



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.healthtrustnh.org](http://www.healthtrustnh.org) or call 1-800-527-5001. 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/](http://www.healthcare.gov/sbc-glossary/) or call 1-833-388-1239 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$1,000 individual/\$3,000 family.	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Network preventive care</a> , <a href="#">network</a> office visits and <a href="#">prescription drugs</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="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> 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. \$100 for <a href="#">Durable Medical Equipment</a> coverage. 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 medical expenses and prescription expenses combined: \$5,000 individual/\$10,000 family.	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, out-of-network expenses and health care this <a href="#">plan</a> 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. Access Blue New England. See <a href="http://www.anthem.com">www.anthem.com</a> or call 1-833-388-1239 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> 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 <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). 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 do not need a <a href="#">referral</a> to see a <a href="#">network specialist</a> .	You can see the <a href="#">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
		Network Provider (You will pay the least)	Out-of-Network 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	\$20 <a href="#">copay</a> per visit, <a href="#">deductible</a> does not apply	Not covered	-----none-----
	<a href="#">Specialist</a> visit	\$40 <a href="#">copay</a> per visit, <a href="#">deductible</a> does not apply	Not covered	-----none-----
	<a href="#">Preventive care</a> / <a href="#">screening</a> /immunization	No charge	Not covered	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services needed 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)	0% <a href="#">coinsurance</a>	Not covered	Services at a Site of Service provider are covered at 100%. Otherwise, <a href="#">deductible</a> applies.
	Imaging (CT/PET scans, MRIs)	0% <a href="#">coinsurance</a>	Not covered	Services at a Site of Service provider are covered at 100%. Otherwise, <a href="#">deductible</a> applies.
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at 1-888-726-1631 or <a href="#">www.caremark.com</a>	Generic drugs	\$10/prescription (retail) \$10/prescription (mail service), <a href="#">deductible</a> does not apply	Your <a href="#">copay</a> and any <a href="#">balance billing</a> , <a href="#">deductible</a> does not apply.	There is a limit of a 34 day supply at retail and a 90 day supply at mail service. Limitations may apply to specific drugs and programs. You pay the <a href="#">network copay</a> when using a CVS Caremark participating pharmacy.
	Preferred brand drugs	\$20/prescription (retail) \$20/prescription (mail service), <a href="#">deductible</a> does not apply	Your <a href="#">copay</a> and any <a href="#">balance billing</a> , <a href="#">deductible</a> does not apply.	
	Non-preferred brand drugs	\$45/prescription (retail) \$45/prescription (mail service), <a href="#">deductible</a> does not apply	Your <a href="#">copay</a> and any <a href="#">balance billing</a> , <a href="#">deductible</a> does not apply.	
	<a href="#">Specialty drugs</a>	No coverage (retail); Prescription <a href="#">copay</a> (mail service),	Not covered	<a href="#">Specialty drugs</a> are available through preferred mail service only.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
		<a href="#">deductible</a> does not apply		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$0 <a href="#">copay</a> or 0% <a href="#">coinsurance</a>	Not covered	Services at a Site of Service provider are covered at 100%. Otherwise, <a href="#">deductible</a> applies. Costs may vary by site of service.
	Physician/surgeon fees	\$0 <a href="#">copay</a> or 0% <a href="#">coinsurance</a>	Not covered	
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$100 <a href="#">copay</a> before <a href="#">deductible</a>	Covered as In-Network	<a href="#">Copay</a> waived if admitted
	<a href="#">Emergency medical transportation</a>	0% <a href="#">coinsurance</a>	Covered as In-Network	-----none-----
	<a href="#">Urgent care</a>	\$50 <a href="#">copay</a> before <a href="#">deductible</a>	Covered as In-Network	-----none-----
If you have a hospital stay	Facility fee (e.g., hospital room)	0% <a href="#">coinsurance</a>	Not covered	-----none-----
	Physician/surgeon fees	0% <a href="#">coinsurance</a>	Not covered	-----none-----
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit \$20 <a href="#">copay</a> per visit, <a href="#">deductible</a> does not apply Other Outpatient 0% <a href="#">coinsurance</a>	Office Visit Not covered Other Outpatient Not covered	-----none-----
	Inpatient services	0% <a href="#">coinsurance</a>	Not covered	-----none-----
If you are pregnant	Office visits	0% <a href="#">coinsurance</a>	Not covered	-----none-----
	Childbirth/delivery professional services	0% <a href="#">coinsurance</a>	Not covered	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery facility services	0% <a href="#">coinsurance</a>	Not covered	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	0% <a href="#">coinsurance</a>	Not covered	-----none-----
	<a href="#">Rehabilitation services</a>	\$20 <a href="#">copay</a> per visit, <a href="#">deductible</a> does not apply	Not covered	Coverage for physical, speech and occupational therapy services is limited to 60 combined visits per member per year.
	<a href="#">Habilitation services</a>	\$20 <a href="#">copay</a> per visit, <a href="#">deductible</a> does not apply	Not covered	All <a href="#">rehabilitation</a> and <a href="#">habilitation</a> visits count towards your <a href="#">rehabilitation</a> limit.
	<a href="#">Skilled nursing care</a>	0% <a href="#">coinsurance</a>	Not covered	Maximum of 100 days per member per year.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If your child needs dental or eye care	<a href="#">Durable medical equipment</a>	20% <a href="#">coinsurance</a>	Not covered	-----none-----
	<a href="#">Hospice services</a>	No charge	Not covered	-----none-----
	Children's eye exam	No charge	Not covered	Limited to one exam per year.
	Children's glasses	Not covered	Not covered	-----none-----
	Children's dental check-up	Not covered	Not covered	-----none-----

#### 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](#).)**

- Cosmetic surgery
- Dental check-up
- Long-term care
- Non-Emergency/Urgent Care when traveling outside the U.S.
- Private duty nursing
- Routine foot care unless medically necessary
- Weight loss programs

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

- Acupuncture (12 visits per year)
- Bariatric surgery
- Chiropractic care (unlimited medically necessary visits)
- Hearing aids (limited to one hearing aid per ear each time a prescription changes or every five years)
- Infertility treatment
- Routine eye care (Adult) (limit of one exam every two years)

**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: 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.

**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:

For Medical Claims:

Anthem Blue Cross and Blue Shield  
ATTN: Grievance and Appeals  
PO BOX 518  
North Haven, CT 06473-0518

For Prescription Drug Claims:

Prescription Claim appeals MC109  
CVS Caremark  
PO Box 52084  
Phoenix, AZ 85002-2084

**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.

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*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 <a href="#">plan's</a> overall <a href="#">deductible</a>	\$1000
■ <a href="#">Specialist copayment</a>	\$40
■ Hospital (facility) <a href="#">coinsurance</a>	0%
■ Other <a href="#">coinsurance</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*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$1,000
<a href="#">Copayments</a>	\$10
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$1,070</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>	\$1000
■ <a href="#">Specialist copayment</a>	\$40
■ Hospital (facility) <a href="#">coinsurance</a>	0%
■ Other <a href="#">coinsurance</a>	0%

This EXAMPLE event includes services like:

[Primary care physician](#) office visits (*including disease education*)  
[Diagnostic tests](#) (*blood work*)  
[Prescription drug](#)  
[Durable medical equipment](#) (*glucose meter*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$100
<a href="#">Copayments</a>	\$1,100
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$1,220</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>	\$1000
■ <a href="#">Specialist copayment</a>	\$40
■ Hospital (facility) <a href="#">coinsurance</a>	0%
■ Other <a href="#">coinsurance</a>	0%

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	\$2,800
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In this example, Mia would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$1,100
<a href="#">Copayments</a>	\$300
<a href="#">Coinsurance</a>	\$40
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,440</b>

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