

Anthem Blue Cross & Blue Shield Morehead State University: EAP

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/13 – 12/31/13

Coverage for: Individual + Family | Plan Type: EAP



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.anthemeap.com or by calling 800-865-1044.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	\$0	See the chart starting on page 2 for your costs for services this plan covers.
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	No.	There's no limit on how much you could pay during a coverage period for your share of the cost of covered services.
What is not included in the <u>out-of-pocket limit</u> ?	This plan covers all qualified expenses.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a <u>network of providers</u> ?	Yes. For a list of in-network providers , call 1-800-865-1044.	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a <u>specialist</u> ?	Yes. The EAP Program will work with you to find a provider near you.	This plan will pay some or all of the costs to see a specialist for covered services but only if you have the plan's permission before you see the specialist .
Are there services this plan doesn't cover?	Yes. This plan only covers a limited number of short term counseling sessions.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about excluded services .

Questions: Call 800-865-1044 or visit us at www.anthemeap.com. **Login:** your company name. If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.anthem.com or call 1-855-333-5735 to request a copy.



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use In-network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	Not covered.	Not covered.	—————none—————
	Specialist visit	Not covered.	Not covered.	—————none—————
	Other practitioner office visit	Not covered.	Not covered.	—————none—————
	Preventive care/screening/immunization	Not covered.	Not covered.	—————none—————
If you have a test	Diagnostic test (x-ray, blood work)	Not covered.	Not covered.	—————none—————
	Imaging (CT/PET scans, MRIs)	Not covered.	Not covered.	—————none—————
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.anthemep.com	Generic drugs	Not covered.	Not covered.	—————none—————
	Preferred brand drugs	Not covered.	Not covered.	—————none—————
	Non-preferred brand drugs	Not covered.	Not covered.	—————none—————
	Specialty drugs	Not covered.	Not covered.	—————none—————
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Not covered.	Not covered.	—————none—————
	Physician/surgeon fees	Not covered.	Not covered.	—————none—————
If you need immediate medical attention	Emergency room services	Not covered.	Not covered.	—————none—————
	Emergency medical transportation	Not covered.	Not covered.	—————none—————
	Urgent care	Not covered.	Not covered.	—————none—————

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you have a hospital stay	Facility fee (e.g., hospital room)	Not covered.	Not covered.	—————none—————
	Physician/surgeon fee	Not covered.	Not covered.	—————none—————
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	No charge.	Not covered.	Treatments are limited to 3 sessions with a licensed counselor. Crisis Consultation Line available 24/7. Some Life/Work services are including, but not limited to, financial counseling, dependent care and daily living resources.
	Mental/Behavioral health inpatient services	Not covered.	Not covered.	—————none—————
	Substance use disorder outpatient services	No charge.	Not covered.	Treatments are limited to 3 sessions with a licensed counselor. Tobacco cessation coach available.
	Substance use disorder inpatient services	Not covered.	Not covered.	—————none—————
If you are pregnant	Prenatal and postnatal care	Not covered.	Not covered.	—————none—————
	Delivery and all inpatient services	Not covered.	Not covered.	—————none—————
If you need help recovering or have other special health needs	Home health care	Not covered.	Not covered.	—————none—————
	Rehabilitation services	Not covered.	Not covered.	—————none—————
	Habilitation services	Not covered.	Not covered.	—————none—————
	Skilled nursing care	Not covered.	Not covered.	—————none—————
	Durable medical equipment	Not covered.	Not covered.	—————none—————
	Hospice service	Not covered.	Not covered.	—————none—————

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If your child needs dental or eye care	Eye exam	Not Covered	Not Covered	—————none—————
	Glasses	Not Covered	Not Covered	—————none—————
	Dental check-up	Not Covered	Not Covered	—————none—————

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)		
<ul style="list-style-type: none"> • Acupuncture • Bariatric surgery • Chiropractic care • Cosmetic surgery • Dental care (Adult) 	<ul style="list-style-type: none"> • Hearing aids • Infertility treatment • Long-term care • Non-emergency care when traveling outside the U.S. 	<ul style="list-style-type: none"> • Private-duty nursing • Routine eye care (Adult) • Routine foot care • Weight loss programs
Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)		

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-855-353-5730. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact:

Anthem Blue Cross and Blue Shield
ATTN: Appeals
P.O. Box 105568
Atlanta, Georgia 30348

ERISA contact information:

Department of Labor's Employee Benefits Security Administration
1-866-444-EBSA (3272)
www.dol.gov/ebsa/healthreform

State Department of Insurance contact information:

Department of Insurance
215 West Main Street
Frankfort, Kentucky 40601
Main : 502-564-3630
Toll Free (Kentucky only) : 800-595-6053
TTY : 800-648-6056

Additionally, a consumer assistance program can help you file your appeal. Contact:

Kentucky Department of Insurance, Consumer Protection Division

P.O. Box 517

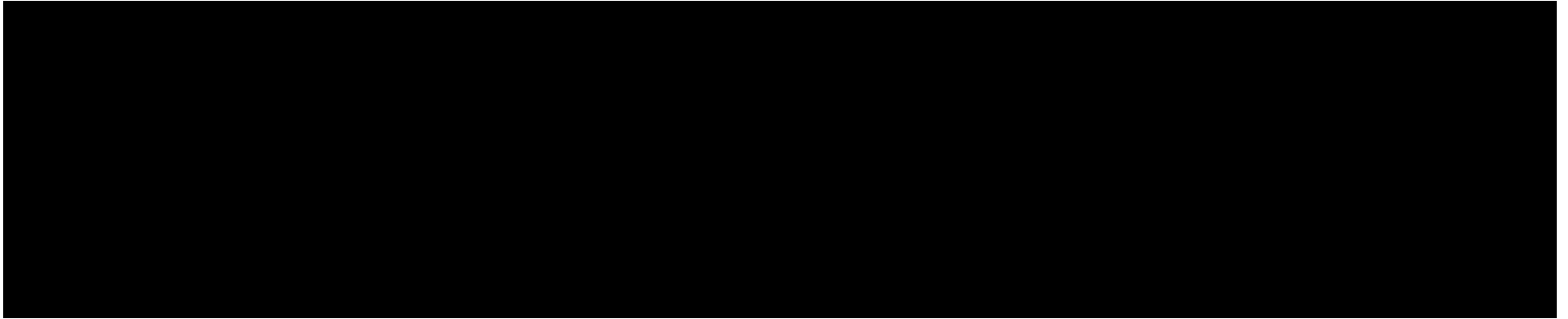
Frankfort, KY 40602

(877) 587-7222

<http://healthinsurancehelp.ky.gov>

DOI.CAPOmbudsman@ky.gov

Language Access Services:



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

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$0
- Patient pays \$7,540

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	
Copays	
Coinsurance	
Limits or exclusions	
Total	\$7,540

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$0
- Patient pays \$5,400

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	
Copays	
Coinsurance	
Limits or exclusions	
Total	\$5,400

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.