

Summary of Platinum EX Plus Benefits

Benefit	In-Network	Out-of-Network
General Provisions		
Benefit Period	Plan Year	
Provider Network	WNY HMO/POS 200 Network Primary Care Physician required, access to our national PPO network	
Deductible		
Individual	N/A	\$5,000
Family	N/A	\$10,000
Coinsurance	100%	50% after deductible
Out-of-Pocket Maximum		
Individual	\$5,000	\$10,000
Family	\$10,000	\$20,000
Domestic Partner and Children	Includes coverage for Domestic Partner and Children	
Office Visits		
Primary Care Provider Office & Telehealth Visits	\$5 copay	50% after deductible
Specialist Office & Telehealth Visits	\$25 copay	50% after deductible
Telemedicine (Am-Well)	Covered in full	Not Covered
Allergy Testing & Injections	\$5 copay / \$25 copay	50% after deductible
Prenatal and Postnatal Care Cost-share applies to initial visit only	\$5 copay	50% after deductible
Preventive Care		
Immunizations	Covered in full	50% after deductible
Colorectal cancer screening	Covered in full	50% after deductible
Mammograms	Covered in full	50% after deductible
Routine Physical exams	Covered in full	Not Covered
Routine Gynecological exams	Covered in full	50% after deductible
Routine Diagnostic services	Covered in full	50% after deductible
Well Child Visits	Covered in full	Not Covered
Hospital Services		
Inpatient Hospital	\$500 copay	50% after deductible
Inpatient Maternity	\$500 copay	50% after deductible
Outpatient Surgery Facility	\$250 copay	50% after deductible
Skilled Nursing Facility	\$500 copay Limit: None	50% after deductible
Emergency & Urgent Care Services		
Emergency Room Waived if admitted	\$250 copay	Covered as In-Network
Ambulance	\$250 copay	Covered as In-Network
Urgent Care Center	\$100 copay	Covered as In-Network
Therapy, Rehabilitative and Habilitative Services		
Chiropractic Care	\$5 copay	50% after deductible
Physical, Occupational, & Speech Therapies (Rehabilitative and Habilitative)	\$5 copay	50% after deductible
Therapy Benefit Maximum	60 combined PT/OT/ST Visits per condition per plan year	
Respiratory Therapy	\$25 copay	50% after deductible
Mental Health/Substance Abuse		
Inpatient Mental Health	\$500 copay	50% after deductible
Inpatient Substance Abuse Detoxification & Rehabilitation	\$500 copay	50% after deductible
Outpatient Mental Health	Covered in full	50% after deductible
Outpatient Substance Abuse Detoxification & Rehabilitation	Covered in full	50% after deductible
Diagnostic Services		
Advanced Imaging (MRI, CAT, PET scan, etc.)	\$25 copay	50% after deductible
Radiology (X-ray, Diagnostic testing)	\$25 copay	50% after deductible
Laboratory Testing & Pathology	\$15 copay	50% after deductible

Benefit	In-Network	Out-of-Network
Other Services		
Diabetic Insulin, Equipment, & Supplies Includes Test strips, Syringes, etc	\$5 copay	50% after deductible
Diabetes Care Management Program	100%	Not Covered
	Continuous glucose monitor sprints are limited to three (3) per benefit period	
Dialysis	\$5 copay / \$25 copay	50% after deductible
Outpatient Chemotherapy	\$5 copay / \$25 copay	50% after deductible
Durable Medical Equipment	50%	50% after deductible
Orthotics & Prosthetics	50%	50% after deductible
Home Health Care	\$5 copay / \$25 copay	50% after deductible
	Limit: 40 aggregate visits per year; Home Infusion counts toward home health care visit limit.	
Hospice	\$250 copay	50% after deductible
	Limit: None	
Wellness Card	\$250 per contract	
	Benefit allowance accessible through the use of a debit card, at participating providers for exercise centers, fitness clubs, & gyms	
Prescription Drugs		
Prescription Drug	Retail Drugs (30-day Supply)	
	\$5.00	
	\$25.00	
	50%	
	Mail Order Drugs (90-day Supply)	
	\$12.50	
\$62.50		
50%		
Pediatric Vision Services - Davis Vision National Network		
Exam	Covered in full	Not Covered
Pediatric frame selection	Covered in full	Not Covered
Standard eyeglass lenses (per pair)	Covered in full	Not Covered
Pediatric Dental Services - United Concordia Elite Prime Network		
Preventive Services	\$25 copay	\$25 copay
Basic Services	50%	50%
Major Services	50%	50%
Medically Necessary Orthodontics	50%	50%

Discrimination is Against the Law

The Claims Administrator/Insurer complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity. The Claims Administrator/Insurer does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex assigned at birth, gender identity or recorded gender. Furthermore, the Claims Administrator/Insurer will not deny or limit coverage to any health service based on the fact that an individual's sex assigned at birth, gender identity, or recorded gender is different from the one to which such health service is ordinarily available. The Claims Administrator/Insurer will not deny or limit coverage for a specific health service related to gender transition if such denial or limitation results in discriminating against a transgender individual. The Claims Administrator/Insurer:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

This is not intended as a contract of benefits. It is designed purely as a reference of the many benefits available under your program.

If you need these services, contact the Civil Rights Coordinator.

If you believe that the Claims Administrator/Insurer has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity, you can file a grievance with: Civil Rights Coordinator, P.O. Box 22492, Pittsburgh, PA 15222, Phone: 1-866-286-8295, TTY: 711, Fax: 412-544-2475, email: CivilRightsCoordinator@highmarkhealth.org. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call the number on the back of your ID card (TTY: 711).

ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al número en la parte posterior de su tarjeta de identificación (TTY: 711).

请注意: 如果您说中文, 可向您提供免费语言协助服务。请拨打您的身份证背面的号码 (TTY: 711)。

CHÚ Ý: Nếu quý vị nói tiếng Việt, chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Xin gọi số điện thoại ở mặt sau thẻ ID của quý vị (TTY: 711).

알림: 한국어를 사용하시는 분들을 위해 무료 통역이 제공됩니다. ID 카드 뒷면에 있는 번호로 전화하십시오 (TTY: 711).

ATENSYON: Kung nagsasalita ka ng Tagalog, may makukuha kang mga libreng serbisyong tulong sa wika. Tawagan ang numero sa likod ng iyong ID card (TTY: 711).

ВНИМАНИЕ: Если вы говорите по-русски, вы можете воспользоваться бесплатными услугами языковой поддержки. Позвоните по номеру, указанному на обороте вашей идентификационной карты (номер для текст-телефонных устройств (TTY): 711).

تنبيه: إذا كنت تتحدث اللغة العربية، فهناك خدمات المساعدة في اللغة المجانية متاحة لك. اتصل بالرقم الموجود خلف بطاقة هويتك (جهاز الاتصال لذوي صعوبات السمع والنطق: 711).

Kominike: Si se Kreyòl Ayisyen ou pale, gen sèvis entèprèt, gratis-ticheri, ki la pou ede w. Rele nan nimewo ki nan do kat idantite w la (TTY: 711).

ATTENTION: Si vous parlez français, les services d'assistance linguistique, gratuitement, sont à votre disposition. Appelez le numéro au dos de votre carte d'identité (TTY: 711).

UWAGA: Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń pod numer podany na odwrocie karty ubezpieczenia zdrowotnego (TTY: 711).

ATENÇÃO: Se a sua língua é o português, temos atendimento gratuito para você no seu idioma. Ligue para o número no verso da sua identidade (TTY: 711).

ATTENZIONE: se parla italiano, per lei sono disponibili servizi di assistenza linguistica a titolo gratuito. Contatti il numero riportato sul retro della sua carta d'identità (TTY: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, steht Ihnen unsere fremdsprachliche Unterstützung kostenlos zur Verfügung. Rufen Sie dazu die auf der Rückseite Ihres Versicherungsausweises (TTY: 711) aufgeführte Nummer an.

注: 日本語が母国語の方は言語アシスタンス・サービスを無料でご利用いただけます。ID カードの裏に明記されている番号に電話をおかけください (TTY: 711)。

توجه: اگر شما به زبان فارسی صحبت می کنید، خدمات کمک زبان، به صورت رایگان، در دسترس شماست. با شماره واقع در پشت کارت شناسایی خود (TTY: 711) تماس بگیرید.

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See Next Insert for Summary of Benefits and Coverage

What this Plan Covers & What You Pay For Covered Services

 **The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) 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, www.bcbswny.com or call 1-844-639-2441. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.HealthCare.gov/sbc-glossary/ or call 1-844-639-2441 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u>?	\$0 individual / \$0 family <u>in-network</u> . \$5,000 individual / \$10,000 family out-of- <u>network</u> .	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 <u>deductible</u>?	Yes. <u>Emergency room care</u> , <u>emergency medical transportation</u> , urgent care, and pediatric dental exam are covered before you meet your out-of- <u>network deductible</u> . <u>Copayments</u> and <u>coinsurance</u> amounts don't count toward the <u>out-of-network 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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
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 limit</u> for this <u>plan</u>?	\$5,000 individual / \$10,000 family <u>in-network</u> . \$10,000 individual / \$20,000 family out-of- <u>network</u> .	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 <u>out-of-pocket limit</u>?	<u>Premiums</u> , balance-billed charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>in-network provider</u>?	Yes. See www.bcbswny.com/find-a-doctor/ or call 1-844-639-2441 for a list of <u>in-network providers</u> .	This <u>plan</u> uses a <u>provider in-network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's in-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</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>in-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 I need a <u>referral</u> to see a <u>specialist</u>?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network Provider (You will pay the least)	Out-of-In-network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$5 <u>copay</u> /visit	50% <u>coinsurance</u>	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for. Please refer to your <u>preventive</u> schedule for additional information.
	<u>Specialist</u> visit	\$25 <u>copay</u> /visit	50% <u>coinsurance</u>	
	<u>Preventive care/screening/Immunization</u>	Covered in full	50% <u>coinsurance</u>	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	\$15 <u>copay</u> /visit (pathology) \$25 <u>copay</u> /visit (diagnostic)	50% <u>coinsurance</u>	Precertification may be required.
	Imaging (CT/PET scans, MRIs)	\$25 <u>copay</u> /visit	50% <u>coinsurance</u>	Precertification may be required.
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at https://www.bcbswny.com/find-a-doctor/#/drug	Generic drugs	\$5 <u>copay</u> per prescription (retail)	Not covered	Some generic drugs may be subject to non-preferred brand cost share. <u>In-network</u> : <u>Specialty drugs</u> could be generic, preferred brand or non-preferred brand. Please visit our website for a copy of our medication guide.
	<u>Formulary</u> Brand drugs	\$25 <u>copay</u> per prescription (retail)	Not covered	
	Non- <u>Formulary</u> Brand drugs	50% <u>coinsurance</u> per prescription (retail)	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$250 <u>copay</u> /visit	50% <u>coinsurance</u>	Precertification may be required.
	Physician/surgeon fees	\$25 <u>copay</u> /visit	50% <u>coinsurance</u>	Precertification may be required.
If you need immediate medical attention	<u>Emergency room care</u>	\$250 <u>copay</u> /visit	\$250 <u>copay</u> /visit <u>Deductible</u> does not apply.	<u>Copay</u> waived if admitted as an inpatient.
Common Medical	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other

Event		<u>In-network Provider</u> (You will pay the least)	<u>Out-of-In-network Provider</u> (You will pay the most)	
	<u>Emergency medical transportation</u>	\$250 <u>copay</u> /visit	\$250 <u>copay</u> /visit <u>Deductible</u> does not apply.	-----none-----
	<u>Urgent care</u>	\$100 <u>copay</u> /visit	\$100 <u>copay</u> /visit <u>Deductible</u> does not apply.	-----none-----
If you have a hospital stay	Facility fee (e.g., hospital room)	\$500 <u>copay</u> /admission	50% <u>coinsurance</u>	Precertification may be required.
	Physician/surgeon fees	Covered in full	50% <u>coinsurance</u>	Precertification may be required.
If you have mental health, behavioral health, or substance abuse services	Outpatient services	Covered in full	50% <u>coinsurance</u>	Precertification may be required.
	Inpatient services	\$500 <u>copay</u> /admission	50% <u>coinsurance</u>	Precertification may be required.
If you are pregnant	Office visits	\$5 <u>copay</u> /visit	50% <u>coinsurance</u>	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Professional services: For participating <u>providers</u> , cost share applies only to initial visit to determine pregnancy.
	Childbirth/delivery professional services	\$5 <u>copay</u> /visit	50% <u>coinsurance</u>	Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery facility services	\$500 <u>copay</u> /admission	50% <u>coinsurance</u>	<u>In-network</u> : The first visit to determine pregnancy is covered at no charge. Please refer to the Women's Health <u>Preventive Schedule</u> for additional information. Precertification may be required.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>In-network Provider</u> (You will pay the least)	<u>Out-of-In-network Provider</u> (You will pay the most)	
If you need help recovering or have other special health needs	<u>Home health care</u>	\$25 <u>copay</u> /visit	50% <u>coinsurance</u>	Combined <u>in-network</u> and out-of-network: 40 visits per benefit period, aggregate with visiting nurse. Home Infusion counts toward visit limit. Precertification may be required.
	<u>Rehabilitation services</u>	\$5 <u>copay</u> /visit	50% <u>coinsurance</u>	Combined <u>in-network</u> and out-of-network: combined habilitation and rehabilitation services. Combined <u>in-network</u> and out-of-network: 60 physical medicine, 60 occupational therapy visits and 60 speech therapy visits per benefit period. Precertification may be required.
	<u>Habilitation services</u>	\$5 <u>copay</u> /visit	50% <u>coinsurance</u>	
	<u>Skilled nursing care</u>	\$500 <u>copay</u> /admission	50% <u>coinsurance</u>	Precertification may be required.
	<u>Durable medical equipment</u>	50% <u>coinsurance</u>	50% <u>coinsurance</u>	Precertification may be required.
	<u>Hospice services</u>	\$25 <u>copay</u> /visit	50% <u>coinsurance</u>	Precertification may be required.
	If your child needs dental or eye care	Children's eye exam	Covered in full	Not covered
Children's glasses		Covered in full	Not covered	In- <u>network</u> : One pair frames/lenses every 12 months.
Children's dental check-up		\$25 <u>copay</u> /visit	\$25 <u>copay</u> /visit <u>Deductible</u> does not apply.	Combined <u>in-network</u> and out-of-network: One exam every 6 months.

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
- Long-term care
- Routine foot care
- Cosmetic surgery
- Private-duty nursing
- Weight loss programs
- Custodial care

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Chiropractic care
- Elective abortion
- Non-emergency care when traveling outside the U.S.
- Bariatric surgery
- Hearing aids
- Routine eye care (Adult)
- Dental care (Adult)
- Infertility treatment

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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or at <https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa>, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other options to continue coverage are available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit

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:

- Highmark, Inc. at 1-844-639-2441.
- The Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.
- Additionally, a consumer assistance program can help you file your appeal. Contact the Pennsylvania Department of Consumer Services at 1-877-881-6388.

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.

—————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 plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

- The plan's overall deductible \$0
- Specialist copayment \$25
- Hospital (facility) copayment \$500
- 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*)

Total Example Cost \$12,700

In this example, Peg would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$800
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$860

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- The plan's overall deductible \$0
- Specialist copayment \$25
- Hospital (facility) copayment \$500
- Other coinsurance 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*)

Total Example Cost \$5,600

In this example, Joe would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$600
<u>Coinsurance</u>	\$400
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$1,020

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- The plan's overall deductible \$0
- Specialist copayment \$25
- Hospital (facility) copayment \$500
- Other coinsurance 0%

This EXAMPLE event includes services like:

- Emergency room care (*including medical supplies*)
- Diagnostic test (*x-ray*)
- Durable medical equipment (*crutches*)
- Rehabilitation services (*physical therapy*)

Total Example Cost \$2,800

In this example, Mia would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$800
<u>Coinsurance</u>	\$100
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$900

The plan would be responsible for the other costs of these EXAMPLE covered services.

