



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, you can get the Certificate of Coverage by clicking [here](#) or call 601-664-4590 or 1-800-942-0278. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [co-insurance](#), [co-payment](#), [deductible](#), [provider](#), or other [underlined](#) terms see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary> or call 601-664-4590 or 1-800-942-0278 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	<a href="#">Network</a> : \$1,250 <a href="#">Non-Network</a> : \$2,500	Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay.
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> and medical services with <a href="#">Co-payments</a> are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">co-payment</a> or <a href="#">co-insurance</a> may apply. For example, this plan covers certain preventive services without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	Yes. \$200 for <a href="#">prescription drug coverage</a> . There are no other specific <a href="#">deductibles</a> .	You must pay all of the costs for these services up to the specific <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay for these services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	For <a href="#">Network Providers</a> : \$7,350	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Balance-billed charges, <a href="#">non-network deductibles</a> , <a href="#">non-network co-insurance</a> , <a href="#">premiums</a> and healthcare this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.bcbsms.com">www.bcbsms.com</a> or call 601-664-4590 or 1-800-942-0278 for a list of <a href="#">Network Providers</a> .	This <a href="#">plan</a> uses a provider <a href="#">network</a> . You will pay less if you use a provider in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .



All [co-payment](#) and [co-insurance](#) 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)	Non-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	<a href="#">Primary</a> care visit to treat an injury or illness	\$20 / office visit <a href="#">Deductible</a> does not apply.	50% <a href="#">Co-insurance</a>	Other Covered Services rendered in the <a href="#">Network Provider's</a> office will be subject to the <a href="#">Network Co-insurance</a> amount.
	<a href="#">Specialist</a> visit	\$30 / office visit <a href="#">Deductible</a> does not apply.	50% <a href="#">Co-insurance</a>	Other Covered Services rendered in the <a href="#">Network Provider's</a> office will be subject to the <a href="#">Network Co-insurance</a> amount. Routine vision is not covered for adults. Routine podiatry is not covered. See <a href="#">Rehabilitation services</a> and <a href="#">Habilitation services</a> , below, for additional information.
	<a href="#">Preventive care/screening/immunization</a>	No charge	Not covered	Covered Services must be rendered by a <i>Healthy You!</i> <a href="#">Network Provider</a> in that <a href="#">Provider's</a> setting. Please see <a href="http://www.bcbsms.com/be-healthy/healthy-you-wellness-benefit">www.bcbsms.com/be-healthy/healthy-you-wellness-benefit</a> . You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">Provider</a> if the services you need are <a href="#">preventive</a> . Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	20% <a href="#">Co-insurance</a>	Not covered	Benefits listed are for Independent Labs. Services provided in the <a href="#">Provider's</a> office may be subject to the amounts listed above for <a href="#">Primary</a> or <a href="#">Specialist</a> care.
	Imaging (CT/PET scans, MRIs)	20% <a href="#">Co-insurance</a>	Not covered	None.
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.bcbsms.com">www.bcbsms.com</a>	Category One Drugs	\$10 / prescription	Not covered	Limited to a 30-day retail supply. Certain Prescription drugs may be subject to Prior Authorization, quantity limits, day limits and/or duration of use restrictions. Generic drugs mandatory when available. * See Prescription Drug Benefits section of Article VIII.
	Category Two Drugs	\$25 / prescription	Not covered	
	Category Three Drugs	\$50 / prescription	Not covered	
	Category Four Drugs	\$100/ prescription	Not covered	Prescription <a href="#">Deductible</a> is waived for Category One drugs.

\* For more information about limitations and exceptions, see the [plan](#) or policy document on the Member page at [www.bcbsms.com](http://www.bcbsms.com).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
	Category One Maintenance Drugs	\$25 / Generic prescription	\$30 / Brand prescription	<p>Limited to a 90-day maintenance supply. Certain drugs may be subject to Prior Authorization, quantity limits, day limits and/or duration of use restrictions. Generic drugs mandatory when available. *See Prescription Drug Benefits section.</p> <p>Prescription <a href="#">Deductible</a> is waived for Category One drugs.</p>
	Category Two Maintenance Drugs	\$62.50 / Generic prescription	\$75 / Brand prescription	
	Category Three Maintenance Drugs	\$125 / Generic prescription	\$150 / Brand prescription	
	Category Four Maintenance Drugs	\$250 / Generic prescription	\$300 / Brand prescription	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <a href="#">Co-insurance</a>	50% <a href="#">Co-insurance</a>	Prior Authorization may be required if Covered Services can be provided in a lower place of treatment.
	Physician/surgeon fees	20% <a href="#">Co-insurance</a>	50% <a href="#">Co-insurance</a>	None.
If you need immediate medical attention	<a href="#">Emergency room care</a>	20% <a href="#">Co-insurance</a>	20% <a href="#">Co-insurance</a>	A \$350 <a href="#">Co-payment</a> will be applied for non-emergency services. 50% <a href="#">Co-insurance</a> for non-emergency services rendered by a <a href="#">Non-Network Provider</a> .
	<a href="#">Emergency medical transportation</a>	20% <a href="#">Co-insurance</a>	50% <a href="#">Co-insurance</a>	None.
	<a href="#">Urgent care</a>	\$20 / <a href="#">Primary</a> care or \$30/ <a href="#">Specialist</a> office visit; <a href="#">Deductible</a> does not apply.	50% <a href="#">Co-insurance</a>	Other Covered Services rendered in the <a href="#">Network Provider's</a> office will be subject to the <a href="#">Network Co-insurance</a> amount.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <a href="#">Co-insurance</a>	50% <a href="#">Co-insurance</a>	Inpatient Rehabilitation Services are limited to 30 days per year and not covered if services received from <a href="#">Non-Network Provider</a> . Prior Authorization may be required if Covered Services can be provided in a lower place of treatment. *See Hospital Benefits Article.
	Physician/surgeon fees	20% <a href="#">Co-insurance</a>	50% <a href="#">Co-insurance</a>	None.

\* For more information about limitations and exceptions, see the [plan](#) or policy document on the Member page at [www.bcbsms.com](http://www.bcbsms.com).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$20 / office visit; 20% <a href="#">Co-insurance</a> for Outpatient services.	50% <a href="#">Co-insurance</a>	Other Covered Services rendered in the <a href="#">Network Provider's</a> office will be subject to the <a href="#">Network Co-insurance</a> amount with the <a href="#">Deductible</a> waived. Subject to Care Management, Medical Necessity, and appropriateness of care.
	Inpatient services	20% <a href="#">Co-insurance</a>	50% <a href="#">Co-insurance</a>	
If you are pregnant	Office visits	\$20 / visit <a href="#">Deductible</a> does not apply.	50% <a href="#">Co-insurance</a>	<a href="#">Cost sharing</a> does not apply to certain <a href="#">preventive services</a> . Depending on the type of services, a <a href="#">Co-payment</a> , <a href="#">Co-insurance</a> , or <a href="#">Deductible</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Coverage for newborn well baby care is available to a newborn through a Blue Care for Kids policy issued to the newborn.
	Childbirth/delivery professional services	20% <a href="#">Co-insurance</a>	50% <a href="#">Co-insurance</a>	
	Childbirth/delivery facility services	20% <a href="#">Co-insurance</a>	50% <a href="#">Co-insurance</a>	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	20% <a href="#">Co-insurance</a>	Not covered	Available only through Care Management.
	<a href="#">Rehabilitation services</a>	Inpatient and Outpatient: 20% <a href="#">Co-insurance</a>	Inpatient: Not covered; Outpatient: 50% <a href="#">Co-insurance</a> ; Physical Medicine: Not covered	Inpatient Rehabilitation limited to 30 days per year by a <a href="#">Network Provider</a> . Physical medicine limited to 20 combined outpatient visits per year in the home and <a href="#">Provider's</a> office. Outpatient Cardiac Rehab limited to 36 visits per year and must be rendered by a <a href="#">Network Provider</a> . Speech Therapy limited to 20 outpatient visits per year and not available for learning disabilities or developmental problems which do not qualify for <a href="#">Habilitation services</a> . *See Inpatient Rehabilitation, Outpatient Cardiac Rehabilitation, Physical Medicine and Speech Therapy sections.
	<a href="#">Habilitation services</a>	20% <a href="#">Co-insurance</a>	Not covered	Limited to 20 Physical Therapy and Occupational Therapy visits, combined, and 20 Speech Therapy visits.
	<a href="#">Skilled nursing care</a>	Not covered	Not covered	Not covered.
	<a href="#">Durable medical equipment</a>	20% <a href="#">Co-insurance</a>	Not covered	Medical Necessity certificate required. *See Durable Medical Equipment section.
	<a href="#">Hospice services</a>	20% <a href="#">Co-insurance</a>	Not covered	6 month lifetime limitation.

\* For more information about limitations and exceptions, see the [plan](#) or policy document on the Member page at [www.bcbsms.com](http://www.bcbsms.com).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	20% <a href="#">Co-insurance</a>	Not covered	Limited to one exam per year. Limited to children under 19 years of age. <a href="#">Deductible</a> does not apply.
	Children's glasses	The difference between the <a href="#">allowed amount</a> and the cost of the glasses.	Not covered	Limited to one pair up to a maximum of \$150 per year. Limited to children under 19 years of age. <a href="#">Deductible</a> does not apply.
	Children's dental check-up	20% <a href="#">Co-insurance</a>	20% <a href="#">Co-insurance</a>	Limited to one check-up every six months. Limited to children under 19 years of age. <a href="#">Deductible</a> does not apply.

### 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>• Bariatric Surgery</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> <li>• Non-emergency care when traveling outside the U.S.</li> <li>• Private-duty Nursing</li> </ul> | <ul style="list-style-type: none"> <li>• Routine Eye Care (Adult)</li> <li>• Routine Foot Care</li> <li>• Skilled Nursing 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 [plan](#) document.)

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li>• Chiropractic Care</li> <li>• Dental Care (Limited to children under 19 years of age.)</li> </ul> | <ul style="list-style-type: none"> <li>• Habilitation Services</li> <li>• Routine Eye Care (Limited to children under 19 years of age.)</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: the Mississippi Insurance Department at 1-800-562-2957 or you can contact the plan at 601-664-4590 or 1-800-942-0278. 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, contact: Blue Cross & Blue Shield of Mississippi at 601-664-4590 or 1-800-942-0278 or the Mississippi Insurance Department at 1-800-562-2957.

**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](#).

-----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](#) \$1,250
- [Primary co-payment](#) \$20
- Hospital (facility) [co-insurance](#) 20%
- Other [co-insurance](#) 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>\$12,800</b>
---------------------------	-----------------

In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,250
Co-payments	\$40
Co-insurance	\$2,253
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$3,604</b>

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

- The [plan's](#) overall [deductible](#) \$1,250
- [Specialist co-payment](#) \$30
- Hospital (facility) [co-insurance](#) 20%
- Other [co-insurance](#) 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*)

<b>Total Example Cost</b>	<b>\$7,400</b>
---------------------------	----------------

In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles*	\$1,450
Co-payments	\$775
Co-insurance	\$158
<i>What isn't covered</i>	
Limits or exclusions	\$235
<b>The total Joe would pay is</b>	<b>\$2,618</b>

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

- The [plan's](#) overall [deductible](#) \$1,250
- [Specialist co-payment](#) \$30
- Hospital (facility) [co-insurance](#) 20%
- Other [co-insurance](#) 20%

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>\$1,925</b>
---------------------------	----------------

In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,250
Co-payments	\$90
Co-insurance	\$83
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,423</b>

\*Note: This plan may have other deductibles for specific services included in this coverage example. See the "Are there other deductibles for specific services?" row above for additional information. The [plan](#) would be responsible for the other costs of these EXAMPLE Covered Services.