



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.empireblue.com or by calling 1-800-453-0113.

Important Questions	Answers	Why this Matters:
What is the overall deductible ?	\$0	See the chart starting on page 2 for your costs for services this plan covers.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	No	There's no limit on how much you could pay during a coverage period for your share of the cost of covered services.
What is not included in the out-of-pocket limit ?	This plan has no out-of-pocket limit . Premiums, balanced-billed charges, and health care this plan does not cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
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.
Does this plan use a network of providers ?	Yes. For a list of preferred providers , see www.empireblue.com or call 1-800-453-0113 for In Network providers.	You must use an in network provider. Plan does not cover for services provided by an out of network provider.
Do I need a referral to see a specialist ?	No.	You may self refer to any in network provider. Or you may have your primary care provider refer you to any in network provider.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 6. See your policy or plan document for additional information about excluded services .

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- **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 in-network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$15 Copay/Visit	Not Covered	—————none—————
	Specialist visit	\$15 Copay/Visit	Not Covered	—————none—————
	Other practitioner office visit	\$15 Copay/Visit for Chiropractor.	Not Covered	Failure to obtain pre-authorization may result in non coverage or reduced benefits for In Network. There may be other levels of cost share that are contingent on how services are provided, please see your formal contract of coverage for a complete explanation.
	Preventive care/screening/immunization	No Charges	Not Covered	—————none—————
If you have a test	Diagnostic test (x-ray, blood work)	\$15 Copay/Visit	Not Covered	Failure to obtain pre-authorization may result in non coverage or reduced benefits for In Network.
	Imaging (CT/PET scans, MRIs)	\$15 Copay/Visit	Not Covered	Failure to obtain pre-authorization may result in non coverage or reduced benefits for In Network.

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Nassau County: Direct HMO

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

Coverage Period: 01/01/2014-12/31/2014

Coverage for: Individual | Plan Type: HMO

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.[insert] .	Generic drugs	\$5 Copay/ Prescription for Retail and Mail Order	Not Covered	Retail Program- One copay required for up to a 30-day supply. Mail Order Program- Only two copays required for a 90-day supply.
	Preferred brand drugs	\$15 Copay/ Prescription for Retail and Mail Order	Not Covered	Retail Program- One copay required for up to a 30-day supply. Mail Order Program- Only two copays required for a 90-day supply.
	Non-preferred brand drugs	\$25 Copay/ Prescription for Retail and Mail Order	Not Covered	Retail Program- One copay required for up to a 30-day supply. Mail Order Program- Only two copays required for a 90-day supply.
	Specialty drugs	Covered through Cura Scripts 1-800-870-6419	Not Covered	Retail Program- One copay required for up to a 30-day supply. Mail Order Program- Only two copays required for a 90-day supply.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charges	Not Covered	Failure to obtain pre-authorization may result in non coverage or reduced benefits for In Network.
	Physician/surgeon fees	No Charges	Not Covered	Failure to obtain pre-authorization may result in non coverage or reduced benefits for In Network.
If you need immediate medical attention	Emergency room services	\$35 Copay/Visit	Not Covered	Waived if admitted within 24 hours.
	Emergency medical transportation	No Charges	Not Covered	—————none—————
	Urgent care	\$15 Copay/Visit	Not Covered	—————none—————
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charges	Not Covered	Failure to obtain pre-authorization may result in non coverage or reduced benefits for In Network.

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	Physician/surgeon fee	No Charges	Not Covered	Failure to obtain pre-authorization may result in non coverage or reduced benefits for In Network.
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	\$15 Copay/Visit for Outpatient Visits in Office and no charge for Outpatient Visits in Facility.	Not Covered	Failure to obtain pre-authorization may result in non coverage or reduced benefits.
	Mental/Behavioral health inpatient services	No Charges.	Not Covered	Failure to obtain pre-authorization may result in non coverage or reduced benefits.
	Substance use disorder outpatient services	\$15 Copay/Visit for Outpatient Visits in Office and no charge for Outpatient Visits in Facility.	Not Covered	Failure to obtain pre-authorization may result in non coverage or reduced benefits.
	Substance use disorder inpatient services	No Charges	Not Covered	Failure to obtain pre-authorization may result in non coverage or reduced benefits.
If you are pregnant	Prenatal and postnatal care	No Charges	Not Covered	—————none—————
	Delivery and all inpatient services	No Charges	Not Covered	Failure to obtain pre-authorization may result in non coverage or reduced benefits for In Network.

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If you need help recovering or have other special health needs	Home health care	No Charges	Not Covered	Coverage is limited up to 200 visits per calendar year.
	Rehabilitation services	\$15 Copay/Visit	Not Covered	Coverage is limited up to 30 visits per calendar year for Physical, Speech and occupational therapy. Failure to obtain pre-authorization may result in non coverage or reduced benefits for In Network. There may be other levels of cost share that are contingent on how services are provided, please see your formal contract of coverage for a complete explanation.
	Habilitation services	\$15 Copay/Visit	Not Covered	Coverage is limited up to 30 visits per calendar year for Physical, Speech and occupational therapy. Failure to obtain pre-authorization may result in non coverage or reduced benefits for In Network. There may be other levels of cost share that are contingent on how services are provided, please see your formal contract of coverage for a complete explanation.
	Skilled nursing care	No Charges	Not Covered	Coverage is limited up to 365 days per calendar year. Failure to obtain pre-authorization may result in non coverage or reduced benefits for In Network.

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	Durable medical equipment	20% Coinsurance	Not Covered	Failure to obtain pre-authorization may result in non coverage or reduced benefits for In Network.
	Hospice service	No Charges	Not Covered	Coverage is limited up to 210 days per lifetime.
If your child needs dental or eye care	Eye exam	\$ 5	Up to \$40 allowance	Coverage is limited once per 12 months, \$130 allowance
	Glasses	\$ 10	Up to \$25(Single vision), \$40 (Bifocal), \$55 (Trifocal) allowance	Coverage is limited once per 12 months, \$130 allowance
	Dental check-up	Not Covered	Not Covered	—————none—————

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.)

- Cosmetic surgery
- Dental care (Adult)
- Hearing aids
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- 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.)

- Acupuncture
- Bariatric surgery
- Infertility treatment
- Routine eye care (Adult)
- Most coverage provided outside the United States. See www.bcbs.com/bluecardworldwide

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- Chiropractic care

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 [1-800-453-0113]. 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:

Empire BlueCross Blue Shield,
P.O. Box 1407,
Church Street Station,
New York, NY 10008.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

[Insert heading and applicable tagline(s):

Language Access Services:

[Spanish (Español): Para obtener asistencia en Español, llame al 1-800-453-0113.]

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[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-453-0113.]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-453-0113.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-453-0113.]

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

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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 \$ 7,110
- Patient pays \$ 430

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	\$280
Coinsurance	\$0
Limits or exclusions	\$150
Total	\$430

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

- Amount owed to providers: \$5,400
- Plan pays \$ 4,590
- Patient pays \$ 810

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	\$0
Copays	\$480
Coinsurance	\$250
Limits or exclusions	\$80
Total	\$810

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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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