

Network: S

Option: 3

Benefit Summary

Benefit Plan Features:	Your Cost In-Network	Your Cost Out-of-Network ¹
Annual Deductible²⁰ Individual/Family	\$3,000 / \$6,000	\$6,000 / \$12,000
Annual Out-of-Pocket Maximum (includes copay, coinsurance and deductibles) Individual/Family	\$5,000 / \$10,000	\$15,000 / \$30,000
4th Quarter Carry-over	Excluded	
Covered Services		
Preventive Care Services (see page 3 for a list)	Covered at 100%	50% after deductible
Practitioner Office Services		
Primary Care Office Visits	50% after deductible	50% after deductible
Specialist Office Visits	50% after deductible	50% after deductible
Office Surgery ^{3, 4, 6}	50% after deductible	50% after deductible
Routine Diagnostic Lab, X-Ray & Injections	50% after deductible	50% after deductible
Advanced Radiological Imaging ^{2, 4, 7}	50% after deductible	50% after deductible
Provider-Administered Specialty Drugs ^{3, 4}	50% after deductible	50% after deductible
PhysicianNow[®] Powered by MDLIVE¹⁸	50% after deductible	Not Covered
Services Received at a Facility (includes professional and facility charges)		
Inpatient Services ^{2, 4}	50% after deductible	50% after deductible
Outpatient Surgery ^{3, 4, 6}	50% after deductible	50% after deductible
Routine Diagnostic Services - Outpatient	50% after deductible	50% after deductible
Advanced Radiological Imaging - Outpatient ^{2, 4, 7}	50% after deductible	50% after deductible
Other Outpatient Services ⁸	50% after deductible	50% after deductible
Urgent Care Center Services	50% after deductible	50% after deductible
Emergency Care Services ^{9, 10}	50% after deductible	50% after deductible
Emergency Care Advanced Radiological Imaging ^{7, 10}	50% after deductible	50% after deductible
Medical Equipment Services^{3, 4}		
Durable Medical Equipment	50% after deductible	50% after deductible
Prosthetic or Orthotics	50% after deductible	50% after deductible
Hearing Aids (under age 18)	50% after deductible	50% after deductible
Behavioral Health Services		
Inpatient: Unlimited days per annual benefit period ^{2, 4}	50% after deductible	50% after deductible
Outpatient: Unlimited visits per annual benefit period ⁵	50% after deductible	50% after deductible
Therapeutic Services¹¹ (limits apply; see footnote)	50% after deductible	50% after deductible
Skilled Nursing & Rehabilitation Facility Services^{2, 4}		
Limited to 60 days combined per annual benefit period	50% after deductible	50% after deductible
Home Health Care Services^{3, 4, 11}	50% after deductible	50% after deductible
Hospice Services		
Inpatient ^{2, 4}	50% after deductible	50% after deductible
Outpatient	50% after deductible	50% after deductible
Ambulance Services^{3, 4}	50% after deductible	50% after deductible

Prescription Drugs³

Prescription Contraceptives ¹⁷	Covered at 100%	50% after deductible
Retail RX04 Network up to 30 day supply		
Generic ¹⁴	50% after deductible	50% after deductible
Preferred ^{14, 16}	50% after deductible	50% after deductible
Non-Preferred ^{14, 16}	50% after deductible	50% after deductible
Plus90 or Home Delivery Network up to 90 day supply		
Generic ¹⁵	50% after deductible	50% after deductible
Preferred ^{15, 16}	50% after deductible	50% after deductible
Non-Preferred ^{15, 16}	50% after deductible	50% after deductible
Preventive Drugs ²¹		
Generic/Preferred/Non-Preferred	\$5/\$25/\$50 copays	50% after deductible
Self-Administered Specialty Drugs ^{3, 12, 13}	50% after deductible	Not Covered

1. Out-of-network benefit payment based on BlueCross BlueShield of Tennessee maximum allowable charge. You are responsible for any unpaid billed charges.
2. Prior authorization is required.
3. Certain procedures, services, medication and equipment may require prior authorization.
4. If prior authorization is required but not obtained and services are medically necessary, when using network providers outside Tennessee for physician and outpatient services and all services from out-of-network providers, your liability will be increased by 10% based on out-of-network coinsurance. If services are not medically necessary, no benefits will be provided.
5. Outpatient behavioral health benefits are determined by place of service. Benefits displayed are for services received in an office setting; separate benefits may apply for outpatient services received in an alternate setting.
6. Surgeries include incisions, excisions, biopsies, injection treatments, fracture treatments, applications of casts and splints, sutures and invasive diagnostic services (e.g., colonoscopy, sigmoidoscopy and endoscopy for non-preventive purposes).
7. Includes CT scans, PET scans, MRIs, nuclear medicine and other similar technologies.
8. Includes services such as chemotherapy, infusions, injections, radiation therapy and renal dialysis.
9. Copay, if applicable, waived if admitted to hospital.
10. In true emergency situations, out-of-network emergency services apply to the in-network deductible and/or out-of-pocket maximum.
11. Physical, speech, acupuncture, spinal manipulative and occupational therapies are limited to 30 visits per therapy type per annual benefit period. Cardiac and pulmonary rehabilitative therapies are limited to 36 visits per therapy type per annual benefit period.
12. Visit www.bcbst.com for the Preferred Formulary which includes specialty drugs.
13. You have a distinct arrangement for self-administered specialty drugs. To receive benefits, you must use a Specialty Pharmacy Network provider. Visit www.bcbst.com for a list of providers in the Specialty Pharmacy Network. Specialty drugs are limited to a 30-day supply.
14. Copay, if applicable, applied per prescription, up to a 30 day supply.
15. Your plan requires you to receive long-term medications in a 90-day supply from home delivery or at a retail pharmacy in the Plus90 Network. If you choose to use a retail pharmacy that is not part of the Plus90 Network, you are limited to a 30-day supply. Visit www.bcbst.com to find a list of pharmacies in the Plus90 Network.
16. A financial penalty may be applied if you choose a brand name drug when a generic equivalent is available. Please refer to your Evidence of Coverage (EOC) for specific information.
17. Certain prescription drugs are covered at 100% at network pharmacies, in accordance with the Preventive Services provision of the Affordable Care Act, and are identified on the drug formulary with an "ACA" indicator. Visit www.bcbst.com for the Preferred Formulary.
18. Speak to a board-certified doctor for certain non-emergency conditions day or night over the phone or using secure online video. Visit www.bcbst.com/physiciannow or call 1-888-283-6691 to register.
20. Family plans have a per member deductible amount equal to the individual tier with a combined family limit. Members who satisfy the per member amount may access post-deductible benefits while other family members satisfy the family amount.
21. This plan provides copays for preventive care medications instead of having to meet your plan's deductible for certain prescription drugs. This list contains some of the most commonly prescribed preventive care drugs and is not all-inclusive. Visit www.bcbst.com for the Preventive Drug List.

Limitations and Exclusions. These pages summarize the benefits of your health care plan. Your Evidence of Coverage (EOC) and riders define the full terms and conditions in greater detail. Should any questions arise concerning benefits, the EOC will govern. For a complete list of limitations and exclusions, please refer to your EOC.

Summary of Preventive Care Services Covered at 100% In-Network

In-network preventive care services that are covered with no member cost share include, but are not limited to:

- Primary care services with an A or B recommendation by the United States Preventive Services Task Force (USPSTF)
- Immunizations recommended by the Advisory Committee on Immunization Practices that have been adopted by the Centers for Disease Control and Prevention (CDC)
- Bright Futures recommendations for infants, children and adolescents that are supported by the Health Resources and Services Administration (HRSA)
- Preventive care and screening for women as provided in the guidelines supported by HRSA

The following preventive care services are covered (not an all-inclusive list). Coverage of some services may depend on age and/or risk exposure.

All Members:

- One preventive health exam per annual benefit period. More frequent preventive exams are covered for children up to age 3.
- All standard immunizations adopted by the CDC
- Screening for colorectal cancer (age 50 – 75), high cholesterol and lipids (45 and older for women; 35 and older for men), high blood pressure, obesity, diabetes, and depression (12 and older)
- Screening for lung cancer for adults (55 to 80) who have a 30 pack-year smoking history and either currently smoke or have quit within the past 15 years, per annual benefit period
- Screening for HIV and certain sexually transmitted diseases, and counseling for the prevention of sexually transmitted diseases
- Screening and counseling in a primary care setting for alcohol misuse and tobacco use; alcohol misuse and tobacco use limited to 8 visits per annual benefit period
- Dietary counseling for adults with hyperlipidemia, hypertension, type 2 diabetes, obesity, coronary artery disease and congestive heart failure; limited to 12 visits per annual benefit period
- One retinopathy screening for diabetics per annual benefit period
- Hemoglobin (A1C) testing

Women:

- Well-woman visit, including annual sexually transmitted infection (STI) counseling and annual domestic violence screening & counseling per annual benefit period
 - Cervical Cancer Screening per annual benefit period
 - Screening of pregnant women for anemia, iron deficiency, bacteriuria, hepatitis B virus, Rh factor incompatibility, gestational diabetes
 - Breastfeeding support/counseling & supplies, including lactation support and counseling by a trained provider and one manual breast pump per pregnancy
 - Counseling for women at high risk of breast cancer for chemoprevention, including risks and benefits
 - Mammography screening at age 40 and over, and genetic counseling and, if indicated after counseling, BRCA testing for BRCA breast cancer gene
 - Osteoporosis screening (age 60 or older)
 - HPV testing once every 3 years, beginning at age 30
 - FDA-approved contraceptive methods and counseling
- Medical plan: Injectable or implantable hormonal contraceptives and barrier methods, sterilization for women
Rx plan: Generic oral & injectable contraceptives, vaginal contraceptive, patch, prescription emergency contraception

Men:

- Prostate cancer screening at age 50 and older
- One-time abdominal aortic aneurysm screening at age 65 – 75 (for men who have ever smoked)

Children:

- Newborn screening for hearing, phenylketonuria (PKU), thyroid disease, sickle cell anemia, and cystic fibrosis
- Development delays and autism screening
- Iron deficiency screening
- Vision screening

