

BridgeSpan Health Company: BridgeSpan Exchange Catastrophic

Coverage Period: Beginning on or after 01/01/2014

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

Coverage for: Individual & Eligible 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.BridgeSpanHealth.com or by calling 1 (855) 857-9956. (Note: the Uniform Glossary can be accessed at: www.cciio.cms.gov.)

| Important Questions | Answers | Why this Matters: |
|---|---|---|
| What is the overall deductible ? | In-network: \$6,350 per insured / \$12,700 per family per calendar year. Out-of-network: \$12,500 per insured per calendar year. Doesn't apply to certain preventive care or upfront office visits benefits. Amounts in excess of the allowed amount do not count toward the deductible . | You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible 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 deductible . |
| 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? | Yes. In-network: \$6,350 per insured / \$12,700 per family per calendar year. Out-of-network: \$12,500 per insured per calendar year. | The out-of-pocket limit 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 out-of-pocket limit ? | Premiums , balance-billed charges, and health care this plan doesn't cover. | Even though you pay these expenses, they don't count toward the out-of-pocket limit . |
| Does this plan use a network of providers ? | Yes. See www.BridgeSpanHealth.com or call 1 (855) 857-9956 for lists of in-network or out-of-network 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 . |

Questions: Call 1 (855) 857-9956 or visit us at www.BridgeSpanHealth.com.

If you aren't clear about any of the bolded terms used in this form, see the Glossary.

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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 provider's office or clinic | Primary care visit to treat an injury or illness | \$20 copay / each upfront visit, other services 0% co-insurance; 0% coinsurance each additional visit | 0% coinsurance | Copayment applies to each in-network upfront visit only, deductible waived (limit of 3 upfront visits per year). |
| | Specialist visit | \$20 copay / each upfront visit, other services 0% co-insurance; 0% coinsurance each additional visit | 0% coinsurance | |
| | Other practitioner office visit | 0% coinsurance for chiropractic care | 0% coinsurance for chiropractic care | Coverage is limited to 12 chiropractic visits / year. |
| | Preventive care/ screening/immunization | No charge | 0% coinsurance | —————none————— |
| If you have a test | Diagnostic test (x-ray, blood work) | 0% coinsurance | 0% coinsurance | —————none————— |
| | Imaging (CT/PET scans, MRIs) | 0% coinsurance | 0% coinsurance | |
| If you need drugs to treat your illness or | Generic drugs | 0% coinsurance | | Coverage is limited to a 30-day supply retail or 90-day supply mail order. |
| | Preferred brand drugs | 0% coinsurance | | |

| 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 |
|---|--|---|---|---|
| condition More information about prescription drug coverage is available at www.RegenceRx.com . | Non-preferred brand drugs | Not covered | | You are responsible for the difference in cost between a dispensed brand-name drug and the equivalent generic drug, in addition to the copayment and/or coinsurance . After you meet the in-network deductible , you are not responsible for any copayment and/or coinsurance when you fill the following covered prescription medications which are on the essential formulary, at a participating pharmacy: category 1 generic, category 2 generic, category 1 brand-name, category 2 brand-name, and specialty medications. The first fill for specialty medications may be provided at a retail pharmacy, additional refills must be provided at a specialty pharmacy. |
| | Specialty drugs | 0% coinsurance | | |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 0% coinsurance | 0% coinsurance | —————none————— |
| | Physician/surgeon fees | 0% coinsurance | 0% coinsurance | —————none————— |
| If you need immediate medical attention | Emergency room services | 0% coinsurance | 0% coinsurance | —————none————— |
| | Emergency medical transportation | 0% coinsurance | 0% coinsurance | —————none————— |
| | Urgent care | 0% coinsurance | 0% coinsurance | —————none————— |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 0% coinsurance | 0% coinsurance | —————none————— |
| | Physician/surgeon fee | 0% coinsurance | 0% coinsurance | —————none————— |
| If you have mental health, behavioral health, or substance abuse needs | Mental/Behavioral health outpatient services | 0% coinsurance | 0% coinsurance | —————none————— |
| | Mental/Behavioral health inpatient services | 0% coinsurance | 0% coinsurance | |

| 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 |
|--|--|---|---|--|
| | Substance use disorder outpatient services | 0% coinsurance | 0% coinsurance | |
| | Substance use disorder inpatient services | 0% coinsurance | 0% coinsurance | |
| If you are pregnant | Prenatal and postnatal care | 0% coinsurance | 0% coinsurance | Maternity care complications are covered the same as any injury or illness. |
| | Delivery and all inpatient services | 0% coinsurance | 0% coinsurance | |
| If you need help recovering or have other special health needs | Home health care | 0% coinsurance | 0% coinsurance | —————none————— |
| | Rehabilitation services | 0% coinsurance | 0% coinsurance | Coverage is limited to 20 outpatient visits / year for rehabilitation and habilitation services combined. |
| | Habilitation services | 0% coinsurance | 0% coinsurance | Coverage is limited to 20 outpatient visits / year for rehabilitation and habilitation services combined. |
| | Skilled nursing care | 0% coinsurance | 0% coinsurance | Coverage is limited to 30 inpatient days / year. |
| | Durable medical equipment | 0% coinsurance | 0% coinsurance | —————none————— |
| | Hospice service | 0% coinsurance | 0% coinsurance | Coverage is limited to 14 respite days / lifetime. |
| If your child needs dental or eye care | Eye exam | 0% coinsurance | 0% coinsurance | Coverage is limited to insureds under the age of 19. Coverage is limited to one routine exam / year. |
| | Glasses | 0% coinsurance | 0% coinsurance | Coverage is limited to insureds under the age of 19. Coverage is limited to one pair of lenses (2 lenses) and one standard frame / calendar year. Contacts may be selected instead of frames and lenses. |
| | Dental check-up | 0% coinsurance | 0% coinsurance | Coverage is limited to insureds under the age of 19. |

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
- Bariatric surgery
- Cosmetic surgery, except congenital anomalies
- Dental care (Adult)
- Hearing aids
- Infertility treatment
- Long-term care
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care except for diabetic patients
- Weight loss programs except for nutritional counseling
- Vision hardware (Adult)

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.)

- Chiropractic care
- Non-emergency care when traveling outside the U.S.

Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the plan at 1 (855) 857-9956. 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:

Contact the Idaho Department of Insurance at 1 (800) 721-3272 or www.doi.idaho.gov.

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?

In order for certain types of health coverage (for example, individually purchased insurance or job-based coverage) to qualify as minimum essential coverage, the plan must pay, on average, at least 60 percent of allowed charges for covered services. This is called the “minimum value standard.” **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

SPANISH (Español): Para obtener asistencia en Español, llame al 1 (855) 857-9956.

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 \$1,040
- Patient pays \$6,500

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 | \$6,350 |
| Copays | \$0 |
| Coinsurance | \$0 |
| Limits or exclusions | \$150 |
| Total | \$6,500 |

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

- Amount owed to providers: \$5,400
- Plan pays \$50
- Patient pays \$5,350

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 | \$5,270 |
| Copays | \$0 |
| Coinsurance | \$0 |
| Limits or exclusions | \$80 |
| Total | \$5,350 |

Note: These numbers assume the patient is participating in our diabetes wellness program. If you have diabetes and do not participate in the wellness program, your costs may be higher. For more information about the diabetes wellness program, please contact: 1 (855) 857-9956.

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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