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.bcbsms.com or by calling 1-800-222-8046.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	$500 for Network Providers. $1,000 for Non-Network Providers. Doesn't apply to preventive care.	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible.
Are there other deductibles for specific services?	Yes. $100 for prescriptions. There are no other specific deductibles.	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.
Is there an out–of–pocket limit on my expenses?	Yes. For Network Providers: $5,000	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for healthcare expenses.
What is not included in the out–of–pocket limit?	Balance-billed charges, non-network deductibles, non-network co-insurance, premiums, and healthcare this plan doesn't cover.	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 *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes. See www.bcbsms.com or call 1-800-222-8046 for a list of Network Providers	If you use an in-network doctor or other healthcare 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 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 specialist?	No. You don't need a referral to see a specialist.	You can see the specialist you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	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.

SAMPLE

- Co-payments are fixed dollar amounts (for example, $15) you pay for covered healthcare, usually when you receive the service.
- Co-insurance 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 co-insurance 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 Network Providers by charging you lower deductibles, co-payments and co-insurance amounts.

Common Medical Event	Services You May Need	Your cost if you use a Network Provider	Your cost if you use a Non-Network Provider	Limitations & Exceptions
If you visit a healthcare provider's office or clinic	Primary care visit to treat an injury or illness	$20 / visit	50% co-insurance	Other Covered Services rendered in the Network Provider's office will be subject to the Network Co-insurance amount.
	Specialist visit	$30 / visit	50% co-insurance	Other Covered Services rendered in the Network Provider's office will be subject to the Network Co-insurance amount.
	Other practitioner office visit	$30 / visit to Allied Specialist	50% co-insurance; Physical Medicine: Not Covered	Other Covered Services rendered in the Network Provider's office will be subject to the Network Co-insurance amount. Physical medicine subject to a combined limit of 20 visits per year in the home or the provider's office. Routine vision and podiatry are not covered.
	Preventive care/ screening/immunization	No charge	Not covered	Services must be rendered by a *Healthy You!* Network Provider in that Provider's setting. Covered Services are based upon age and gender guidelines and must be included in the Grade A and B recommendations of the U.S. Preventive Services Task Force.
If you have a test	Diagnostic test (x-ray, blood work)	20% co-insurance	Not covered	——————none——————
	Imaging (CT/PET scans, MRIs)	20% co-insurance	Not covered	

SAMPLE

Common Medical Event	Services You May Need	Your cost if you use a Network Provider		Your cost if you use a Non-Network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.bcbsms.com.	Category One drugs	$10 / prescription		Not covered	Limited to a 30-day supply. Prescription deductible is waived.
	Category Two drugs	$25 / prescription		Not covered	Limited to a 30-day supply.
	Category Three drugs	$50 / prescription		Not covered	
	Category Four drugs	$100 / prescription		Not covered	
	Category One Maintenance drugs	$25 / Generic prescription	$30 / Brand prescription	Not covered	Limited to a 90-day supply. Prescription deductible is waived.
	Category Two Maintenance drugs	$62.50 / Generic prescription	$75 / Brand prescription	Not covered	Co-pay is per prescription. Limited to a 90-day supply.
	Category Three Maintenance drugs	$125 / Generic prescription	$150 / Brand prescription	Not covered	
	Category Four Maintenance drugs	$250 / Generic prescription	$300 / Brand prescription	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% co-insurance		50% co-insurance	——none——
	Physician/surgeon fees	20% co-insurance		50% co-insurance	——none——
If you need immediate medical attention	Emergency room services	20% co-insurance		20% co-insurance	A $350 co-pay will be applied for non-emergency services. Your cost if you use a non-network provider for non-emergency services will be 50%.
	Emergency medical transportation	20% co-insurance		50% co-insurance	——none——
	Urgent care	$20 / primary care visit $30 / specialist visit		50% co-insurance	Other Covered Services rendered in the Network Provider's office will be subject to the Network Co-insurance amount.

SAMPLE

Common Medical Event	Services You May Need	Your cost if you use a Network Provider	Your cost if you use a Non-Network Provider	Limitations & Exceptions
If you have a hospital stay	Facility fee (e.g., hospital room)	20% co-insurance	50% co-insurance	Inpatient Rehabilitation Services are limited to 30 days per year and not covered if services received from non-network provider.
	Physician/surgeon fee	20% co-insurance	50% co-insurance	——————none——————
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$20 / visit; 20% co-insurance for other outpatient services	50% co-insurance	Subject to Care Management.
	Mental/Behavioral health inpatient services	20% co-insurance	50% co-insurance	Subject to Care Management.
	Substance use disorder outpatient services	$20 / visit; 20% co-insurance for other outpatient services	50% co-insurance	Subject to Care Management.
	Substance use disorder inpatient services	20% co-insurance	50% co-insurance	Subject to Care Management.
If you are pregnant	Prenatal and postnatal care	20% co-insurance	50% co-insurance	——————none——————
	Delivery and all inpatient services	20% co-insurance	50% co-insurance	

SAMPLE

Common Medical Event	Services You May Need	Your cost if you use a Network Provider	Your cost if you use a Non-Network Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home healthcare	20% co-insurance	Not covered	Available only through Care Management.
	Rehabilitation services	Inpatient and Outpatient: 20% co-insurance	Inpatient: Not covered; Outpatient: 20% co-insurance; Physical Medicine: Not Covered	Limited to 30 Inpatient days per year. Physical medicine subject to a combined limit of 20 visits per year in the home or the provider's office. Speech Therapy limited to 20 visits per year and not available for learning or developmental disabilities.
	Habilitation services	20% co-insurance	Not covered	Limited to Rehabilitation services.
	Skilled nursing care	Not covered	Not covered	Not covered
	Durable medical equipment	20% co-insurance	Not covered	——————none——————
	Hospice service	20% co-insurance	Not covered	6 month lifetime limitation
If your child needs dental or eye care	Eye exam	Not covered	Not covered	Routine dental and eye care are not available.
	Glasses	Not covered	Not covered	
	Dental check-up	Not covered	Not covered	

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.)

- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care
- Hearing aids
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care
- Routine foot care;
- Skilled nursing care and
- 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.)

- Chiropractic Care

SAMPLE

Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your premium. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the plan at 1-800-222-8046. 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: Blue Cross & Blue Shield of Mississippi at 1-800-222-8046 or the Mississippi Insurance Department at 1-800-562-2957.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have healthcare coverage that qualifies as “minimum essential coverage.” This plan or policy does provide minimum essential coverage.

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value is 60% (actuarial value). This health coverage does meet the minimum value standard for the benefits it provides.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al1-800-222-8046.
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-222-8046.
Chinese (中文): 如果需要中文的帮助，请拨打这个号码1-800-222-8046.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne'1-800-222-8046.

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

SAMPLE

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 $5,520
- Patient pays $2,020

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	$500
Co-pays	$20
Co-insurance	$1,350
Limits or exclusions	$150
Total	$2,020

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

- Amount owed to providers: $5,400
- Plan pays $3,950
- Patient pays $1,450

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	$500
Co-pays	$520
Co-insurance	$210
Limits or exclusions	$220
Total	$1,450

SAMPLE

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 pre-existing 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, co-payments, and co-insurance 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 co-payments, deductibles, and co-insurance. 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.

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