpatient services and some equipment. No Network benefits and Out-of-Network benefits reduced by half if you don't get preauthorization. Home nursing care
	Rehabilitation services	30% coinsurance	50% coinsurance	limited to 125 visits/plan year. Home health aide care limited to 30 visits/ plan year. Skilled nursing facility care limited to 100 days/plan year. Deductible does not
	<u>Habilitation services</u>	30% coinsurance	50% coinsurance	
	Skilled nursing care	30% coinsurance	50% coinsurance	apply to in-network, outpatient
	Durable medical equipment	30% <u>coinsurance</u>	50% <u>coinsurance</u>	occupational, physical, speech and applied behavior analysis therapies.
	Hospice services	No charge	No charge	<u>Deductible</u> does not apply. 100% covered up to the MAC even if <u>deductible</u> has not been met.
If your child needs dental or eye care	Children's eye exam	\$55 <u>copay</u> /visit	\$80 <u>copay</u> /visit	<u>Deductible</u> does not apply. For illness or injury. No Routine refraction.
	Children's glasses	30% coinsurance	50% coinsurance	Limited to the first pair of eyeglasses following cataract surgery.
	Children's dental check-up	Not Covered	Not Covered	No coverage for dental check-ups.

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

Routine eye care (Adult)

Long-term care

• Weight loss programs (all programs not approved or sponsored by the plan)

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

- Acupuncture (50 visits per plan year)
- Bariatric surgery
- Chiropractic care (50 visits per plan year)
- Dental care (Adult) extraction of impacted wisdom teeth, excision of solid-based oral tumors, accidental injury or damage to sound natural teeth and/or jaw, orthodontic treatment for facial hemiatrophy or congenital birth defect)
- Hearing aids (every 3 years; children under 18; bone anchored hearing aid devices with_ <u>preauthorization</u>)
- Infertility treatment (testing and medically necessary services for correction of underlying causes; no services or supplies intended to create pregnancy)
- Non-emergency care when traveling outside the U.S. (for business or pleasure; out-ofnetwork benefits apply)
- Private-duty nursing (included with Home Health Care)
- Routine foot care (diabetics only)

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 <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 on how 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: BlueCross BlueShield 1-800-558-6213, Cigna 1-800-997-1617, Benefits Administration 1-800-253-9981 or or Tennessee Department of Commerce & Insurance 615-741-2241, https://www.tn.gov/commerce/consumer-services.html.

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 1-866-576-0029.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-576-0029.] [Chinese

(中文): 如果需要中文的帮助, 请拨打这个号码1-866-576-0029.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-866-576-0029.]

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

PRA Disclosure Statement: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

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 deductible	\$1,800
■ Specialist copayment	\$55
■ Hospital (facility) coinsurance	30%
Other <u>coinsurance</u>	30%

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:	
Cost Sharing	
<u>Deductibles</u>	\$1,800
<u>Copayments</u>	\$130
Coinsurance	\$3,720
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$5,710

Managing Joe's Type 2 Diabetes

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

■ The <u>plan's</u> overall <u>deductible</u>	\$1,800
■ Specialist copayment	\$55
■ Hospital (facility) coinsurance	30%
Other <u>coinsurance</u>	30%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600	
In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u>	\$1,210	
Copayments	\$1,600	
Coinsurance	\$560	
What isn't covered		
Limits or exclusions	\$60	
The total Joe would pay is	\$3,430	

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$1,800
■ Specialist copayment	\$55
■ Hospital (facility) coinsurance	30%
Other <u>coinsurance</u>	30%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
In this example, Mia would pay:	
Cost Sharing	
<u>Deductibles</u>	\$970
Copayments	\$170
Coinsurance	\$490
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,630

The plan would be responsible for the other costs of these EXAMPLE covered services.

Anti-Discrimination and Civil Rights Compliance

Benefits Administration does not support any practice that excludes participation in programs or denies the benefits of such programs on the basis of race, color, national origin, sex, age or disability in its health programs and activities. If you have a complaint regarding discrimination, please call 615-532-9617.

If you think you have been treated in a different way for these reasons, please mail this information to the Civil Rights Coordinator for the Department of Finance and Administration:

- Your name, address and phone number. You must sign your name. (If you write for someone else, include your name, address, phone number and how you are related to that person, for instance wife, lawyer or friend.)
- The name and address of the program you think treated you in a differentway.
- How, why and when you think you were treated in a different way.
- Any other key details.

Mail to: State of Tennessee, Civil Rights Coordinator, Department of Finance and Administration, Office of General Counsel 20th Floor, 312 Rosa L. Parks Avenue, William R. Snodgrass Tennessee Tower, Nashville, TN 37243.

Need free language help? Have a disability and need free help or an auxiliary aid or service, for instance Braille or large print? Please call 615-532-9617.

You may also contact the: U.S. Department of Health & Human Services – Region IV Office for Civil Rights, Sam Nunn Atlanta Federal Center, Suite 16T70, 61 Forsyth Street, SW, Atlanta, Georgia 30303-8909 or 1-800-368-1019 or TTY/TDD at 1-800-537-7697 **OR** U. S. Office for Civil Rights, Office of Justice Programs, U. S. Department of Justice, 810 7th Street, NW, Washington, DC 20531 **OR** Tennessee Human Rights Commission, 312 Rosa Parks Avenue, 23rd Floor, William R. Snodgrass Tennessee Tower, Nashville, TN 37243.

If you speak a language other than English, help in your language is available for free. This tells you how to get help in a language other than English.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-576-0029 (TTY: 1-800-848-0298).

رقم -576-0029- ملحوظة :إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك) 866 برقم 1 بالمجان اتصل برقم 1 هاتف الصم والبكم : 1 -809-848-0298).

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-866-576-0029 (TTY:1-800-848-0298)

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành choban. Goi số 1-866-576-0029 (TTY:1-800-848-0298).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다.1-866-576-0029 (TTY: 1-800-848-0298) 번으로 전화해 주십시오.

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-866-576-0029 (ATS: 1-800-848-0298).

Ni songen mwohmw ohte, komw pahn sohte anahne kawehwe mesen nting me koatoantoal kan ahpw wasa me ntingie [Lokaiahn Pohnpei] komw kalangan oh ntingidieng ni lokaiahn Pohnpei. Call 1-866-576-0029 (TTY: 1-800-848-0298).

ማስታወሻ: የሚናንሩት ቋንቋ ኣማርኛ ከሆነ የትርንም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘ*ጋ*ጀተዋል፡ ወደ ሚከተለውቁጥር ይደውሉ 1-866-576-0029 (ውስማት ለተሳናቸው: 1-800-848-0298).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-866-576-0029 (TTY: 1-800-848-0298).

સુયના: જો તમે ગુજરાતી બોલતા હો, તો િન:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-866-576-0029 (TTY:1-800-848-0298)

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます1-866-576-0029 (TTY:1-800-848-0298) まで、お電話にてご連絡ください

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wikanang walang bayad. Tumawag sa 1-866-576-0029 (TTY: 1-800-848-0298).

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ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-866-576-0029 (телетайп: 1-800-848-0298).

توجه :اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما 666-576-0029 توجه :اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما 666-748-0098 توجه :اگر به زبان با تماس بگیرید (7298-848-840) فراهم می باشد .با