




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](http://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 <a href="#">deductible</a> ?	\$ 0	See the Common Medical Events chart below for your costs for services this <a href="#">plan</a> covers.
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes	This plan covers items and services even if you haven't met the <a href="#">deductible</a> amount.
Are there other <a href="#">Deductibles</a> for specific services?	No	You don't have to meet <a href="#">deductible</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	No Applicable.	This <a href="#">plan</a> does not have an <a href="#">out-of-pocket limit</a> on your expenses.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Not Applicable.	This <a href="#">plan</a> does not have an <a href="#">out-of-pocket limit</a> on your expenses.
Will you pay less if you use a <a href="#">network provider</a> ?	Not Applicable.	
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">network specialist</a> you choose without a <a href="#">referral</a> .

 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
		Indian Health Care Provider (IHP) (You will pay the least)	Non-IHCP Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	No Charge	No Charge	
	<a href="#">Specialist</a> visit	No Charge	No Charge	Specialist visit may require <a href="#">Preauthorization</a>
	<a href="#">Preventive care/screening/immunization</a>	No Charge	No Charge	Visit <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> for info on services that are considered preventive
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	No Charge	No Charge	-- Includes diagnostic colonoscopies and endoscopies. - <a href="#">Preauthorization</a> may be required
	Imaging (CT/PET scans, MRIs)	No Charge	No Charge	
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="https://www.bmchp.org/pharmacy/members/drug-search?carrierid=BMCM AQHP18&amp;siteCode=5818404397">https://www.bmchp.org/pharmacy/members/drug-search?carrierid=BMCM AQHP18&amp;siteCode=5818404397</a>	Generic drugs	No Charge	No Charge	- Covers up to a 30-day supply (retail); - Covers up to a 90-day supply (mail order).
	Preferred brand drugs	No Charge	No Charge	- Oral and other forms of prescription contraceptives are covered in full.
	Non-preferred brand drugs	No Charge	No Charge	- Oral anti-cancer drugs are covered in full. - Opioid antagonists and generic Medication-Assisted Treatment drugs are covered in full. - <a href="#">Preauthorization</a> may be required.
	<a href="#">Specialty drugs</a>	No Charge	No Charge	- Covers up to a 30-day supply from participating specialty pharmacies. - <a href="#">Preauthorization</a> may be required.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	No Charge	
	Physician/surgeon fees	No Charge	No Charge	
If you need immediate medical attention	<a href="#">Emergency room care</a>	No Charge	No Charge	
	<a href="#">Emergency medical transportation</a>	No Charge	No Charge	
	<a href="#">Urgent care</a>	No Charge	No Charge	
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	No Charge	- Inpatient Rehabilitation hospitals are limited to 60 days per benefit year.

\* For more information about limitations and exceptions, see the plan or policy document at [www.bmchp.org](http://www.bmchp.org)

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Provider (You will pay the most)	
				- <a href="#">Preauthorization</a> may be required.
	Physician/surgeon fees	No Charge	No Charge	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No Charge	No Charge	- <a href="#">Preauthorization</a> may be required from our 3 <sup>rd</sup> party contractor, Beacon Health Strategies, LLC.
	Inpatient services	No Charge	No Charge	
If you are pregnant	Office visits	No Charge	No Charge	
	Childbirth/delivery professional services	No Charge	No Charge	
	Childbirth/delivery facility services	No Charge	No Charge	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	No Charge	No Charge	- <a href="#">Preauthorization</a> is required
	<a href="#">Rehabilitation services</a>	No Charge	No Charge	- 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. - <a href="#">Preauthorization</a> is required.
	<a href="#">Habilitation services</a>	No Charge	No Charge	- Limited to 60 combined visits per benefit year. - Limits do not apply to members with Autism Spectrum Disorders or for children under age 3 who are receiving Early Intervention Services. - <a href="#">Preauthorization</a> is required
	<a href="#">Skilled nursing care</a>	No Charge	No Charge	- Limited to 100 days per benefit year. - <a href="#">Preauthorization</a> is required.
	<a href="#">Durable medical equipment</a>	No Charge	No Charge	

\* For more information about limitations and exceptions, see the plan or policy document at [www.bmchp.org](http://www.bmchp.org)

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Provider (You will pay the most)	
				- <a href="#">Preauthorization</a> may be required from our 3 <sup>rd</sup> party vendor, Northwood, Inc.
	<a href="#">Hospice services</a>	No Charge	No Charge	- <a href="#">Preauthorization</a> is required.
If your child needs dental or eye care	Children's eye exam	No Charge	No Charge	- Routine eye exams are limited to one every 12 months.
	Children's glasses	No Charge	No Charge	- Coverage is limited to eyeglasses, conventional lenses, and contact lenses
	Children's dental check-up	No Charge	No Charge	

### 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"> <li>Acupuncture</li> <li>Cosmetic Surgery</li> <li>Early Intervention services for children age 3 and older.</li> <li>Hearing Aids for members over age 21</li> <li>Long-term care</li> </ul>	<ul style="list-style-type: none"> <li>Non-Emergency care when traveling outside the U.S</li> <li>Private-duty nursing</li> <li>Routine foot care except for members with Diabetes</li> <li>Dental Care (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>Services beyond any benefit or monetary limit listed in this Summary of Benefits and Coverage</li> <li>Vision Hardware except as described in the Evidence of Coverage.</li> <li>Weight loss programs, except as described in the Evidence of Coverage.</li> </ul>
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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"> <li>Abortion</li> <li>Bariatric Surgery</li> </ul>	<ul style="list-style-type: none"> <li>Chiropractic Care</li> <li>Dental Services for Cleft Lip/Palate Repair</li> </ul>	<ul style="list-style-type: none"> <li>Hearing Aids for Children</li> <li>Infertility treatment</li> </ul>
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**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](http://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](http://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](http://www.HealthCare.gov) or call 1-800-318-2596. 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,

\* For more information about limitations and exceptions, see the plan or policy document at [www.bmchp.org](http://www.bmchp.org)

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. Note: These numbers assume the patient received care from an IHCP provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher.

### Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist Copayment</a>	\$0
■ Hospital (facility) <a href="#">Copayment</a>	\$0
■ Other <a href="#">Copayment</a>	\$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>\$12,000</b>
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In this example, Peg would pay:

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

### Managing Joe's type 2 Diabetes

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist Copayment</a>	\$0
■ Hospital (facility) <a href="#">Copayment</a>	\$0
■ Other <a href="#">Copayment</a>	\$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>\$7,390</b>
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In this example, Joe would pay:

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

### Mia's Simple Fracture

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist Copayment</a>	\$0
■ Hospital (facility) <a href="#">Copayment</a>	\$0
■ Other <a href="#">Copayment</a>	\$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>\$1,840</b>
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In this example, Mia would pay:

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

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