**Benefit Summary**

Plan Design For: Associations  
Plan Name: Plan 14  
Effective Date: February 1, 2020

*The following Benefit Summary is only a brief, non-legal outline of the benefits offered.*

## IN-NETWORK

### Deductible (Embedded*)
$4,000 Individual / $8,000 Family

### Coinsurance (Shown as percentages below)
N/A

### Standard Out-of-Pocket
N/A

### Standard Out-of-Pocket: Allowable charges for Coinsurance are paid at 100% after the Standard Out-of-Pocket is met.

#### In-Network Maximum Out-of-Pocket
Includes Deductible, Co-pays and Coinsurance

- **Deductible, 100%**
- **Deductible, 60%**

#### Physician Services in the Office
Excluding Obstetrical Delivery, Dialysis Treatment, Chemotherapy, Radiation and Second Surgical Opinion

- **Deductible, 100%**
- **Deductible, 60%**

#### Other Physician Services
Inpatient/Outpatient hospital, allergy injections, anesthesia services, radiology, chemotherapy, dialysis, pathology, obstetrical delivery, initial new born pediatric exam and all other outpatient/office services

#### Wellness Benefits – Based on the Health Care Reform Guidelines refer to www.healthcare.gov

- **100%**
- **Not Covered**

#### Sustained Health Services ($500 annual maximum)

- **100%**
- **Not Covered**

**Annual Physicals and Sustained Health Services are only covered at a Primary Care Provider.**

### Chiropractic Benefits ($500 annual maximum)

- **Deductible, 100%**
- **Deductible, 60%**

### Independent Labs

- **100%**
- **Deductible, 60%**

### Ambulance

- **Deductible, 100%**
- **In-Network Deductible, 100%**

### Urgent Care

- **Deductible, 100%**
- **Deductible, 60%**

### Emergency Room Facility Charges**

- **Deductible, 100%**
- **Deductible, 100%**

### Emergency Room Professional Charges**

- **Deductible, 100%**
- **Deductible, 100%**

### MENTAL HEALTH AND SUBSTANCE ABUSE BENEFITS

### Prescriptions Mandatory Generic

#### (Includes diabetic supplies and oral contraceptives)

- **Deductible, 100%**
- **60% after Co-pay**
- **Not Covered**

### Specialty Drug – BriovaRx Specialty Pharmacy Only

1-877-259-9428 for inquiries regarding this benefit

- **Deductible, 100%**

### Benefit Maximums

**Annual / Lifetime Maximum**

- **Unlimited**

---

*Embedded Deductible*: An individual deductible “embedded” within the family deductible. Before the insurance benefits begin the individual must meet the embedded individual deductible amount, which is equal to the single coverage deductible.
IMPORTANT NUMBERS
Customer Service: 1-800-760-9290
Pre-Authorization: 1-800-327-3238
Pre-Authorization for MRI, MRA, PET, CT & CAT scans: 1-866-500-7664
Pre-Authorization for Mental Health and Substance Abuse: 1-800-868-1032

SERVICES AND SUPPLIES THAT ARE NOT PAID FOR
Some services or supplies you receive may not be covered under this health coverage. Expenses for the following will not be paid:

- Any service or supply that is not medically necessary. However, if a service is determined to be not medically necessary because it was not rendered in the least costly setting, covered expenses will be paid in an amount equal to the amount payable had the service been rendered in the least costly setting.
- Custodial care. This is care meant simply to help people who cannot take care of themselves.
- Cosmetic or re-constructive procedures, unless following a mastectomy.
- Investigational or experimental services.
- Any treatment for surgery for obesity, weight reduction, weight control or complications there from, reversal or re-constructive procedures resulting from such treatment.
- Services or supplies related to dysfunctional conditions of the muscles of mastication, malposition, or deformities of the jawbone, orthognathic deformities or TMJ (Temporomandibular Joint Disorder including, but not limited to, surgical treatment, appliances and orthodontia.)
- Treatment resulting from acts of war or military service.
- Services you are not charged for in VA hospitals or other kinds of hospitals or agencies.
- Any service or supply provided by a member of the patient’s family or by the patient, including the dispensing of drugs. A member of the patient’s family means spouse, parent, grandparent, brother, sister, child or spouse’s parent.
- Services or supplies you received before you had coverage under this group contract or after you no longer have this coverage.
- Luxury or convenience items and travel expenses, whether or not recommended by a physician.
- Services or supplies payable by Medicare, workers compensation or any other government or private program.
- Prescription drug orders by sitters or companions; private duty services by RNs and LPNs unless these services are part of an approved home health or hospice program.
- Reversals of tubal ligations or vasectomies.
- Prescription drugs bought at a doctor’s office, skilled nursing home, hospital or any other place that is not a pharmacy licensed to dispense drugs in the state where it is operated.
- Any service or treatment for complications resulting from any non-covered procedures.
- Any service or supply rendered to a member for diagnosis or treatment of infertility.
- Any service or supply rendered to a member for the diagnosis or treatment to change gender or to improve or restore sexual function.
- Relationship counseling, including marriage counseling, for the treatment of pre-marital, marital or relationship dysfunction.
- Services and supplies related to routine foot care.
- Food supplements, even if the supplements are ordered or prescribed by a physician.
- Prescription drugs used for weight control, obesity, cosmetic purposes, hair growth or fertility.
- Any service or supply the member is not legally obligated to pay.
- Services for the removal of impacted teeth.
- Eyeglasses, contact lenses (except after cataract surgery), hearing aids and examination for the prescription or fitting thereof and any hospital or physician charges related to refractive care.
- Any medical social services, occupational, visual, speech, recreational, behavioral, educational or play therapy or bio-feedback, except when part of a pre-authorized home health plan or hospice care program.
- Dental services, except for dental treatment up to 6 months after an accident.
- Services and supplies received for the treatment of any work related accident or illness.
- Durable Medical Equipment at an out-of-network provider.
- Cranial Orthotics
- Hypnism
- Pre-conception testing, pre-conception counseling or pre-conception genetic testing

SERVICES AND SUPPLIES REQUIRING PREAUTHORIZATION
For Pre-Authorization: Call 1-800-327-3238 for the following Services:
- Durable Medical Equipment over $500, network only
- All inpatient hospital or skilled nursing facility admissions and in-patient psychiatric
- Home health care, hospice care or inpatient physical rehabilitation
- Outpatient psychiatric care, outpatient procedures for Chemotherapy or Radiation Therapy (one time notification), Hysterectomy, Septoplasty, Sclerotherapy, all Cosmetic procedures, Investigational procedures performed in outpatient or office setting, all inpatient hospital or skilled nursing facility admissions.
- Services and supplies related to human organ and tissue transplants required to use Blue Distinction Centers of Excellence.
- Benefits will be reduced or declined if required pre-authorizations are not obtained.
- To receive pre-authorization for the following procedures: computed tomography (CT), computerized axial tomography (CAT), magnetic resonance imaging (MRI), magnetic resonance anagramm (MRA) or positron emission tomography (PET) scans. Call 1-866-500-7664
- Mental Health and Substance Abuse Services must be Pre-Authorized by CBA prior to services being rendered. Call 1-800-868-1032

NOTICE OF OUR PRIVACY POLICIES AND PRACTICES
This Notice has been prepared to inform you of our practices related to information we collect about you. When necessary to provide our products and services to you, we may disclose any of the information we collect, as described below, to companies that provide services on our behalf and to affiliated and nonaffiliated third parties (such as health care providers who furnish treatment to you or other insurers to coordinate benefits). Otherwise, we do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

If you are a plan sponsor or group policyholder, this Privacy Notice describes our practices for safeguarding nonpublic personal financial information that we collect about participants and beneficiaries of your employee benefit plan(s).

Information we collect and maintain: We collect information about you from the following sources:
- Information we receive from you on applications or on other forms
- Information we obtain from your transactions with us, our affiliates, or others
- Information we receive from consumer-reporting agencies

How we protect information: We restrict access to nonpublic personal information about you to our employees who need to know the information to provide our products and services to you and as permitted by law. We maintain physical, electronic and procedural safeguards that comply with applicable legal requirements to guard your personal financial information. We have installed usernames, passwords and other safety features on our Web applications to help ensure that the information about you that we collect and maintain remains safe and secure.

Changes to this Notice: We may amend our privacy policies and practices at any time, and we will inform you of any material changes as required by law.
YOU DO NOT NEED TO DO ANYTHING IN RESPONSE TO THIS NOTICE. (06/2018)

Non-Discrimination Statement and Foreign Language Access

We do not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation or health status in our health plans, when we enroll members or provide benefits.

If you or someone you’re assisting is disabled and needs interpretation assistance, help is available at the contact number posted on our website or listed in the materials included with this notice (TDD: 711).

Free language interpretation support is available for those who cannot read or speak English by calling one of the appropriate numbers listed below.

If you think we have not provided these services or have discriminated in any way, you can file a grievance by emailing contact@hcrc.compliance.com or by calling our Compliance area at 1-800-832-9686 or the U.S. Department of Health and Human Services, Office for Civil Rights at 1-800-368-1019 or 1-800-537-7697 (TDD).

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de este plan de salud, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-844-396-0183. (Spanish)

Nếu quý vị, hoặc là người mà quý vị đang giúp đỡ, có những câu hỏi quan tâm về chương trình sức khỏe này, quý vị sẽ được giúp đỡ với các thông tin bằng ngôn ngữ của quý vị miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-844-389-4838 (Vietnamese)

이 건강보험에 관하여 궁금한 사항 혹은 질문이 있으시면 1-844-396-0187로 연락해 주십시오. 귀하의 비용 부담없이 한국어로 도와드립니다. (Korean)

Kung ikaw, o ang iyong tinutulungan, ay may mga katanungan tungkol sa planong pangkalusugang ito, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika nang walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-844-389-4839. (Tagalog)

Если у Вас или лица, которому вы помогаете, имеются вопросы по поводу Вашего плана медицинского обслуживания, то Вы имеете право на бесплатное получение помощи и информации на русском языке. Для разговора с переводчиком позвоните по телефону 1-844-389-4840. (Russian)

إن كان لديك أو لدى شخص تساعدوه أسئلة بخصوص خطة الصحة هذه، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أي تكلفة للتحدث مع مترجم اتصل ب 1-844-396-0189. (Arabic)
Si ou menm ouswa yon moun w ap ede gen desan plan sante sa a, se dwa w pou resevwa asitans ak enfòmasyon nan lang ou pale a, san ou pa gen pou peye pou sa. Pou pale avèk yon entèprèt, rele nan 1-844-398-6232. (French/Haitian Creole)

Si vous, ou quelqu’un que vous êtes en train d’aider, avez des questions à propos de ce plan médical, vous avez le droit d’obtenir gratuitement de l’aide et des informations dans votre langue. Pour parler à un interprète, appelez le 1-844-396-0190. (French)

Jeśli Ty lub osoba, której pomagasz, macie pytania odnośnie planu ubezpieczenia zdrowotnego, masz prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 1-844-396-0186. (Polish)

Se você, ou alguém a quem você está ajudando, tem perguntas sobre este plano de saúde, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-844-396-0182. (Portuguese)

Se tu o qualcuno che stai aiutando avete domande su questo piano sanitario, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare 1-844-396-0184. (Italian)

あなた、またはあなたがお世話をされている方が、この健康保険についてご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合、1-844-396-0185 までお電話ください。 (Japanese)

Falls Sie oder jemand, dem Sie helfen, Fragen zu diesem Krankenversicherungsplan haben bzw. hat, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-844-396-0191 an. (German)

اکر شما یا فردی که به او کمک می کنید سوالاتی درباره این برنامه به داشتی داشته باشید، حق این را دارد که کمک و اطلاعات به زبان خود را به طور رایگان دریافت کنید. برای صحبت کردن با متجم، لطفاً با شماره 1-844-398-184-1 تماس حاصل نمایید. (Persian-Farsi)

Ni da doodago t’áá háída biká’aná nilwo’ígíí dií Bëceso Ìách’ágh naa’nilgi háá’ída yí na’ idil kidgo, níha’áhöót’í’ nihi ká’a’doó wolgo kwíi ha’áti’ishíj bi na’idokidigi doo bik’è’mílúágóó. Ata’ halné’è la’ bich’í’ ha desdzih ninízingo, koji’ bëesh be hólne’ 1-844-516-6328. (Navajo)