

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services
Premera Blue Cross Blue Shield of Alaska : F3T Plus Essentials 7550 NGF

Coverage Period: Beginning on or after 07/01/2024

Coverage for: Individual or Family | **Plan Type:** PPO



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, call 1-800-508-4722 (TTY: 1-800-842-5357) or visit us at www.premera.com. 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 <https://www.healthcare.gov/sbc-glossary/> or call 1-800-508-4722 (TTY: 1-800-842-5357) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-network: \$7,550 Individual / \$15,100 Family. Out-of-network: \$15,100 Individual / \$30,200 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. Does not apply to <u>Preventive care</u> , <u>copayments</u> , <u>prescription drugs</u> and services listed below as "No charge"	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 deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the out-of-pocket limit for this plan?	In-network: \$8,550 Individual / \$17,100 Family, Out-of-network: Not Applicable	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?	<u>Premium</u> , <u>balance-billed</u> charges, <u>copayments</u> , penalties for failure to obtain <u>prior authorization</u> for services, 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 network provider?	Yes. See www.premera.com or call 1-800-508-4722 for a list of <u>network providers</u> .	You pay the least if you use a <u>provider</u> in the Preferred <u>network</u> . You pay more if you use a <u>provider</u> in the Participating <u>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>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 referral to see a specialist?	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 deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-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	30% <u>coinsurance</u>	60% <u>coinsurance</u>	None
	<u>Specialist</u> visit	30% <u>coinsurance</u>	60% <u>coinsurance</u>	None
	<u>Preventive care/screening/immunization</u>	No charge	60% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services you need are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	30% <u>coinsurance</u> for Preferred/40% <u>coinsurance</u> for Participating	60% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	30% <u>coinsurance</u> for Preferred/40% <u>coinsurance</u> for Participating	60% <u>coinsurance</u>	<u>Prior authorization</u> is required for some outpatient imaging tests. Penalty for non-contract <u>provider</u> : 50% of allowable charge to \$1,500 per occurrence.
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at https://www.premera.com/documents/052170_2024.pdf	Preferred generic drugs	\$30 <u>copay</u> /prescription (retail), \$90 <u>copay</u> /prescription (mail)	\$30 <u>copay</u> /prescription (retail), not covered (mail)	Covers up to a 90 day supply (retail and mail). Certain preventive drugs are covered in full. Retail pharmacies: one <u>copay</u> for each 30 day supply. <u>Prior authorization</u> is required for some drugs.
	Preferred brand drugs	30% <u>coinsurance</u>	30% <u>coinsurance</u> (retail), not covered (mail)	Covers up to a 90 day supply (retail and mail). Retail pharmacies: one <u>copay</u> for each 30 day supply. <u>Prior authorization</u> is required for some drugs.
	Preferred <u>specialty</u> drugs	30% <u>coinsurance</u>	Not covered	Covers up to a 30 day supply. Only covered at specific contracted specialty pharmacies. <u>Prior authorization</u> is required for some drugs.
	Non-preferred generic drugs Non-preferred brand drugs Non-preferred <u>specialty</u> drugs	Non-pref generic: 50% <u>coinsurance</u> Non-pref. brand: 50% <u>coinsurance</u> Non-pref. specialty: 50% <u>coinsurance</u>	Non-pref generic: 50% <u>coinsurance</u> (retail), not covered (mail) Non-pref. brand: 50% <u>coinsurance</u> (retail), not covered (mail) Non-pref. specialty: Not covered	Non-pref. generic and non-pref. brand: Covers up to a 90 day supply (retail and mail). Non-pref. specialty drugs: Covers up to a 30 day supply. Only covered at specific contracted specialty pharmacies. <u>Prior authorization</u> is required for some drugs.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% <u>coinsurance</u> for Preferred/40% <u>coinsurance</u> for Participating	60% <u>coinsurance</u>	<u>Prior authorization</u> is required for some services. Penalty for non-contract <u>provider</u> : 50% of allowable charge to \$1,500 per occurrence.
	Physician/surgeon fees	30% <u>coinsurance</u> for Preferred/40% <u>coinsurance</u> for Participating	60% <u>coinsurance</u>	None
If you need immediate medical attention	<u>Emergency room care</u>	\$450 <u>copay</u> /visit + 30% <u>coinsurance</u>	\$450 <u>copay</u> /visit + 30% <u>coinsurance</u>	Emergency room <u>copay</u> waived if admitted to hospital.
	<u>Emergency medical transportation</u>	\$450 <u>copay</u> /visit + 30% <u>coinsurance</u>	\$450 <u>copay</u> /visit + 30% <u>coinsurance</u>	None
	<u>Urgent care</u>	Hospital-based: \$450 <u>copay</u> /visit + 30% <u>coinsurance</u> Freestanding center: 30% <u>coinsurance</u>	Hospital-based: \$450 <u>copay</u> /visit + 30% <u>coinsurance</u> Freestanding center: 60% <u>coinsurance</u>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	30% <u>coinsurance</u> for Preferred/40% <u>coinsurance</u> for Participating	60% <u>coinsurance</u>	<u>Prior authorization</u> is required for all planned inpatient stays. Penalty for non-contract <u>provider</u> : 50% of allowable charge to \$1,500 per occurrence.
	Physician/surgeon fees	30% <u>coinsurance</u> for Preferred/40% <u>coinsurance</u> for Participating	60% <u>coinsurance</u>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	30% <u>coinsurance</u>	60% <u>coinsurance</u>	None
	Inpatient services	30% <u>coinsurance</u>	60% <u>coinsurance</u>	<u>Prior authorization</u> is required for all planned inpatient stays. Penalty for non-contract <u>provider</u> : 50% of allowable charge to \$1,500 per occurrence.
If you are pregnant	Office visits	30% <u>coinsurance</u>	60% <u>coinsurance</u>	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (such as, ultrasound).
	Childbirth/delivery professional services	30% <u>coinsurance</u> for Preferred/40% <u>coinsurance</u> for Participating	60% <u>coinsurance</u>	
	Childbirth/delivery facility services	30% <u>coinsurance</u> for Preferred/40% <u>coinsurance</u> for Participating	60% <u>coinsurance</u>	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	<u>Home health care</u>	30% <u>coinsurance</u> for Preferred/40% <u>coinsurance</u> for Participating	60% <u>coinsurance</u>	Limited to 130 visits per calendar year.
	<u>Rehabilitation services</u>	Outpatient: 30% <u>coinsurance</u> Inpatient: 30% <u>coinsurance</u> for Preferred/40% <u>coinsurance</u> for Participating	60% <u>coinsurance</u>	Limited to 45 outpatient professional visits per calendar year, limited to 30 inpatient days per calendar year. Includes physical therapy, speech therapy, and occupational therapy. <u>Prior authorization</u> is required for all planned inpatient stays. Penalty for non-contract <u>provider</u> : 50% of allowable charge to \$1,500 per occurrence.
	<u>Habilitation services</u>	Outpatient: 30% <u>coinsurance</u> Inpatient: 30% <u>coinsurance</u> for Preferred/40% <u>coinsurance</u> for Participating	60% <u>coinsurance</u>	Limited to 45 outpatient professional visits per calendar year, limited to 30 inpatient days per calendar year. Includes physical therapy, speech therapy, and occupational therapy. <u>Prior authorization</u> is required for all planned inpatient stays. Penalty for non-contract <u>provider</u> : 50% of allowable charge to \$1,500 per occurrence.
	<u>Skilled nursing care</u>	30% <u>coinsurance</u> for Preferred/40% <u>coinsurance</u> for Participating	60% <u>coinsurance</u>	Limited to 60 days per calendar year. <u>Prior authorization</u> is required for all planned inpatient stays. Penalty for non-contract <u>provider</u> : 50% of allowable charge to \$1,500 per occurrence.
	<u>Durable medical equipment</u>	30% <u>coinsurance</u> for Preferred/40% <u>coinsurance</u> for Participating	60% <u>coinsurance</u>	<u>Prior authorization</u> is required for purchase of some durable medical equipment. Penalty for non-contract <u>provider</u> : 50% of allowable charge to \$1,500 per occurrence.
	<u>Hospice services</u>	30% <u>coinsurance</u> for Preferred/40% <u>coinsurance</u> for Participating	60% <u>coinsurance</u>	Limited to 240 respite hours, limited to 10 inpatient days - 6 month overall lifetime benefit limit, except when approved otherwise.
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	None
	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 | • Dental care (Adult) | • Private-duty nursing |
| • Bariatric surgery | • Hearing aids | • Routine eye care (Adult) |
| • Chiropractic care or other spinal manipulations | • Infertility treatment | • Weight loss programs |
| • Cosmetic surgery | • Long-term care | |

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

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|-------------|--|
| • Foot care | • Non-emergency care when traveling outside the U.S. |
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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: for ERISA plans, contact the Department of Labor's Employee Benefit's Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. For governmental plans, contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at 1-877-267-2323 x61565 or www.cciio.cms.gov. For church plans and all other plans, call 907-269-7900 or 1-800-467-8725 for the state insurance department, or the insurer at 1-800-508-4722 or TTY 1-800-842-5357. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov 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: your plan at 1-800-508-4722 or TTY 1-800-842-5357, or the state insurance department at 907-269-7900 or 1-800-467-8725, or Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

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 1-800-508-4722.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-508-4722.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-800-508-4722.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-508-4722.

—————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 <u>deductible</u>	\$7,550
■ <u>Specialist coinsurance</u>	30%
■ Hospital (facility) <u>coinsurance</u>	30%
■ Other <u>coinsurance</u>	30%

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
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In this example, Peg would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$7,550
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$1,000
<u>What isn't covered</u>	
Limits or exclusions	\$60
The total Peg would pay is	\$8,610

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall <u>deductible</u>	\$7,550
■ <u>Specialist coinsurance</u>	30%
■ Hospital (facility) <u>coinsurance</u>	30%
■ Other <u>coinsurance</u>	30%

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
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In this example, Joe would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$5,000
<u>Copayments</u>	\$200
<u>Coinsurance</u>	\$0
<u>What isn't covered</u>	
Limits or exclusions	\$20
The total Joe would pay is	\$5,220

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall <u>deductible</u>	\$7,550
■ <u>Specialist coinsurance</u>	30%
■ Hospital (facility) <u>coinsurance</u>	30%
■ Other <u>coinsurance</u>	30%

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
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In this example, Mia would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$1,800
<u>Copayments</u>	\$1,000
<u>Coinsurance</u>	\$0
<u>What isn't covered</u>	
Limits or exclusions	\$0
The total Mia would pay is	\$2,800

Discrimination is Against the Law

Premera Blue Cross Blue Shield of Alaska (Premera) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). Premera provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact the Civil Rights Coordinator. If you believe that Premera has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with: Civil Rights Coordinator — Complaints and Appeals, PO Box 91102, Seattle, WA 98111, Toll free: 855-332-4535, Fax: 425-918-5592, TTY: 711, Email AppealsDepartmentInquiries@Premera.com. 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 Ave 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>.

Language Assistance

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 800-508-4722 (TTY: 711).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-508-4722 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-508-4722 (TTY: 711) 번으로 전화해 주십시오.

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 800-508-4722 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-508-4722 (телетайп: 711).

注意: 如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 800-508-4722 (TTY: 711)。

MO LOU SILAFIA: Afai e te tautala Gagana fa'a Sāmoa, o loo iai auaunaga fesoasoan, e fai fua e leai se totogi, mo oe, Telefoni mai: 800-508-4722 (TTY: 711).

ໂບດລາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 800-508-4722 (TTY: 711).

注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。800-508-4722 (TTY: 711) まで、お電話にてご連絡ください。

PAKDAAR: Nu saritaem ti Ilocano, ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Awagan ti 800-508-4722 (TTY: 711).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800-508-4722 (TTY: 711).

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки.

Телефонуйте за номером 800-508-4722 (телетайп: 711).

เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 800-508-4722 (TTY: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-508-4722 (TTY: 711).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-508-4722 (TTY: 711).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-508-4722 (رقم هاتف الصم والبكم: 711).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 800-508-4722 (TTY: 711).

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-508-4722 (ATS: 711).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 800-508-4722 (TTY: 711).

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-508-4722 (TTY: 711).

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 800-508-4722 (TTY: 711) تماس بگیرید.