

BCBSND: North Dakota Public Employees Retirement System Dakota Plan

Coverage Period: 07/01/2011 – 06/30/2013

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Single, Family | Plan Type: PPO



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.BCBSND.com or by calling 1-800-223-1704.

| Important Questions | Answers | Why this Matters: |
|---|--|---|
| What is the overall <u>deductible</u> ? | For in-network providers \$400 person / \$1,200 family For out-of-network providers \$400 person / \$1,200 family Doesn't apply to preventive care or prescription drugs. Copays and coinsurance do not apply to the deductible. | You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u> . |
| Are there other <u>deductibles</u> for specific services? | Yes. \$500 for infertility services. There are no other specific <u>deductibles</u> . | You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this plan begins to pay for these services. |
| Is there an <u>out-of-pocket limit</u> on my expenses? | Yes. For in-network providers \$1,150 person / \$2,700 family For out-of-network providers \$1,650 person / \$3,700 family | The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses. |
| What is not included in the <u>out-of-pocket limit</u> ? | Premiums, copays, prescription drug services, infertility services, balance-billed charges, and health care this plan doesn't cover. | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> . |
| Is there an overall annual limit on what the plan pays? | No. | The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits. |

Questions: Call 1-800-223-1704 or visit us at www.BCBSND.com.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.BCBSND.com/sbc or call 1-800-223-1704 to request a copy.

| | | |
|--|--|---|
| Does this plan use a network of providers? | Yes. See www.BCBSND.com , www.nd.gov/ndpers or call 1-800-223-1704 for a list of participating providers. | If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers . |
| Do I need a referral to see a specialist? | No. You don't need a referral to see a specialist. | You can see the specialist you choose without permission from this plan. |
| Are there services this plan doesn't cover? | Yes. | Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about excluded services . |



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use **network providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

| Common Medical Event | Services You May Need | Basic Plan After Deductible Amount | PPO Plan After Deductible Amount | Limitations & Exceptions |
|---|--|------------------------------------|----------------------------------|---|
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | \$30 copay/visit | \$25 copay/visit | Deductible is waived. |
| | Specialist visit | \$30 copay/visit | \$25 copay/visit | Deductible is waived. |
| | Other practitioner office visit | \$30 copay/visit | \$25 copay/visit | Deductible is waived. |
| | Preventive care/ screening/immunization | No Charge | No Charge | 25% coinsurance for prostate cancer screening out-of-network and 20% coinsurance for prostate cancer screening in-network. No charge for immunizations. |

| Common Medical Event | Services You May Need | Basic Plan After Deductible Amount | PPO Plan After Deductible Amount | Limitations & Exceptions |
|---|--|--|---|--|
| If you have a test | Diagnostic test (x-ray, blood work) | 25% coinsurance | 20% coinsurance | None |
| | Imaging (CT/PET scans, MRIs) | 25% coinsurance | 20% coinsurance | None |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.BCBSND.com . | Formulary drugs Generic | \$5 copay/prescription; 15% coinsurance | \$5 copay/prescription; 15% coinsurance | Covers up to a 34 day supply. Two copays for a 35-100 day supply. \$1,000 coinsurance maximum per person per benefit period. |
| | Formulary drugs Brand Name | \$20 copay/prescription; 25% coinsurance | \$20 copay/prescription; 25% coinsurance | Covers up to a 34 day supply. Two copays for a 35-100 day supply. \$1,000 coinsurance maximum per person per benefit period. |
| | Nonformulary drugs | \$25 copay/ prescription; 50% coinsurance | \$25 copay/prescription; 50% coinsurance | Covers up to a 34 day supply. Two copays for a 35-100 day supply. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 25% coinsurance | 20% coinsurance | None |
| | Physician/surgeon fees | 25% coinsurance | 20% coinsurance | None |
| If you need immediate medical attention | Emergency room services | \$50 copay/visit; 20% coinsurance | \$50 copay/visit; 20% coinsurance | |
| | Emergency medical transportation | 25% coinsurance | 20% coinsurance | None |
| | Urgent care | \$30 copay/visit | \$25 copay/visit | Deductible is waived. |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 25% coinsurance | 20% coinsurance | None |
| | Physician/surgeon fee | 25% coinsurance | 20% coinsurance | None |

| Common Medical Event | Services You May Need | Basic Plan After Deductible Amount | PPO Plan After Deductible Amount | Limitations & Exceptions |
|---|--|--------------------------------------|--------------------------------------|--|
| If you have mental health, behavioral health, or substance abuse needs | Mental/Behavioral health outpatient services | 0%/20% coinsurance | 0%/20% coinsurance | First 5 hours plan pays 100%. |
| | Mental/Behavioral health inpatient services | 25% coinsurance | 20% coinsurance | None |
| | Substance use disorder outpatient services | 0%/20% coinsurance | 0%/20% coinsurance | First 5 visits plan pays 100%. |
| | Substance use disorder inpatient services | 25% coinsurance | 20% coinsurance | None |
| If you are pregnant | Prenatal and postnatal care | 25% coinsurance | 20% coinsurance | Deductible is waived. |
| | Delivery and all inpatient services | 25% coinsurance | 20% coinsurance | Deductible is waived for delivery services received from a PPO health care provider when a member is enrolled under the prenatal plus program. |
| If you need help recovering or have other special health needs | Home health care | 25% coinsurance | 20% coinsurance | None |
| | Rehabilitation services | \$25 copay/visit; 25% coinsurance | \$20 copay/visit; 20% coinsurance | Deductible is waived. |
| | Habilitation services | Not Covered | Not Covered | |
| | Skilled nursing care | 25% coinsurance | 20% coinsurance | None |
| | Durable medical equipment | 25% coinsurance | 20% coinsurance | None |
| | Hospice service | 25% coinsurance | 20% coinsurance | None |
| If your child needs dental or eye care | Eye exam | Not Covered | Not Covered | |
| | Glasses | Not Covered | Not Covered | |
| | Dental check-up | Not Covered | Not Covered | |

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Acupuncture
- Cosmetic surgery
- Dental care (Adult)
- Habilitation services
- Long-term care
- Pediatric dental and vision care
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Bariatric surgery
- Chiropractic care
- Hearing aids; \$3000 every 3 years for Members under age 18
- Infertility treatment; \$20,000 lifetime maximum
- Most coverage provided outside the United States. See www.BCBSND.com
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-223-1704. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact:

- Blue Cross Blue Shield of North Dakota at 1-800-223-1704 or www.BCBSND.com
- The Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform
- North Dakota Insurance Department at 1-701-328-2440 or 1-800-247-0560 or www.nd.gov/ndins/contact

Additionally, a consumer assistance program can help you file your appeal. Contact the North Dakota Insurance Department to schedule an appointment with the Consumer Assistance Center. Call 1-701-328-2440 or 1-800-247-0560.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-223-1704.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-223-1704.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-223-1704.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-223-1704.

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$5,620
- Patient pays \$1,920

Sample care costs:

| | |
|----------------------------|----------------|
| Hospital charges (mother) | \$2,700 |
| Routine obstetric care | \$2,100 |
| Hospital charges (baby) | \$900 |
| Anesthesia | \$900 |
| Laboratory tests | \$500 |
| Prescriptions | \$200 |
| Radiology | \$200 |
| Vaccines, other preventive | \$40 |
| Total | \$7,540 |

Patient pays:

| | |
|----------------------|----------------|
| Deductibles | \$0 |
| Copays | \$20 |
| Coinsurance | \$1,700 |
| Limits or exclusions | \$200 |
| Total | \$1,920 |

These numbers assume the patient has given notice of her pregnancy to the plan. If you are pregnant and have not given notice of your pregnancy, your costs may be higher. For more information, please contact Blue Cross Blue Shield of North Dakota at 1-800-223-1704.

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$3,630
- Patient pays \$1,770

Sample care costs:

| | |
|--------------------------------|----------------|
| Prescriptions | \$2,900 |
| Medical Equipment and Supplies | \$1,300 |
| Office Visits and Procedures | \$700 |
| Education | \$300 |
| Laboratory tests | \$100 |
| Vaccines, other preventive | \$100 |
| Total | \$5,400 |

Patient pays:

| | |
|----------------------|----------------|
| Deductibles | \$70 |
| Copays | \$800 |
| Coinsurance | \$700 |
| Limits or exclusions | \$200 |
| Total | \$1,770 |

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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