Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services Coverage Period: 08/01/2023 - 07/31/2024 Anthem® BlueCross and BlueShield Coverage for: Individual + Family | Plan Type: PPO INDIANA UNIVERSITY - SHIP - PROFESSIONAL PLAN: Student Advantage Health Insurance Plan



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, <u>https://eoc.anthem.com/eocdps/Q9G2SH08012023IN2230MD01</u>. 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 <u>www.healthcare.gov/sbc-glossary/</u> or call (844) 412-0752 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$350/person or \$1,050/family for In- <u>Network Providers</u> . \$700/person or \$2,100/family for Non- <u>Network Providers</u> .	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 <u>deductible?</u>	Yes. <u>Preventive care</u> for In- <u>Network Providers</u> . Dental and Vision for In- <u>Network</u> <u>Providers</u> .	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 <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
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-</u> <u>pocket limit</u> for this <u>plan</u> ?	\$5,000/person or \$10,000/family for In- <u>Network</u> <u>Providers</u> . \$5,000/person or \$10,000/family for Non- <u>Network Providers</u> .	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 limit</u> has been met.
What is not included in the <u>out-of-pocket</u> <u>limit</u> ?	Premiums, balance-billing charges, and health care this plan doesn't cover Non- <u>Network</u> Transplants	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes, Blue Access. See https://www.anthem.com/healt h-insurance/provider- directory/searchcriteria?planstat e=IN&plantype=NETWORK &planname=Blue+Access or	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an <u>Out-of-Network Provider</u> , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an <u>Out-of-Network Provider</u> for some services (such as lab work). Check with your provider before you get

	call (844) 412-0752 for a list of	services.
	<u>network providers.</u> Costs may	
	vary by site of service and how	
	the provider bills.	
Do you need a <u>referral</u>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .
to see a <u>specialist</u> ?		

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

Common		What You	Limitations, Exceptions, &		
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Other Important Information	
	Primary care visit to treat an injury or illness	PCP \$25/visit Health Center \$15/visit <u>deductible</u> does not apply	50% <u>coinsurance</u>	Virtual visits (Telehealth) benefits available.	
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	PCP \$25/visit Health Center \$15/visit <u>deductible</u> does not apply	50% <u>coinsurance</u>	Virtual visits (Telehealth) benefits available.	
	Preventive care/screening/ immunization	No charge	50% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your <u>plan</u> will pay for.	
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	50% <u>coinsurance</u>	none	
	Imaging (CT/PET scans, MRIs)	20% coinsurance	50% <u>coinsurance</u>		
If you need drugs to treat your illness or condition More information	Tier 1 - Typically Generic	\$10/prescription, <u>deductible</u> does not apply (retail) and \$20/prescription, <u>deductible</u> does not apply (home delivery)	50% <u>coinsurance</u> , <u>deductible</u> does not apply (retail) and Not covered (home delivery)	*See Prescription Drug section in the EOC. Please note that certain Specialty Drugs are only available from a	
about <u>prescription</u> <u>drug coverage</u> is available at	Tier 2 - Typically Preferred Brand & Non-Preferred Generic Drugs	\$40/prescription, <u>deductible</u> does not apply (retail) and \$80/prescription, <u>deductible</u>	50% <u>coinsurance</u> , <u>deductible</u> does not apply (retail) and Not covered (home delivery)	Specialty Pharmacy and you will not be able to get them at a Retail Pharmacy or through the	

* For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/Q9G2SH08012023IN2230MD01</u>.

0		What You			
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	- Limitations, Exceptions, & Other Important Information	
http://www.anthe m.com/pharmacyi		does not apply (home delivery)		Home Delivery (Mail Order) Pharmacy. Specialty drugs are	
nformation/ Select Drug List	Tier 3 - Typically Non-Preferred Brand and Generic drugs	<pre>\$75/prescription, deductible does not apply (retail) and \$150/prescription, deductible does not apply (home delivery)</pre>	50% <u>coinsurance</u> , <u>deductible</u> does not apply (retail) and Not covered (home delivery)	only available in a 30-day supply.	
	Tier 4 - Typically Preferred Specialty (brand and generic)	\$150/prescription, <u>deductible</u> does not apply	Not covered		
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	50% <u>coinsurance</u>	none	
surgery	Physician/surgeon fees	20% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
If you need	Emergency room care	\$100/visit	Covered as In- <u>Network</u>	Copay waived if admitted.	
immediate medical attention	Emergency medical transportation	20% coinsurance	Covered as In- <u>Network</u>	none	
	<u>Urgent care</u>	\$50/visit	50% <u>coinsurance</u>	none	
If you have a	Facility fee (e.g., hospital room)	20% coinsurance	50% <u>coinsurance</u>	none	
hospital stay	Physician/surgeon fees	20% coinsurance	50% <u>coinsurance</u>	none	
If you need mental health, behavioral health, or substance	Outpatient services	Office Visit \$25/visit Other Outpatient 20% <u>coinsurance</u>	Office Visit 50% <u>coinsurance</u> Other Outpatient 50% <u>coinsurance</u>	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatient none	
abuse services	Inpatient services	20% coinsurance	50% coinsurance	none	
	Office visits	\$25/pregnancy	50% coinsurance	One <u>copayment</u> per pregnancy	
If you are pregnant	Childbirth/delivery professional services	0% coinsurance	50% <u>coinsurance</u>	for both office visits and childbirth/delivery professional	
	Childbirth/delivery facility services	20% coinsurance	50% <u>coinsurance</u>	services. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	
If you need hale	Home health care	20% <u>coinsurance</u>	50% <u>coinsurance</u>	100 visits/benefit period	
If you need help recovering or	Rehabilitation services	\$25/visit	50% coinsurance	*See Therapy Services section in	
recovering or	Habilitation services	\$25/visit	50% <u>coinsurance</u>	EOC.	

* For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/Q9G2SH08012023IN2230MD01</u>.

Common		What You	Limitations Examplians 8		
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
have other special	Skilled nursing care	20% coinsurance	50% <u>coinsurance</u>	none	
health needs	Durable medical equipment	20% coinsurance	50% coinsurance	*See <u>Durable Medical</u> <u>Equipment</u> Section in EOC.	
	Hospice services	20% coinsurance	50% <u>coinsurance</u>	none	
If your shild	Children's eye exam	No charge	Reimbursed Up to \$30	*See Vision Services section in	
If your child needs dental or	Children's glasses	No charge	Reimbursed Up to \$55	EOC.	
eye care	Children's dental check-up	No charge	No charge	*See Dental Services section in EOC.	

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u>.)

• Acupuncture	Bariatric surgery	Cosmetic surgery			
• Dental care (Adult)	• Infertility treatment	• Long-term care			
• Routine eye care (Adult)	Routine foot care unless <u>medically</u> <u>necessary</u>	Weight loss programs			
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)					

- Private-duty nursing 100 visits/benefit period
 Chiropractic care 12 visits/benefit period combined with Home Health
- Most coverage provided outside the United States. See <u>www.bcbsglobalcore.com</u>

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: State of Indiana Department of Insurance, 311 W. Washington Street, Suite 300, Indianapolis, Indiana 46204, (800) 622-4461, (317) 232-2395, www.in.gov/idoi/3008.htm, or contact Anthem at the number on the back of your ID card. 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 or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact:

* For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/Q9G2SH08012023IN2230MD01</u>.

ATTN: Grievances and Appeals, P.O. Box 105568, Atlanta GA 30348-5568

State of Indiana Department of Insurance, 311 W. Washington Street, Suite 300, Indianapolis, Indiana 46204, (800) 622-4461, (317) 232-2395, www.in.gov/idoi/3008.htm

Does this plan provide Minimum Essential Coverage? Yes

<u>Minimum Essential Coverage</u> generally includes <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of <u>Minimum Essential Coverage</u>, you may not be eligible for the <u>premium tax credit</u>.

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 <u>plan</u> 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 <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</u> sharing 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 pre-natal care and a hospital delivery)		Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well- controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
 The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> <u>copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$350 \$25 20% 20%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$350 \$25 20% 20%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> <u>copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$350 \$25 20% 20%
This EXAMPLE event includes serviceslike:Specialistoffice visits (prenatal care)Childbirth/Delivery Professional ServicesChildbirth/Delivery Facility ServicesDiagnostic tests (ultrasounds and blood work)Specialist visit (anesthesia)		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)		This EXAMPLE event includes services like: <u>Emergency room care</u> (including medical supplies) <u>Diagnostic test</u> (x-ray) <u>Durable medical equipment</u> (crutches) <u>Rehabilitation services</u> (physical therapy)	
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay: <u>Cost Sharing</u>		In this example, Joe would pay: <u>Cost Sharing</u>		In this example, Mia would pay: <u>Cost Sharing</u>	
Deductibles	\$350	Deductibles	\$350	Deductibles	\$350
<u>Copayments</u>	\$10	<u>Copayments</u>	\$500	Copayments	\$400
<u>Coinsurance</u>	\$1,900	Coinsurance	\$100	Coinsurance	\$200
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0
The total Peg would pay is	\$2,320	The total Joe would pay is	\$970	The total Mia would pay is	\$950

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

(TTY/TDD: 711)

Albanian (Shqip): Nëse keni pyetje në lidhje me këtë dokument, keni të drejtë të merrni falas ndihmë dhe informacion në gjuhën tuaj. Për të kontaktuar me një përkthyes, telefononi (844) 412-0752

Amharic (አጣርኛ): ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማማኘት መብት አለዎት። አስተርዓሚ ለማና7ር (844) 412-0752 ይደውሉ።

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 0752-412 (844) .

Armenian (հայերեն). Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվձար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով։ Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (844) 412-0752։

Bassa (Bǎsóò Wùdù): À dyi dyi-diè-dè bě bédé bá céè-dè nìà kɛ dyí ní, ɔ mò nì dyí-bèdèìn-dè bé m ké gbo-kpá-kpá kè bỗ kpõ dé m bídí-wùdùǔn bó pídyi. Bé m ké wudu-zììn-nyò dò gbo wùdù kɛ, dá (844) 412-0752.

Bengali (বাংলা): যদি এই লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন থাকে, তাহলে আপলার ভাষায় বিলামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজল দোভাষীর সাথে কথা ব্লার জন্য (844) 412-0752 –তে কল করুল।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (844) 412-0752 သို့ ခေါ် ဆိုပါ။

Chinese (中文):如果您對本文件有任何疑問,您有權使用您的語言免費獲得協助和資訊。如需與譯員通話,請致電(844) 412-0752。

Dinka (Dinka): Na noŋ thiêëc në ke de yä thorë, ke yin noŋ loŋ bë yi kuony ku wɛr alëu bë gɛɛr yic yin ne thoŋ du ke cin wëu tääuë ke piny. Te kor yin ba jam wënë ran ye thok geryic, ke yin col (844) 412-0752.

Dutch (Nederlands): Bij vragen over dit document hebt u recht op hulp en informatie in uw taal zonder bijkomende kosten. Als u een tolk wilt spreken, belt u (844) 412-0752.

Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ هزینهای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره (412-0752 (844) تماس بگیرید.

French (Français) : Si vous avez des questions sur ce document, vous avez la possibilité d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour parler à un interprète, appelez le (844) 412-0752.

German (Deutsch): Wenn Sie Fragen zu diesem Dokument haben, haben Sie Anspruch auf kostenfreie Hilfe und Information in Ihrer Sprache. Um mit einem Dolmetscher zu sprechen, bitte wählen Sie (844) 412-0752.

Greek (Ελληνικά) Αν έχετε τυχόν απορίες σχετικά με το παρόν έγγραφο, έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας δωρεάν. Για να μιλήσετε με κάποιον διερμηνέα, τηλεφωνήστε στο (844) 412-0752.

Gujarati (ગુજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ચ વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો (844) 412-0752.

Haitian Creole (Kreyòl Ayisyen): Si ou gen nenpòt kesyon sou dokiman sa a, ou gen dwa pou jwenn èd ak enfòmasyon nan lang ou gratis. Pou pale ak yon entèprèt, rele (844) 412-0752.

Hindi (हिंदी): अगर आपके पास इस दस्तावेज़ के बारे में कोई प्रश्न हैं, तो आपको निःशुल्क अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। दुभाषिये से बात करने के लिए, कॉल करें(844) 412-0752 ।

Hmong (White Hmong): Yog tias koj muaj lus nug dab tsi ntsig txog daim ntawv no, koj muaj cai tau txais kev pab thiab lus qhia hais ua koj hom lus yam tsim xam tus nqi. Txhawm rau tham nrog tus neeg txhais lus, hu xov tooj rau (844) 412-0752.

Igbo (Igbo): O bụr ụ na į nwere ajujų o bula gbasara akwukwo a, į nwere ikike inweta enyemaka na ozi n'asusu gi na akwughi ugwo o bula. Ka gi na okowa okwu kwuo okwu, kpoo (844) 412-0752.

Ilokano (Ilokano): Nu addaan ka iti aniaman a saludsod panggep iti daytoy a dokumento, adda karbengam a makaala ti tulong ken impormasyon babaen ti lenguahem nga awan ti bayad na. Tapno makatungtong ti maysa nga tagipatarus, awagan ti (844) 412-0752.

Indonesian (Bahasa Indonesia): Jika Anda memiliki pertanyaan mengenai dokumen ini, Anda memiliki hak untuk mendapatkan bantuan dan informasi dalam bahasa Anda tanpa biaya. Untuk berbicara dengan interpreter kami, hubungi (844) 412-0752.

Italian (Italiano): In caso di eventuali domande sul presente documento, ha il diritto di ricevere assistenza e informazioni nella sua lingua senza alcun costo aggiuntivo. Per parlare con un interprete, chiami il numero (844) 412-0752

Japanese (日本語): この文書についてなにかご不明な点があれば、あなたにはあなたの言語で無料で支援を受け情報を得る権利があります。通訳と話すには、(844) 412-0752 にお電話ください。

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Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ(844) 412-0752 ។

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