Christian Brothers Employee Benefit Trust: MP 6510 - Rx 1424

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, call **1.800.807.0400** or visit us at **www.myCBS.org/health** or email at **hbscustomerservice@cbservices.org**. 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 **www.healthcare.gov/sbc-glossary/** or call **1.800.807.0400** to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	**Combined Medical & Prescription Drug In-Network** $2,800 Individual / $5,600 Family **Medical Out-of-Network** $5,600 Individual / $11,200 Family In-Network & Out-of-Network deductibles do not reduce each other.	**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.
Are there services covered before you meet your deductible?	Yes. For Preventive care services, the In-Network deductible does not apply.	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?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	**Combined Medical & Prescription Drug In-Network** $5,600 Individual / $11,200 Family **Medical Out-of-Network** $11,200 Individual / $22,400 Family In-Network & Out-of-Network out-of-pocket limits do not reduce each other.	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.

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What is not included in the out-of-pocket limit?	Premiums, balance-billed charges, deductible, copayment, or coinsurance amounts paid on a covered persons behalf by a foundational or manufacturer sponsored patient assistance program, penalty for prescription retail refill allowances, penalty for mandatory generics, penalty for non-notification of hospital admission and other services requiring pre-certification, and health care this plan does not 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. Your network is BlueCross BlueShield. See myCBS.org/ppo-hcsc or call 1.800.810.2583 for a list of participating medical network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose 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
		In-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	20% Coinsurance / visit	40% Coinsurance / visit	Includes Virtual Care (via video or voice).
	Specialist visit	20% Coinsurance / visit	40% Coinsurance / visit	Includes Virtual Care (via video or voice).
	Preventive care/screening/ immunization	No Charge	40% Coinsurance / visit	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have a test	Diagnostic test (x-ray, blood work)	**Lab Work** – 20% Coinsurance **Radiology** – 20% Coinsurance	40% Coinsurance	Lab Work paid at 100% after In-Network deductible. Limited to services performed outside physician's office. Payment may differ based on place of service.
	Imaging (CT/PET scans, MRIs)	20% Coinsurance	40% Coinsurance	Limited to services performed outside physician's office. Payment may differ based on place of service. Precertification is required. A 25% penalty up to $300 may apply. Penalty does not apply to out-of-pocket limit.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at **www.myCBS.org/health** Log in and click on My Prescription Drugs or call Express Scripts at 800-718-6601. More information about the Smart 90, Generics Member Pays The Difference, Formulary, Retail Refill Allowance and SaveonSP programs is available at: **www.myCBS.org/Rx**	Generic drugs	20% / prescription (retail & mail or Smart90)	Same as In-Network +20% coinsurance penalty	Prescription Drug plan is considered Non-Creditable per Medicare Part D guidelines. Covers up to 30-day supply at retail; 90-day supply mail order or Smart90 prescription. Retail maintenance prescriptions are limited to an initial fill and two refills. If you continue to use retail, outside of the Smart90 program, you will pay the entire cost for a 30 day supply. You may fill a 90-day supply at Walgreens owned retail pharmacies through the Smart90 program. If a generic equivalent is available and a brand-name medication is dispensed for any reason, you will pay the difference in cost plus the brand copayment.
	Preferred brand drugs	20% / prescription (retail & mail or Smart90)	Same as In-Network +20% coinsurance penalty	
	Non-preferred brand drugs	20% / prescription (retail & mail or Smart90)	Same as In-Network +20% coinsurance penalty	
	Specialty drugs	As categorized above		

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center, hospital)	20% Coinsurance	40% Coinsurance	Limited to services performed outside physician's office. You may be billed amounts in excess of prevailing charges for Out-of-Network Providers. Precertification is required. A 25% penalty up to $300 may apply. Penalty does not apply to out-of-pocket limit.
	Physician/surgeon fees	20% Coinsurance	40% Coinsurance	
If you need immediate medical attention	Emergency room care – Facility fee	20% Coinsurance	20% Coinsurance	None.
	Emergency room care – Physician/surgeon fees	20% Coinsurance	20% Coinsurance	Emergency room care may include tests and services described elsewhere in the SBC (i.e. Diagnostic tests or Imaging.) You may be billed amounts in excess of prevailing charges for Out-of-Network Providers.
	Emergency medical transportation	20% Coinsurance		For transportation service charges exceeding $5,000 by ground and/or air, payment will not exceed 150% of Medicare allowance for such incurred expenses. Charges include transportation and medical supplies used during transport.
	Urgent care	20% Coinsurance	40% Coinsurance	None.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% Coinsurance	40% Coinsurance	Precertification is required.
	Physician/surgeon fees	20% Coinsurance	40% Coinsurance	None.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% Coinsurance	40% Coinsurance	None.
	Inpatient services	20% Coinsurance	40% Coinsurance	Precertification is required.

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you are pregnant	Office visits	20% Coinsurance / visit	40% Coinsurance	Coinsurance applies to initial prenatal visit only (per pregnancy). Cost sharing does not apply to preventive services.
	Childbirth/delivery professional services	20% Coinsurance	40% Coinsurance	Depending on the type of services, a copayment, coinsurance, or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery facility services	20% Coinsurance	40% Coinsurance	None.
If you need help recovering or have other special health needs	Home health care	20% Coinsurance	40% Coinsurance	Limited to 100 visits per year maximum.
	Rehabilitation services	20% Coinsurance / visit	40% Coinsurance / visit	Services for all State Licensed Practitioners, including Acupuncturist & Massage therapist visits, are limited to combined 12 visits per year.
	Habilitation services	**Specialist** – 20% Coinsurance / visit **Outpatient Facility** – 20% Coinsurance	40% Coinsurance	Payment may differ based on place of service. Limited to a combined 20 visits per year for all providers, including, but not limited to, physical, occupational and speech therapy. Visit limits apply to Habilitation services only.
	Skilled nursing care	20% Coinsurance	40% Coinsurance	Limited to 120 day maximum for all confinements resulting from the same or a related illness or injury.
	Durable medical equipment	20% Coinsurance	40% Coinsurance	Check your plan document for limitations. Orthotics – Limited to $500 lifetime
	Hospice services	20% Coinsurance	40% Coinsurance	Limited to 180 day per year maximum.
If your child needs dental or eye care	Children's eye exam	No charge.	40% Coinsurance	Covered up to age 5.
	Children's glasses	Not covered.		Unless covered by your vision plan.
	Children's dental check-up	Not covered.		Unless covered by your dental plan.

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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.)

- Contraceptives
- Cosmetic surgery
- Dental care (Adult)
- Eye exam over age 5
- Hearing aids and related charges
- Infertility treatment (except initial diagnosis)
- Long-term care
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care
- Sterilization or Abortion
- Weight loss programs

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

- Bariatric surgery
- Chiropractic care (payable per medical necessity as specialist MD).
- Habilitation services (payable per medical necessity).
- Non-emergency care when traveling outside the U.S. (only when on assignment by ER).
- Services provided by State Licensed Practitioners within the scope of license not specifically covered under any other provisions of the medical plan, including Acupuncture, Massage Therapy, and Nutritional Counseling – Limited to 12 combined visits per year for all services.

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. Church plans are not covered by the Federal COBRA continuation coverage rules. For more information on your rights to continue coverage, contact the plan at 1.800.807.0400. You may also contact your state insurance department. 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 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 the plan at 1.800.807.0400. A list of states with Consumer Assistance Programs is available at cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/.

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 1.800.807.0400.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1.800.807.0400.

Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1.800.807.0400.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1.800.807.0400.

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

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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 plan's overall deductible	**$2,800**
Specialist coinsurance	**20%**
Hospital (facility) coinsurance	**20%**
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	**12,731**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$2,800
Copayments	$ 0
Coinsurance	$ 2,350
What isn't covered	
Limits or exclusions	$ 60
The total Peg would pay is	**$5,210**

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

The plan's overall deductible	**$2,800**
Specialist coinsurance	**20%**
Hospital (facility) coinsurance	**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	**$7,389**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$2,800
Copayments	$ 0
Coinsurance	$ 1,410
What isn't covered	
Limits or exclusions	$ 55
The total Joe would pay is	**$4,265**

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

The plan's overall deductible	**$2,800**
Specialist coinsurance	**20%**
Hospital (facility) coinsurance	**20%**
Other coinsurance	**20%**

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

Total Example Cost	**$1,925**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$1,540
Copayments	$ 0
Coinsurance	$ 385
What isn't covered	
Limits or exclusions	$ 0
The total Mia would pay is	**$1,925**

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

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