


**Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services** **Coverage Period: Beginning on or after 01/01/2020**  
**Traditional - Retiree: Michigan State University** **Coverage for: Individual/Family | Plan Type: CMM**

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.bcbsm.com](http://www.bcbsm.com) or call 800-662-6667. 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 800-662-6667 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <u>deductible</u>?</b>	\$200 Individual / \$400 Family	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers. 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> .
<b>Are there services covered before you meet your <u>deductible</u>?</b>	Yes.	This <u>plan</u> covers some items and services even if you haven't yet 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <u>deductibles</u> for specific services?</b>	No.	You don't have to meet <u>deductibles</u> for specific services.
<b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b>	\$1,200 Individual / \$1,400 Family	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.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	Premiums, balance-billed charges, any pharmacy penalty and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
<b>Will you pay less if you use a <u>network provider</u>?</b>	No.	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> ).
<b>Do you need a <u>referral</u> to see a <u>specialist</u>?</b>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

 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	Your cost if you use a Participating Provider	Limitations, Exceptions, & Other Important Information
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	20% after deductible	---none---
	<u>Specialist</u> visit	20% after deductible	---none---
	<u>Preventive care/screening/immunization</u>	No Charge	---none---
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	No Charge	---none---
	Imaging (CT/PET scans, MRIs)	No Charge	---none---
<b>If you need drugs to treat your illness or condition</b> For more information about <u>prescription drug coverage</u> contact your plan administrator	Generic drugs	\$10 for 34-day supply \$20 for 90-day supply	Prescription Drug Coverage provided through CVS/Caremark. 90-day supply is only available via CVS/Caremark mail order and MSU Pharmacies. Generic contraceptives covered in full.
	Preferred brand drugs	\$20 for 34-day supply \$40 for 90-day supply	Prescription Drug Coverage provided through CVS/Caremark. Some drugs require prior authorization. 90-day supply is only available via CVS/Caremark mail order and MSU Pharmacies.
	Non-preferred brand drugs	\$40 for 34-day supply \$80 for 90-day supply	Prescription Drug Coverage provided through CVS/Caremark. Some drugs may require step therapy. 90-day supply is only available via CVS/Caremark mail order and MSU Pharmacies.
	Specialty drugs	\$50 for 34 day supply	Prescription Drug Coverage provided through CVS/Caremark. Some drugs may require step therapy. 90-day supply is not available.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No Charge	---none---
	Physician/surgeon fees	No Charge	---none---
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	\$250 Copay	---none---
	Emergency medical transportation	20% after deductible	---none---
	<u>Urgent care</u>	20% after deductible	---none---
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No Charge	---none---
	Physician/surgeon fees	No Charge	---none---

Common Medical Event	Services You May Need	Your cost if you use a Participating Provider	Limitations, Exceptions, & Other Important Information
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	20% after deductible	---none---
	Inpatient services	No Charge	---none---
<b>If you are pregnant</b>	Office visits (pre- and postnatal)	Prenatal: No Charge Postnatal: 20% after deductible	---none---
	Childbirth/delivery professional services	No Charge	---none---
	Childbirth/delivery facility services	No Charge	---none---
<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u>	No Charge	---none---
	Rehabilitation services	No Charge for Applied Behavioral Analysis, Physical, Speech and Occupational Therapy	Physical, speech and occupational therapy first 60 visits covered at 100%. Subsequent visits covered 80% after deductible.
	<u>Habilitation services</u>	No Charge for Applied Behavioral Analysis, Physical, Speech and Occupational Therapy	Applied Behavioral Analysis (ABA) treatment for Autism – when rendered by an approved board-certified analyst – is covered through age 19 subject to prior authorization. ABA services must be obtained by an approved autism evaluation center (AAEC) prior to seeking ABA treatment.
	Skilled nursing care	No Charge	---none---
	<u>Durable medical equipment</u>	20% after deductible	---none---
	Hospice services	No Charge	---none---
<b>If your child needs dental or eye care</b>	Children's eye exam	Not Covered	---none---
	Children's glasses	Not Covered	---none---
	Children's dental check-up	Not Covered	---none---

## Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other <u>excluded services</u> .)		
<ul style="list-style-type: none"><li>• Acupuncture</li><li>• Cosmetic surgery</li><li>• Dental care (Adult)</li></ul>	<ul style="list-style-type: none"><li>• Hearing aids</li><li>• Infertility treatment</li><li>• Long-term care</li></ul>	<ul style="list-style-type: none"><li>• Routine eye care (Adult)</li><li>• Routine foot care</li><li>• Weight loss programs</li></ul>

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)		
<ul style="list-style-type: none"><li>• Bariatric surgery</li><li>• Chiropractic Care (Limited to a combined maximum of 38 visits per member per calendar year for chiropractic and osteopathic manipulative therapy.)</li></ul>	<ul style="list-style-type: none"><li>• Coverage provided outside the United States. See <a href="http://provider.bcbs.com">http://provider.bcbs.com</a></li><li>• If you are also covered by an account-type plan such as an integrated health flexible spending arrangement (FSA), health reimbursement arrangement (HRA), and/or a health savings account (HSA), then you may have access to additional funds to help cover certain out-of-pocket expenses – like the deductible, co-payments, or co-insurance, or benefits not otherwise covered</li></ul>	<ul style="list-style-type: none"><li>• Non-Emergency care when traveling outside the U.S.</li><li>• Private-duty nursing</li></ul>

**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: 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 U.S. Department of Health and Human Services 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.

**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, you can contact Blue Cross® and Blue Shield® of Michigan by calling the number on the back of your BCBSM ID card. Or, you can contact Michigan Office of Financial and Insurance Regulation at [www.michigan.gov/ofir](http://www.michigan.gov/ofir) or 1-877-999-6442. For group health coverage subject to ERISA, you may also contact Employee Benefits Security Administration at 1-866-444-EBSA (3272).

### 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.

## Translation available

To get help reading in your language call the customer service number on the back of your ID card

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

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## 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 <a href="#">plan's</a> overall <a href="#">deductible</a>	\$200
<a href="#">Specialist</a> [ <i>cost sharing</i> ]	\$20
Hospital (facility) [ <i>cost sharing</i> ]	20%
Other [ <i>cost sharing</i> ]	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*)

<b>Total Example Cost</b>	<b>\$7,540</b>
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#### In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$200
Copayments	\$0
Coinsurance	\$1,000
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$1,200</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>	\$200
<a href="#">Specialist</a> [ <i>cost sharing</i> ]	\$20
Hospital (facility) [ <i>cost sharing</i> ]	20%
Other [ <i>cost sharing</i> ]	20%

#### This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*) monthly  
 Diagnostic tests (*blood work*) Prescription drugs (*separate benefit*) Durable medical equipment (*glucose meter*)

<b>Total Example Cost</b>	<b>\$5,400</b>
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#### In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$200
Copayments	\$240
Coinsurance	\$760
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$1,200</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>	\$200
<a href="#">Specialist</a> [ <i>cost sharing</i> ]	\$20
Hospital (facility) [ <i>cost sharing</i> ]	20%
Other [ <i>cost sharing</i> ]	\$250

#### This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)  
 Diagnostic test (*x-ray*)  
 Durable medical equipment (*crutches*)  
 Rehabilitation services (*physical therapy*) 6 visits

<b>Total Example Cost</b>	<b>\$2,500</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	\$0
<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.

