**Texas Operators Association: HSA Plan** 

Coverage for: Individual/Family / Plan Type: HSA

Coverage Period: 01/01/2022 - 12/31/2022

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, call 1-800-521-2227 or at https://policy-srv.box.com/s/vgzeodaqugkcxzxm5ek9r3nl9v87dddi.

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 1-855-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-Network: \$3,000 Individual / \$6,000 Family Out-of-Network: \$6,000 Individual / \$12,000 Family	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 deductible?	Yes. Certain <u>preventive care</u> is covered before you meet your <u>deductible</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 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>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-pocket</u> <u>limit</u> for this <u>plan</u> ?	In-Network: \$3,000 Individual / \$6,000 Family Out-of-Network: \$10,000 Individual / \$20,000 Family	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 out-of-pocket limit?	Premiums, balance-billing charges, preauthorization penalties, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="https://www.bcbstx.com">www.bcbstx.com</a> or call 1-800-810-2583 for a list of <a href="https://www.bcbstx.com">network providers</a> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's charge</u> and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.

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

Common	Services You May Need	What You Will Pay		Limitationa Evacutiona 9 Other
Medical Event		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health	Primary care visit to treat an injury or illness	No Charge after deductible	50% <u>coinsurance</u> after <u>deductible</u>	Virtual visits are available, please refer to your <u>plan</u> policy for more details.
	Specialist visit	No Charge after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	None
care <u>provider's</u> office or clinic	Preventive care/screening/immunization	No Charge; deductible does not apply	50% <u>coinsurance</u> after <u>deductible</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 plan will pay for.  No Charge for child immunizations Out-of-Network through the 6th birthday.
If you have a too!	Diagnostic test (x-ray, blood work)	No Charge after deductible	50% <u>coinsurance</u> after <u>deductible</u>	None
If you have a test	Imaging (CT/PET scans, MRIs)	No Charge after deductible	50% <u>coinsurance</u> after <u>deductible</u>	None
	Generic drugs	No Charge after deductible	No Charge after <u>deductible</u>	Retail covers a 30-day supply. With appropriate prescription, up to a 90-day
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.bcbstx.com	Preferred brand drugs	No Charge after deductible	No Charge after deductible	supply is available. Mail order covers a 90-day supply.  Out-of-Network mail order is not covered. For Out-of-Network pharmacy, member must file claim.  The cost-sharing for insulin included in the drug list will not exceed \$25 per prescription for a 30-day supply, regardless of the amount or type of insulin needed to fill the prescription.
	Non-preferred brand drugs	No Charge after <u>deductible</u>	No Charge after <u>deductible</u>	
	Specialty drugs	No Charge after <u>deductible</u>	No Charge after <u>deductible</u>	Specialty drugs are available at any retail pharmacy. Specialty retail limited to a 30-day supply. Mail order is not covered.

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at https://policy-srv.box.com/s/vgzeodaqugkcxzxm5ek9r3nl9v87dddi.

Common Medical Event	Services You May Need	What Yo In-Network Provider (You will pay the least)	u Will Pay  Out-of-Network Provider  (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have	Facility fee (e.g., ambulatory surgery center)	No Charge after deductible	50% <u>coinsurance</u> after <u>deductible</u>	None
outpatient surgery	Physician/surgeon fees	No Charge after deductible	50% <u>coinsurance</u> after <u>deductible</u>	None
	Emergency room care	No Charge after deductible	No Charge after deductible	None
If you need immediate medical	Emergency medical transportation	No Charge after deductible	No Charge after deductible	Ground and air transportation covered.
attention	<u>Urgent care</u>	No Charge after deductible	50% <u>coinsurance</u> after <u>deductible</u>	You may have to pay for services that are not covered by the visit fee. For an example, see "If you have a test" on page 2.
If you have a	Facility fee (e.g., hospital room)	No Charge after deductible	50% <u>coinsurance</u> after <u>deductible</u>	<u>Preauthorization</u> is required; \$250 penalty if not preauthorized <u>Out-of-Network</u> .
hospital stay	Physician/surgeon fees	No Charge after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	None
If you need mental health, behavioral health, or substance	Outpatient services	No Charge after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Certain services must be preauthorized; refer to your benefit booklet* for details. Virtual visits are available, please refer to your <u>plan</u> policy for more details.
abuse services	Inpatient services	No Charge after deductible	50% <u>coinsurance</u> after <u>deductible</u>	<u>Preauthorization</u> is required; \$250 penalty if not preauthorized <u>Out-of-Network</u> .
If you are pregnant	Office visits	No Charge after deductible	50% <u>coinsurance</u> after <u>deductible</u>	Cost sharing does not apply for preventive services. Depending on the type of services,
	Childbirth/delivery professional services	No Charge after deductible	50% <u>coinsurance</u> after <u>deductible</u>	a <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery facility services	No Charge after deductible	50% <u>coinsurance</u> after <u>deductible</u>	<u>Preauthorization</u> is required; \$250 penalty if not preauthorized <u>Out-of-Network</u> .

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at https://policy-srv.box.com/s/vgzeodaqugkcxzxm5ek9r3nl9v87dddi.

Common	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other
Medical Event		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Home health care	No Charge after deductible	50% <u>coinsurance</u> after <u>deductible</u>	Limited to 120 visits per calendar year. <u>Preauthorization</u> is required.
If you need help recovering or have other special health needs	Rehabilitation services	No Charge after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Limited to 35 visits combined for all therapies per calendar year. Includes, but is
	Habilitation services	No Charge after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	not limited to, occupational, physical, and manipulative therapy.
	Skilled nursing care	No Charge after deductible	50% <u>coinsurance</u> after <u>deductible</u>	Limited to 100 days per calendar year. <u>Preauthorization</u> is required.
	Durable medical equipment	No Charge after deductible	50% <u>coinsurance</u> after <u>deductible</u>	None
	Hospice services	No Charge after deductible	50% <u>coinsurance</u> after <u>deductible</u>	Preauthorization is required.
If your child needs	Children's eye exam	No Charge after deductible	50% <u>coinsurance</u> after <u>deductible</u>	None
dental or eye care	Children's glasses	Not Covered	Not Covered	None
	Children's dental check-up	Not Covered	Not Covered	None

## **Excluded Services & Other Covered Services:**

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

Acupuncture

Infertility treatment

Bariatric surgery

Long-term care

Cosmetic surgery

Dental care (Adult)

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

Private-duty nursing

 Routine foot care (with the exception of person with diagnosis of diabetes)

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.)

Chiropractic care

• Hearing aids (1 per ear per 36-month period)

Routine eye care (Adult)

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: the <u>plan</u> at 1-800-521-2227, U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <a href="https://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>, or Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <a href="https://www.cciio.cms.gov">www.cciio.cms.gov</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="https://www.healthCare.gov">Health Insurance</a> Marketplace. For more information about the <a href="https://www.healthCare.gov">Marketplace</a>, visit <a href="https://www.healthCare.gov">www.healthCare.gov</a> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Blue Cross and Blue Shield of Texas at 1-800-521-2227 or visit www.bcbstx.com, or contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or visit www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your appeal. Contact the Texas Department of Insurance's Consumer Health Assistance Program at 1-800-252-3439 or visit www.texashealthoptions.com.

### Does this plan provide Minimum Essential Coverage? Yes

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

#### 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.

#### **Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-521-2227.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-521-2227.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-521-2227.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-521-2227

To see examples of how this plan 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 sharing</u> 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 <u>in-network</u> pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$3,000
■ Specialist coinsurance	0%
■ Hospital (facility) coinsurance	0%
■ Other coinsurance	0%

#### This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

#### In this example, Peg would pay:

Cost Sharing			
<u>Deductibles</u>	\$3,000		
<u>Copayments</u>	\$0		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions	\$60		
The total Peg would pay is	\$3,060		

# **Managing Joe's type 2 Diabetes**

(a year of routine <u>in-network</u> care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$3,000
Specialist coinsurance	0%
■ Hospital (facility) coinsurance	0%
■ Other <u>coinsurance</u>	0%

#### 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)

#### In this example, Joe would pay:

<u>Cost Sharing</u>		
\$3,020		
\$0		
\$0		
\$20		
\$3,020		

## **Mia's Simple Fracture**

(<u>in-network</u> emergency room visit and follow up care)

■ The plan's overall deductible	\$3,000
■ Specialist coinsurance	0%
■ Hospital (facility) coinsurance	0%
■ Other coinsurance	0%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
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#### In this example, Mia would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$2,800
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,800

If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To speak to an interpreter, call the customer service number on the back of your member card. If you are not a member, or don't have a card, call 855-710-6984.

إن كان لديك أو لدى شخص تساعده أسئلة، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة. للتحدث إلى مترجم فوري، اتصل على رقم خدمة العملاء المذكور على ظهر بطاقة عضويتك. فإن لم تكن عضوًا، أو كنت لا تملك بطاقة، فاتصل على 884-710-855.
如果您, 或您正在協助的對象, 對此有疑問, 您有權利免費以您的母語獲得幫助和訊息。洽詢一位翻譯員, 請致電印在您的會員卡背面的客戶服務電話號碼。如果您不是會員, 或沒有會員卡, 請致電 855-710-6984。
Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, composez le numéro du service client indiqué au verso de votre carte de membre. Si vous n'êtes pas membre ou si vous n'avez pas de carte, veuillez composer le 855-710-6984.
Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Kundenservicenummer auf der Rückseite Ihrer Mitgliedskarte an. Falls Sie kein Mitglied sind oder keine Mitgliedskarte besitzen, rufen Sie bitte 855-710-6984 an.
જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. દુભાષિયા સાથે વાત કરવા માટે, તમારા સભ્યપદના કાર્ડની પાછળ આપેલ ગ્રાહ્ક સેવા નંબર પર કૉલ કરો. જો આપ સભ્યપદ ના ધરાવતા હોવ, અથવા આપની પાસે કાર્ડ નથી તો 855-710-6984 નંબર પર કૉલ કરો.
यदि आपके, या आप जिसकी सहायता कर रहे हैं उसके, प्रश्न हैं, तो आपको अपनी भाषा में निःशुल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनुवादक से बात करने के लिए, अपने सदस्य कार्ड के पीछे दिए गए ग्राहक सेवा नंबर पर कॉल करें। यदि आप सदस्य नहीं हैं, या आपके पास कार्ड नहीं है, तो 855-710-6984 पर कॉल करें।
ご本人様、またはお客様の身の回りの方でも、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、メンバーカードの裏のカスタマーサービス番号までお電話ください。メンバーでない場合またはカードをお持ちでない場合は 855-710-6984 までお電話ください。
만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 회원 카드 뒷면에 있는고객 서비스 번호로 전화하십시오. 회원이 아니시거나 카드가 없으시면 855-710-6984 으로 전화주십시오.
ຖ້າທ່ານ ຫຼື ຄົນທີ່ທ່ານກຳລັງໃຫ້ການຊ່ວຍເຫຼືອມີຄຳຖາມ, ທ່ານມີສິດຂໍເອົາການຊ່ວຍເຫຼືອ ແລະ ຂໍມູນເປັນນພາສາຂອງທ່ານໄດ້ໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ. ເພື່ອລົມກັບນາຍແປພາສາ, ໃຫ້ໂທຫາເບີຜ່າຍບໍລິ ການລູກຄ້າທີ່ມີຢູ່ດ້ານຫຼັງບັດສະມາຊິກຂອງທ່ານ. ຖ້າທ່ານບໍ່ແມ່ນສະມາຊິກ, ຫຼື ບໍ່ມີບັດ, ໃຫ້ໂທຫາເບີ 855-710-6984.
T'áá ni, éí doodago ła'da bíká anánílwo'ígií, na'idíłkidgo, ts'ídá bee ná ahóóti'i' t'áá níík'e níká a'doolwol. Ata' halne'í bich'i' hadeesdzih nínízingo éí kwe'é da'íníishgi áká anídaalwo'ígií bich'i' hodíílnih, bee nééhózinii bine'déé' bikáá'. Kojí atah naaltsoos ná hadít'éégóó éí doodago bee nééhózinígií ádingo koji' hodíílnih 855-710-6984.
اگر شما، پا کسی که شما به او کمک می کنید، سؤالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید. جهت گفتگو با یک مترجم شفاهی، با خدمات مشتری به شماره ای که در یشت کارت عضویت در یشت کارت عضویت ندارید، با شماره 1898-710-7558 تماس حاصل نمایید.
Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Чтобы поговорить с переводчиком, позвоните в отдел обслуживания клиентов по телефону, указанному на обратной стороне вашей карточки участника. Если вы не являетесь участником или у вас нет карточки, позвоните по телефону 855-710-6984.
Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete comuníquese con el número del Servicio al Cliente que figura en el reverso de su tarjeta de miembro. Si usted no es miembro o no posee una tarjeta, llame al 855-710-6984.
Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa numero ng serbisyo para sa kustomer sa likod ng iyong kard ng miyembro. Kung ikaw ay hindi isang miyembro, o kaya ay walang kard, tumawag sa 855-710-6984.
گر آپ کو، یا کسی ایسے فرد کو جس کی آپ مدد کررہے ہیں، کوئی سوال درپیش ہے تو، آپ کو اپنی زبان میں منت مدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، کسٹمر سروس نمبر پر کال کریں جو آپ کے کارڈ کی پشت پر درج ہے۔ اگر آپ ممبر نہیں ہیں، یا آپ کے یاس کارڈ نہیں ہے تو، 1984-710-858 پر کال کریں۔
Nếu quý vị hoặc người mà quý vị giúp đỡ có bất kỷ câu hỏi nào, quý vị có quyền được hỗ trợ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với thông dịch viên, gọi số dịch vụ khách hàng nằm ở phía sau thẻ hội viên của quý vị. Nếu quý vị không phải là hội viên hoặc không có thẻ, gọi số 855-710-6984.

### Health care coverage is important for everyone.

We provide free communication aids and services for anyone with a disability or who needs language assistance. We do not discriminate on the basis of race, color, national origin, sex, gender identity, age or disability.

To receive language or communication assistance free of charge, please call us at 855-710-6984.

If you believe we have failed to provide a service, or think we have discriminated in another way, contact us to file a grievance.

Office of Civil Rights Coordinator

300 E. Randolph St.

35th Floor

Chicago, IL 60601

Phone:

855-664-7270 (voicemail)

TTY/TDD: 855-661-6965 Fax: 855-661-6960

Email:

CivilRightsCoordinator@hcsc.net

You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:

U.S. Dept. of Health & Human Services 200 Independence Avenue SW

Room 509F, HHH Building 1019

Washington, DC 20201

Phone: TTY/TDD:

800-368-1019 800-537-7697

Complaint Portal: <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a> Complaint Forms: <a href="https://www.hhs.gov/ocr/office/file/index.html">https://www.hhs.gov/ocr/office/file/index.html</a>