
 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.bmchp.org or by calling 1-855-833-8120. 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 <https://www.healthcare.gov/sbc-glossary> or call 1-855-833-8120 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$2,000 Individual/ \$4,000 Family	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 . 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 is paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible ?	Yes. Preventive care and primary care services are covered before you meet your deductible .	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/ .
Are there other Deductibles for specific services?	Yes, \$50 for Pediatric Dental and \$250 Individual/\$500 Family for prescription drugs	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. This deductible will count toward the overall deductible.
What is the out-of-pocket limit for this plan ?	\$5,500 Individual /\$11,000 family for medical expenses and prescription drug combined (which includes \$350/individual for pediatric dental services).	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.
What is not included in the out-of-pocket limit ?	Premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Will you pay less if you use a network provider ?	Yes. See http://www.providerlookuponline.com/BMCHP/po7/Search.aspx or call 1-855-833-8120 for a list of network providers .	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You must get preauthorization from the plan to use an out-of-network provider. If you do not get preauthorization from the plan to use an out-of-network provider, the plan will not pay, and you will have to pay the provider's bill.
Do you need a referral to see a specialist ?	No.	You can see the network specialist you chose 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	\$30/Visit (Deductible does not apply)	Not Covered	Specialist visits may require a preauthorization .
	Specialist visit	\$50/ Visit (Deductible does not apply)	Not Covered	
	Preventive care/screening/immunization	\$0 / Visit (Deductible does not apply)	Not Covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Visit https://www.healthcare.gov/coverage/preventive-care-benefits/ for info on services that are considered preventive
If you have a test	Diagnostic test (x-ray, blood work)	\$50 / Visit	Not Covered	Preauthorization may be required
	Imaging (CT/PET scans, MRIs)	\$250 / Visit	Not Covered	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at https://www.bmchp.org/pharmacy/members/drug-search?carrierid=BMCM AQHP18&siteCode=5818404397	Generic drugs	\$25/ Retail and \$50/ mail order prescription (Deductible does not apply)	Not Covered	- Covers up to a 30-day supply (retail); - Covers up to a 90-day supply (mail order).
	Preferred brand drugs	\$50/ Retail and \$100/mail order prescription (Deductible does not apply)	Not Covered	- Oral and other forms of prescription contraceptives are covered in full. - Oral anti-cancer drugs are covered in full.
	Non-preferred brand drugs	\$100/ Retail and \$300/ mail order prescription (Deductible does not apply)	Not Covered	- Opioid antagonists and generic Medication-Assisted Treatment drugs are covered in full. - Preauthorization may be required.
	Specialty drugs	\$100/ Retail and \$300/ mail order prescription (Deductible does not apply)	Not Covered	- Covers up to a 30-day supply from participating specialty pharmacies. - Preauthorization may be required.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$500 / Visit	Not Covered	- Includes diagnostic colonoscopies and endoscopies. - Preauthorization may be required.
	Physician/surgeon fees	\$0		
If you need immediate	Emergency room care	\$350 Visit		- ER Copayment is waived if admitted directly

* For more information about limitations and exceptions, see the plan or policy document at www.bmchp.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)	
medical attention	Emergency medical transportation	\$0		to the hospital from the ER. * If a service is received from an Out-of-Network provider , you are also liable for the difference between the billed charge and the Allowed amount .
	Urgent care	Your cost sharing will vary depending on the location and type of service rendered.*		
If you have a hospital stay	Facility fee (e.g., hospital room)	\$500 / admission	Not Covered	- Inpatient Rehabilitation hospitals are limited to 60 days per benefit year. - Preauthorization may be required.
	Physician/surgeon fees	\$0		
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$30/ Visit (Deductible does not apply)	Not Covered	- Preauthorization may be required from our 3 rd party contractor, Beacon Health Strategies, LLC.
	Inpatient services	\$750 after / admission	Not Covered	
If you are pregnant	Office visits	\$0 / Visit for pre-natal care \$0/Visit for postnatal	Not Covered	Office visits for medical conditions may be subject to cost-sharing .
	Childbirth/delivery professional services	\$750/ admission	Not Covered	
	Childbirth/delivery facility services		Not Covered	
If you need help recovering or have other special health needs	Home health care	\$0	Not Covered	- Preauthorization is required
	Rehabilitation services	\$50/ visit	Not Covered	- Outpatient Physical and Occupational therapy is limited to 60 combined visits per benefit year. - PT/OT limits do not apply to members with Autism Spectrum Disorders or for children under age 3 who are receiving Early Intervention Services. - Early Intervention and Cardiac Rehabilitation services are covered in full. - Preauthorization is required.
	Habilitation services	\$50/ visit	Not Covered	- Limited to 60 combined visits per benefit year. - Limits do not apply to members with Autism Spectrum Disorders or for children under age 3

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		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
				who are receiving Early Intervention Services. - Preauthorization is required
	Skilled nursing care	\$750 / admission	Not Covered	- Limited to 100 days per benefit year. - Preauthorization is required.
	Durable medical equipment	20% Coinsurance after deductible	Not Covered	- Coinsurance does not apply to wigs. - Preauthorization may be required from our 3 rd party vendor, Northwood, Inc.
	Hospice services	\$0	Not Covered	- Preauthorization is required.
If your child needs dental or eye care	Children's eye exam	\$0 for routine exam. \$50/ visit for non-routine exams.	Not Covered	- Routine eye exams are limited to one every 12 months.
	Children's glasses	20% Coinsurance	Not Covered	- Coverage is limited to eyeglasses, conventional lenses, and contact lenses
	Children's dental check-up	No Coinsurance	Not Covered	- Check-up refers to preventive and diagnostic visits (Type I services). Type II, Type III and Type IV services are subject to cost-sharing .

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](#).)

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|--|--|---|
| <ul style="list-style-type: none"> • Acupuncture • Cosmetic Surgery • Early Intervention services for children age 3 and older. • Hearing Aids for members over age 21 • Long-term care | <ul style="list-style-type: none"> • Non-Emergency care when traveling outside the U.S • Private-duty nursing • Routine foot care except for members with Diabetes • Dental Care (Adult) | <ul style="list-style-type: none"> • Services beyond any benefit or monetary limit listed in this Summary of Benefits and Coverage • Vision Hardware except as described in the Evidence of Coverage. • Weight loss programs, except as described in the Evidence of Coverage. |
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Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

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| <ul style="list-style-type: none"> • Abortion • Bariatric Surgery | <ul style="list-style-type: none"> • Chiropractic Care • Dental Services for Cleft Lip/Palate Repair | <ul style="list-style-type: none"> • Hearing Aids for Children • Infertility treatment |
|---|--|--|

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: Massachusetts Division of Insurance Consumer Service Section 1-877-563-4467. The U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the 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. Other coverage options

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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: You may submit your appeal or grievance orally in person or by calling Member Service at 1-855-833-8120. You may submit a written appeal to BMC HealthNet Plan Qualified Health Plan 529 Main St, Suite 500 Charlestown, MA 02129 Attention Member Appeals or fax it to 617-897-0805

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 1-855-833-8120.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-833-8120.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-833-8120.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-833-8120.

-----*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](#) \$2000
- [Specialist Copayment](#) \$50
- Hospital (facility) [Copayment](#) \$750
- Other [Copayment](#) \$0
- Other [Coinsurance](#) 20%

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	\$12,000
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$1000
Copayments	\$750
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Peg would pay is	\$1,750

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

- The [plan's](#) overall [deductible](#) \$2000
- [Specialist Copayment](#) \$50
- Hospital (facility) [Copayment](#) \$20
- Other [Coinsurance](#) 20%

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	\$7,390
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$1000
Copayments	\$1130
Coinsurance	\$250
<i>What isn't covered</i>	
Limits or exclusions	\$
The total Joe would pay is	\$2,380

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

- The [plan's](#) overall [deductible](#) \$2000
- [Specialist Copayment](#) \$50
- Hospital (facility) [Copayment](#) \$750
- Other [Copayment](#) \$150

This EXAMPLE event includes services like:
Emergency room care (*including medical supplies*)
Diagnostic test (*x-ray*)
Durable medical equipment (*crutches*)
Rehabilitation services (*physical therapy*)

Total Example Cost	\$1,840
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$920
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$
The total Mia would pay is	\$920

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

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