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Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services WACONIA INDEPENDENT SCHOOL DISTRICT NO 110

Coverage Period: Beginning on or after 07/01/2024

Coverage for: Individual/Family | Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 <u>bluecrossmn.com</u> or call 1-866-873-5943. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary or call 1-866-873-5943 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$1,750 individual / \$3,500 family medical combined in-network and out-of-network	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Well child care, prenatal care and in-network preventive care services are covered before you meet your deductible.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	No	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this plan?	\$3,000 individual / \$6,000 family medical and drug combined in- network and out-of-network	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limithat</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance-billing charges (unless balanced billing is prohibited), and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use an innetwork provider?	Yes. Your network is Aware. See bluecrossmn.com/find-a-doctor/#/home or call 1-866-873-5943 for a list of in-network providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>in-network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

		What you Will Pay		Limitations Expansions 2 Other
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	20% coinsurance	20% coinsurance	None
	Specialist visit	20% coinsurance	20% coinsurance	None
If you visit a health care provider's office or clinic	Preventive care/screening/ immunization	No charge	Well child: No charge Adult: 0% coinsurance; deductible does not apply	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.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	20% coinsurance	May require prior authorization.
	Imaging (CT/PET scans, MRIs)	20% coinsurance	20% coinsurance	
If you need drugs to treat your illness or condition. More information about prescription drug coverage is available at bluecrossmn.com	Preferred generic drugs	\$20.00 copay, deductible does not apply/prescription (retail) \$40.00 copay, deductible does not apply/prescription (mail service) \$40.00 copay, deductible does not apply/prescription (90dayRx retail)	\$20.00 copay, deductible does not apply/prescription (retail)	Covers up to a 34-day supply, or 100 units, whichever is greater (retail prescription). 90-day supply (mail service prescription and 90dayRx retail prescription). No coverage for mail service and 90dayRx retail services from out-of-
	Preferred brand drugs	\$35.00 copay, deductible does not apply/prescription (retail) \$70.00 copay, deductible does not apply/prescription (mail service) \$70.00 copay, deductible does not apply/prescription (90dayRx retail)	\$35.00 <u>copay</u> , <u>deductible</u> does not apply/prescription (retail)	network providers. Insulin listed on the preferred generic/preferred brand prescription drug list are covered at zero cost-sharing. The value of drug coupons you use will not count towards cost sharing or out-of-pocket limits.

		What you Will Pay		Limitations Evacutions ? Other
Common Medical Event	cal Event Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Non-preferred generic drugs	\$50.00 copay, deductible does not apply/prescription (retail) \$100.00 copay, deductible does not apply/prescription (mail service) \$100.00 copay, deductible does not apply/prescription (90dayRx retail)	\$50.00 copay, deductible does not apply/prescription (retail)	May require prior authorization.
	Non-preferred brand drugs	\$50.00 copay, deductible does not apply/prescription (retail) \$100.00 copay, deductible does not apply/prescription (mail service) \$100.00 copay, deductible does not apply/prescription (90dayRx retail)	\$50.00 copay, deductible does not apply/prescription (retail)	
	Specialty drugs	Refer to applicable <u>prescription</u> drug cost sharing	Not covered	Covers up to a 34-day supply (participating specialty drug network supplier prescription). May require prior authorization.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u> for outpatient hospital facility & ambulatory surgery center	20% coinsurance	- May require prior authorization.
surgery	Physician/surgeon fees	20% <u>coinsurance</u> for outpatient hospital facility & ambulatory surgery center	20% coinsurance	May require prior authorization.
If you need immediate medical attention	Emergency room care Emergency medical transportation	20% coinsurance 20% coinsurance	20% coinsurance 20% coinsurance	Out-of-network services apply to the in-network deductible and out-of-pocket limit.
	<u>Urgent care</u>	20% coinsurance	20% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room) Physician/surgeon fee	20% coinsurance 20% coinsurance	20% coinsurance 20% coinsurance	None None

		What you Will Pay		Limitations Everytions 9 Other
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need mental health,	Outpatient services	20% <u>coinsurance</u>	20% coinsurance	
behavioral health, or substance use services	Inpatient services including residential adult mental health treatment	20% coinsurance	20% coinsurance	May require prior authorization.
	Office visits	Prenatal care: No charge Postnatal care: 20% coinsurance	Prenatal care: No charge Postnatal care: 20% coinsurance	Cost sharing does not apply for preventive services. Depending on the type of services, other cost
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	20% coinsurance	sharing may apply. Maternity care may include tests and services
	Childbirth/delivery facility services	20% coinsurance	20% coinsurance	described elsewhere in the SBC (e.g., ultrasound).
	Home health care	20% coinsurance	20% coinsurance	May require prior authorization.
If you need help recovering or have other special health needs	Rehabilitation services	20% <u>coinsurance</u> for occupational therapy, physical therapy, and speech therapy	20% coinsurance for occupational therapy, physical therapy, and speech therapy	May require prior outborization
	Habilitation services	20% <u>coinsurance</u> for occupational therapy, physical therapy, and speech therapy	20% <u>coinsurance</u> for occupational therapy, physical therapy, and speech therapy	May require prior authorization.
	Skilled nursing care	20% coinsurance	20% coinsurance	Combined 120 days per person per benefit period. May require prior authorization.
	<u>Durable medical equipment</u>	20% coinsurance	20% coinsurance	May require prior authorization.
	Hospice service	20% coinsurance	Not covered	None
If your child needs dental	Children's eye exam	No charge	Age 0 through 5: No charge Age 6 through 18: No charge	None
or eye care	Children's glasses	Not covered	Not covered	No coverage for these services
	Children's dental check-up	Not covered	Not covered	No coverage for these services

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.)

Acupuncture

Long-term care

Routine foot care

Cosmetic surgery

- Non-emergency care when traveling outside the U.S.
- Weight loss programs

Dental care (Adult) (and children)

Private-duty nursing

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

Bariatric surgery

Infertility treatment

Routine eye care (Adult)

Chiropractic care

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 Minnesota Department of Commerce at 1 800-657-3602; the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform; or, Department of Health and Human Services, Center for Consumer Information, and Insurance Oversight, at 1-877-267-2323 x 61565 or www.cciio.cms.gov. For more information on your rights to continue coverage, contact Blue Cross at 1-866-873-5943. 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.mnsure.org or call 1-855-366-7873.

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 on how 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 at 1-866-873-5943; Minnesota Department of Commerce at 1 800-657-3602; the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. If you are covered under a plan offered by the State Health Plan, a city, county, school district, Service Cooperative, or church plan, you may contact the Department of Health and Human Services Health Insurance team at 1-888-393-2789.

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 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 1-855-903-2583.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-537-7720.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-855-315-4017.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-902-2583.

To see examples of how this <u>plan</u> 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 <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network prenatal care and a hospital delivery)

■The plan's overall deductible	\$1,750
■Specialist coinsurance	20%
■Hospital (facility) coinsurance	20%
■Other <u>coinsurance</u>	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	\$12,700	
In this example, Peg would pay:		
Cost Sharing		
<u>Deductibles</u>	\$1,750	
Copayments	\$10	
Coinsurance	\$1,200	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$3,020	

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■The plan's overall deductible	\$1,750
■Specialist coinsurance	20%
Hospital (facility) coinsurance	20%
■Other coinsurance	20%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

Diagnostic tests (blood work)

Prescription drugs

Total Example Cost

<u>Durable medical equipment</u> (glucose meter)

rotai Example Cost	\$ 0,000	
In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u>	\$1,750	
<u>Copayments</u>	\$100	
Coinsurance	\$40	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,910	

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■The plan's overall deductible	\$1,750
■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)

Total Evernale Cost

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<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800		
In this example, Mia would pay:			
Cost Sharing			
<u>Deductibles</u>	\$1,750		
Copayments	\$0		
Coinsurance	\$100		
What isn't covered			
Limits or exclusions	\$0		
The total Mia would pay is	\$1,850		

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

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Notice of Nondiscrimination Practices

Effective July 18, 2016

Blue Cross and Blue Shield of Minnesota and Blue Plus (Blue Cross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or gender. Blue Cross does not exclude people or treat them differently because of race, color, national origin, age, disability, or gender.

Blue Cross provides resources to access information in alternative formats and languages:

- Auxiliary aids and services, such as qualified interpreters and written information available in other formats, are available free of charge to people with disabilities to assist
 in communicating with us.
- Language services, such as qualified interpreters and information written in other languages, are available free of charge to people whose primary language is not English. If you need these services, contact us at 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711.

If you believe that Blue Cross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or gender, you can file a grievance with the Nondiscrimination Civil Rights Coordinator

- by email at: Civil.Rights.Coord@bluecrossmn.com
- by mail at: Nondiscrimination Civil Rights Coordinator

Blue Cross and Blue Shield of Minnesota and Blue Plus - M495

PO Box 64560

Eagan, MN 55164-0560

• or by telephone at: 1-800-509-5312

Grievance forms are available by contacting us at the contacts listed above, by calling 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711. If you need help filing a grievance, assistance is available by contacting us at the numbers listed above.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights

- electronically through the Office for Civil Rights Complaint Portal, available at: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf
- by telephone at: 1-800-368-1019 or 1-800-537-7697 (TDD)
- or by mail at: U.S. Department of Health and Human Services

200 Independence Avenue SW Room 509F, HHH Building

Washington DC 20204

Washington, DC 20201

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

Language Access Services:

This information is available in other languages. Free language assistance services are available by calling the toll free number below. For TTY, call 711.

Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al 1-855-903-2583. Para TTY, llame al 711.

Yog tias koj hais lus Hmoob, muaj kev pab txhais lus pub dawb rau koj. Hu rau 1-800-793-6931. Rau TTY, hu rau 711.

Haddii aad ku hadasho Soomaali, adigu waxaad heli kartaa caawimo luqad lacag la'aan ah. Wac 1-866-251-6736. Markay tahay dad maqalku ku adag yahay (TTY), wac 711.

နမ့်ာကတိုးကညီကျိုာ်င်း, တာ်ကဟ္္နာနားကျိုာ်တာမြာစားကလိတဖဉ်န္ဦးလီး. ကိုး 1-866-251-6744 လ၊ TTYအင်္ဂါ, ကိုး 711 တက္နာ်.

إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية المجانية. اتصل بالرقم 9123-569-569. للهاتف النصي اتصل بالرقم 711.

Nếu quý vị nói Tiếng Việt, có sẵn các dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Gọi số 1-855-315-4015. Người dùng TTY xin gọi 711.

Afaan Oromoo dubbattu yoo ta'e, tajaajila gargaarsa afaan hiikuu kaffaltii malee. Argachuuf 1-855-315-4016 bilbilaa. TTY dhaaf, 711 bilbilaa.

如果您說中文,我們可以為您提供免費的語言協助服務。請撥打 1-855-315-4017。聽語障專 (TTY),請撥打 711。

Если Вы говорите по-русски, Вы можете воспользоваться бесплатными услугами переводчика. Звоните 1-855-315-4028. Для использования телефонного аппарата с текстовым выходом звоните 711.

Si vous parlez français, des services d'assistance linguistique sont disponibles gratuitement. Appelez le +1-855-315-4029. Pour les personnes malentendantes, appelez le 711.

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한국어를 사용하시는 경우, 무료 언어 지원 서비스가 제공됩니다. 1-855-904-2583 으로 전화하십시오. TTY 사용자는 711 로 전화하십시오.

ຖ້າເຈົ້າເວົ້າພາສາລາວໄດ້, ມີການບໍລິການຊ່ວຍເຫຼືອພາສາໃຫ້ເຈົ້າຟຣີ. ໃຫ້ໂທຫາ 1-866-356-2423 ສໍາລັບ. TTY, ໃຫ້ໂທຫາ 711.

Kung nagsasalita kayo ng Tagalog, mayroon kayong magagamit na libreng tulong na mga serbisyo sa wika. Tumawag sa 1-866-537-7720. Para sa TTY, tumawag sa 711.

Wenn Sie Deutsch sprechen, steht Ihnen fremdsprachliche Unterstützung zur Verfügung. Wählen Sie 1-866-289-7402. Für TTY wählen Sie 711.

ប្រសិនបើអ្នកនិយាយភាសាខ្មែរមន អ្នកអាចរកបានសេវាជំនួយភាសាឥតគិតថ្លៃ។ ទូរស័ព្ទមកលេខ 1-855-906-2583។ សម្រាប់ TTY សូមទូរស័ព្ទមកលេខ 711។

Diné k'ehjí yáníłt'i'go saad bee yát'i' éí t'áájíík'e bee níká'a'doowołgo éí ná'ahoot'i'. Kojį éí béésh bee hodíílnih 1-855-902-2583. TTY biniiyégo éí 711 jį' béésh bee hodíílnih.