



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, visit [www.healthtrustnh.org](http://www.healthtrustnh.org) or call 1-800-527-5001. 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/](http://www.healthcare.gov/sbc-glossary/) or call 1-833-385-9056 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <b>deductible</b> ?	For PCP-referred benefits: <b>\$0</b> individual/ <b>\$0</b> family For self-referred <b>network providers</b> : <b>\$0</b> individual/ <b>\$0</b> family For self-referred <b>out-of-network providers</b> : <b>\$150</b> individual/ <b>\$450</b> family	Generally, you must pay all of the costs from <b>providers</b> up to the <b>deductible</b> amount before this <b>plan</b> begins to pay. If you have other family members on the <b>plan</b> , each family member must meet their own individual <b>deductible</b> until the total amount of <b>deductible</b> expenses paid by all family members meets the overall family <b>deductible</b> .
Are there services covered before you meet your <b>deductible</b> ?	Yes. <b>Deductible</b> does not apply to PCP-referred benefits, self-referred in-network care or <b>prescription drugs</b> . Only self-referred <b>out-of-network provider</b> services are subject to an overall <b>deductible</b> .	This <b>plan</b> covers some items and services even if you haven't yet met the <b>deductible</b> amount. But a <b>copayment</b> or <b>coinsurance</b> may apply. For example, this <b>plan</b> covers certain <b>preventive services</b> without <b>cost-sharing</b> and before you meet your <b>deductible</b> . See a list of covered <b>preventive services</b> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <b>deductibles</b> for specific services?	No.	You don't have to meet <b>deductibles</b> for specific services.
What is the <b>out-of-pocket limit</b> for this <b>plan</b> ?	<b>For medical and prescription expenses combined: \$3,000</b> individual/ <b>\$6,000</b> family.	The <b>out-of-pocket limit</b> is the most you could pay in a year for covered services. If you have other family members in this <b>plan</b> , they have to meet their own <b>out-of-pocket limits</b> until the overall family <b>out-of-pocket limit</b> has been met.
What is not included in the <b>out-of-pocket limit</b> ?	<b>Premiums</b> , <b>balance-billing</b> charges, out-of-network expenses and health care this <b>plan</b> doesn't cover.	Even though you pay these expenses, they don't count toward the <b>out-of-pocket limit</b> .
Will you pay less if you use a <b>network provider</b> ?	Yes. BlueChoice. See <a href="http://www.anthem.com">www.anthem.com</a> or call 1-833-385-9056 for a list of <b>network providers</b> .	This <b>plan</b> uses a provider <b>network</b> . You will pay less if you use a <b>provider</b> in the plan's <b>network</b> . You will pay the most if you use an <b>out-of-network provider</b> , and you might receive a bill from a <b>provider</b> for the difference between the provider's charge and what your <b>plan</b> pays ( <b>balance billing</b> ). Be aware, your <b>network provider</b>

		might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
<b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b>	Yes. For PCP-referred benefits, your PCP must provide a <a href="#">referral</a> for services from a <a href="#">specialist</a> . No <a href="#">referral</a> is required for self-referred network or out-of-network <a href="#">specialist</a> .	This <a href="#">plan</a> will pay some or all of the costs to see a <a href="#">specialist</a> for covered services but only if you have a <a href="#">referral</a> before you see the <a href="#">specialist</a> .



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
		PCP-Referred	Self-Referred Network Provider	Self-Referred Out-of-Network Provider	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	\$5 <a href="#">copay</a> per visit, <a href="#">deductible</a> does not apply	\$15 <a href="#">copay</a> per visit, <a href="#">deductible</a> does not apply	20% <a href="#">coinsurance</a>	Virtual visits (Telehealth) benefits available.
	<a href="#">Specialist</a> visit	\$5 <a href="#">copay</a> per visit, <a href="#">deductible</a> does not apply	\$15 <a href="#">copay</a> per visit, <a href="#">deductible</a> does not apply	20% <a href="#">coinsurance</a>	Virtual visits (Telehealth) benefits available.
	<a href="#">Preventive care</a> / <a href="#">screening</a> /immunization	No charge	No charge	20% <a href="#">coinsurance</a>	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services needed are <a href="#">preventive</a> . Then check what your <a href="#">plan</a> will pay for.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	No charge	No charge	20% <a href="#">coinsurance</a> (unless at in-network facility or an emergency department)	-----none-----
	Imaging (CT/PET scans, MRIs)	No charge	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a> (unless at in-network facility or an emergency department)	-----none-----

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.healthtrustnh.org](http://www.healthtrustnh.org).

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		PCP-Referred	Self-Referred Network Provider	Self-Referred Out-of-Network Provider	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at 1-888-726-1631 or <a href="http://www.caremark.com">www.caremark.com</a>	Generic drugs	\$10/prescription (retail) \$10/prescription (mail service), <a href="#">deductible</a> does not apply		Your <a href="#">copay</a> and any <a href="#">balance billing</a> , <a href="#">deductible</a> does not apply.	There is a limit of a 34 day supply at retail and a 90 day supply at mail service. Limitations may apply to specific drugs and programs. You pay the PCP-referred benefit <a href="#">copay</a> when using a CVS Caremark participating pharmacy. <a href="#">Specialty drugs</a> are available through preferred mail service only.
	Preferred brand drugs	\$20/prescription (retail) \$20/prescription (mail service), <a href="#">deductible</a> does not apply		Your <a href="#">copay</a> and any <a href="#">balance billing</a> , <a href="#">deductible</a> does not apply.	
	Non-preferred brand drugs	\$45/prescription (retail) \$45/prescription (mail service), <a href="#">deductible</a> does not apply		Your <a href="#">copay</a> and any <a href="#">balance billing</a> , <a href="#">deductible</a> does not apply.	
	<a href="#">Specialty drugs</a>	No coverage (retail); Prescription <a href="#">copay</a> (mail service), <a href="#">deductible</a> does not apply		Not covered	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgical facility)	No charge	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	-----none-----
	Physician/surgeon fees	No charge	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a> (unless at in-network facility)	-----none-----
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	\$25 <a href="#">copay</a> , <a href="#">deductible</a> does not apply	\$25 <a href="#">copay</a> , <a href="#">deductible</a> does not apply	Covered as In-Network	<a href="#">Copay</a> waived if admitted
	<a href="#">Emergency medical transportation</a>	No charge	No charge	Covered as In-Network	-----none-----
	<a href="#">Urgent care</a>	\$25 <a href="#">copay</a> , <a href="#">deductible</a> does not apply	\$25 <a href="#">copay</a> , <a href="#">deductible</a> does not apply	Covered as In-Network	-----none-----
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No charge	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	Precertification required for <a href="#">out-of-network</a> hospital stay (or \$500 penalty may apply)
	Physician/surgeon fees	No charge	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a> (unless at in-network facility)	-----none-----

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.healthtrustnh.org](http://www.healthtrustnh.org).

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		PCP- Referred	Self-Referred Network Provider	Self-Referred Out-of-Network Provider	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	Office Visit \$5 <a href="#">copay</a> per visit, <a href="#">deductible</a> does not apply Other Outpatient No charge	Office Visit \$5 <a href="#">copay</a> per visit, <a href="#">deductible</a> does not apply Other Outpatient No charge	Office Visit 20% <a href="#">coinsurance</a> Other Outpatient 20% <a href="#">coinsurance</a> (unless at in-network facility)	Virtual visits (Telehealth) benefits available.
	Inpatient services	No charge	No charge	20% <a href="#">coinsurance</a> (unless at in-network facility)	Precertification required for <a href="#">out-of-network</a> hospital stay (or \$500 penalty may apply)
<b>If you are pregnant</b>	Office visits	\$5 <a href="#">copay</a> for initial visit, <a href="#">deductible</a> does not apply	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	<a href="#">Copay</a> applies to initial visit
	Childbirth/delivery professional services	No charge	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a> (unless at in-network facility)	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery facility services	No charge	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	No charge	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	-----none-----
	<a href="#">Rehabilitation services</a>	No charge	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a> (unless at in-network facility)	-----none-----
	<a href="#">Habilitation services</a>	No charge	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a> (unless at in-network facility)	-----none-----
	<a href="#">Skilled nursing care</a>	No charge	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a> (unless at in-network facility)	-----none-----
	<a href="#">Durable medical equipment</a>	No charge	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	-----none-----
	<a href="#">Hospice services</a>	No charge	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a> (unless at in-network facility)	-----none-----
<b>If your child needs dental or eye care</b>	Children’s eye exam	No charge	No charge	20% <a href="#">coinsurance</a>	Limited to one exam per year.
	Children’s glasses	Not covered	Not covered	Not covered	\$40 reimbursement per member every two years for frames and lenses
	Children’s dental check-up	Not covered	Not covered	Not covered	-----none-----

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.healthtrustnh.org](http://www.healthtrustnh.org).

## 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
- Cosmetic surgery
- Dental check-up
- Long-term care
- Non-Emergency/Urgent Care when traveling outside the U.S.
- Private duty nursing
- Routine foot care unless medically necessary
- Weight loss programs

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

- Bariatric surgery
- Chiropractic care
- Hearing aids (limited to one hearing aid per ear each time a prescription changes or every five years)
- Infertility treatment
- Routine eye care (Adult) (limit of one exam every two years)

**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: Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). 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](http://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:

For Medical Claims:

Anthem Blue Cross and Blue Shield  
ATTN: Grievance and Appeals  
PO BOX 518  
North Haven, CT 06473-0518

For Prescription Drug Claims:

Prescription Claim appeals MC109  
CVS Caremark  
PO Box 52084  
Phoenix, AZ 85002-2084

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.healthtrustnh.org](http://www.healthtrustnh.org).

**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.*

---

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.healthtrustnh.org](http://www.healthtrustnh.org).

## 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 <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist copayment</a>	\$5
■ Hospital (facility) <a href="#">coinsurance</a>	0%
■ Other <a href="#">coinsurance</a>	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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
---------------------------	-----------------

In this example, Peg would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$60</b>

### Managing Joe's type 2 Diabetes

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist copayment</a>	\$5
■ Hospital (facility) <a href="#">coinsurance</a>	0%
■ Other <a href="#">coinsurance</a>	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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
---------------------------	----------------

In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$40
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$60</b>

### Mia's Simple Fracture

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist copayment</a>	\$5
■ Hospital (facility) <a href="#">coinsurance</a>	0%
■ Other <a href="#">coinsurance</a>	0%

This EXAMPLE event includes services like:

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

<b>Total Example Cost</b>	<b>\$2,800</b>
---------------------------	----------------

In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$0</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.