

# Standard PPO: Kentucky Employees' Health Plan:

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

Coverage Period: 01/01/2016 - 12/31/2016

Coverage for: Single - 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.anthem.com/kehpc](http://www.anthem.com/kehpc) or by calling 1-844-402-KEHP (5347), and at [www.caremark.com](http://www.caremark.com) or by calling 1-866-601-6934.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	<p><b>\$750</b> Single/<b>\$1,500</b> Family for Participating Providers.</p> <p><b>\$1,500</b> Single/<b>\$3,000</b> Family for Non-Participating Providers.</p> <p>Participating Preventive care is not subject to the <u>deductible</u>.</p> <p>Participating Provider and Non-Participating Provider deductibles are separate and do not count towards each other.</p>	<p>You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> 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 <u>deductible</u>.</p>
Are there other <u>deductibles</u> for specific services?	No.	<u>There are no other specific deductibles.</u>
Is there an <u>out-of-pocket limit</u> on my expenses?	<p>Yes. Medical is <b>\$3,500</b> Single/<b>\$7,000</b> Family for Participating Providers.</p> <p><b>\$7,000</b> Single/<b>\$10,000</b> Family for Non-Participating Providers.</p> <p>Participating Provider and Non-Participating Provider out-of-pocket are separate and do not count towards each other.</p> <p>Yes. Prescription is <b>\$2,500</b> Single/<b>\$5,000</b> Family for Participating Providers.</p>	<p>The <u>out-of-pocket limit</u> 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.</p>
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance-billed charges and Health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .

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<b>Is there an overall annual limit on what the plan pays?</b>	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
<b>Does this plan use a network of providers?</b>	Yes. See medical providers at <a href="http://www.anthem.com/kehpcaremark">www.anthem.com/kehpcaremark</a> or call 1-844-402-KEHP (5347); and see pharmacy providers at <a href="http://www.caremark.com">www.caremark.com</a> or call 1-866-601-6934 for a list of participating pharmacy providers.	If you use an in-network doctor or other health care <b>provider</b> , 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 <b>provider</b> for some services. Plans use the term in-network, <b>preferred</b> , or participating for <b>providers</b> in their <b>network</b> . See the chart starting on page 2 for how this plan pays different kinds of <b>providers</b> .
<b>Do I need a referral to see a specialist?</b>	No. You don't need a referral to see a specialist.	You can see the <b>specialist</b> you choose without permission from this plan.
<b>Are there services this plan doesn't cover?</b>	Yes.	Some of the services this plan doesn't cover are listed on page 7. See your policy or plan document for additional information about <b>excluded services</b> .



- **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 Participating **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
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Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
<b>If you visit a health care <u>provider's</u> office or clinic</b>	Primary care visit to treat an injury or illness	30% after <b>deductible</b>	50% after <b>deductible</b>	-----none-----
	Specialist visit	30% after <b>deductible</b>	50% after <b>deductible</b>	-----none-----
	Other practitioner office visit	Chiropractor 30% after <b>deductible</b>	Chiropractor 50% after <b>deductible</b>	Chiropractor coverage is limited to 26 visits per year and no more than 1 visit per day.
	Preventive care/screening/immunization	no charge	50% after <b>deductible</b>	-----none-----
<b>If you have a test</b>	Diagnostic test (x-ray, blood work)	30% after <b>deductible</b>	50% after <b>deductible</b>	-----none-----
	Imaging (CT/PET scans, MRIs)	30% after <b>deductible</b>	50% after <b>deductible</b>	-----none-----

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Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
<p><b>If you need drugs to treat your illness or condition</b></p> <p>More information about <b>prescription drug coverage</b> is available at <a href="http://WWW.CAREMARK.COM">WWW.CAREMARK.COM</a> 1-866-601-6934.</p>	Generic Drugs	30% after <b>deductible</b> Min \$10-Max \$25 for 30-day supply; 30% after <b>deductible</b> Min \$20-Max \$50 for a 90-day supply (retail or mail-order maintenance)	Not covered	90 day supply for maintenance drugs at participating retail pharmacies and mail order, and only covered if in-network participating provider.
	Preferred Brand Name Formulary Drugs	30% after <b>deductible</b> Min \$20-Max \$50 for 30-day supply; 30% after <b>deductible</b> Min \$40-Max \$100 for a 90-day supply (retail or mail-order maintenance)	Not covered	90 day supply for maintenance drugs at participating retail pharmacies and mail order, and only covered if in-network participating provider.
	Non-Preferred Brand Name Non-Formulary Drugs	30% after <b>deductible</b> Min \$60-Max \$100 for 30-day supply; 30% after <b>deductible</b> Min \$120-Max \$200 for a 90-day supply (retail or mail-order maintenance)	Not covered	90 day supply for maintenance drugs at participating retail pharmacies and mail order, and only covered if in-network participating provider.
	Specialty Drugs	Same as Non-Specialty		No coverage for specialty drugs when at the Emergency Room for non-emergency services.
<p><b>If you have outpatient surgery</b></p>	Facility fee (e.g., ambulatory surgery center)	30% after <b>deductible</b>	50% after <b>deductible</b>	-----none-----
	Physician/surgeon fees	30% after <b>deductible</b>	50% after <b>deductible</b>	-----none-----

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Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you need immediate medical attention	Emergency room services	\$150 <b>copayment</b> then <b>deductible</b> then 30% Copayment waived if admitted		Non-emergency services are Not Covered.
	Emergency medical transportation	30% after <b>deductible</b>		-----none-----
	Urgent care	30% after <b>deductible</b>		-----none-----
If you have a hospital stay	Facility fee (e.g., hospital room)	30% after <b>deductible</b>	50% after <b>deductible</b>	-----none-----
	Physician/surgeon fee	30% after <b>deductible</b>	50% after <b>deductible</b>	-----none-----

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Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	30% after <b>deductible</b>	50% after <b>deductible</b>	Half-way House Services are not covered. Autism Respite Services limited to \$4,500 Annually.
	Mental/Behavioral health inpatient services	30% after <b>deductible</b>	50% after <b>deductible</b>	Half-way house services are Not Covered. Autism Respite Services limited to \$4,500 Annually.
	Substance use disorder outpatient services	30% after <b>deductible</b>	50% after <b>deductible</b>	Half-way house services are Not Covered. Autism Respite Services limited to \$4,500 Annually.
	Substance use disorder inpatient services	30% after <b>deductible</b>	50% after <b>deductible</b>	Half-way house services are Not Covered. Autism Respite Services limited to \$4,500 Annually.
<b>If you are pregnant</b>	Prenatal and postnatal care	30% after <b>deductible</b>	50% after <b>deductible</b>	-----none-----

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Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
	Delivery and all inpatient services	30% after <b>deductible</b>	50% after <b>deductible</b>	Applies to inpatient facility. Other cost shares may apply depending on the services provided.
<b>If you need help recovering or have other special health needs</b>	Home health care	30% after <b>deductible</b>	50% after <b>deductible</b>	Coverage is limited to 60 visits per year. Failure to obtain pre-authorization may result in non-coverage.
	Rehabilitation services	30% after <b>deductible</b>	50% after <b>deductible</b>	Coverage is limited to 30 visits per year for each Physical, Occupational, Speech, Cardiac and Cognitive Therapy. Failure to obtain pre-authorization may result in non-coverage.
	Habilitation services	30% after <b>deductible</b>	50% after <b>deductible</b>	Habilitation visits count towards your Rehabilitation limit.
	Skilled nursing care	30% after <b>deductible</b>	50% after <b>deductible</b>	Coverage is limited to 30 visits per year. Failure to obtain pre-authorization may result in non-coverage.
	Durable medical equipment	30% after <b>deductible</b>	30% after <b>deductible</b>	Failure to obtain pre-authorization may result in non-coverage.
	Hospice service	30% after <b>deductible</b>	50% after <b>deductible</b>	Failure to obtain pre-authorization may result in non-coverage.
<b>If your child needs dental or eye care</b>	Eye exam	Not Covered	Not Covered	-----none-----
	Glasses	Not Covered	Not Covered	-----none-----
	Dental check-up	Not Covered	Not Covered	-----none-----

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## 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
- Cosmetic surgery
- Dental care (Adult and child)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult and child, excludes vision screenings)
- Routine foot care (Unless you have been diagnosed with diabetes. Consult your Summary Plan Description.)
- Weight loss programs

### 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.)

- Bariatric surgery (Requires pre-auth)
- Chiropractic Care
- Cosmetic Surgery (Requires prior authorization, Services will only be considered if due to a bodily injury or illness and functional impairment is present.)
- Hearing aids (Coverage is limited to \$1400 every 36 months, 1 per ear every 3 years through the age of 17.)
- Most Emergency coverage provided outside the United States. See [www.bcbs.com/bluecardworldwide](http://www.bcbs.com/bluecardworldwide)

## Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-844-402-KEHP (5347). 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](http://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](http://www.cciio.cms.gov).

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## Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact:

Anthem BlueCross BlueShield  
ATTN: Appeals  
P.O. Box 105568  
Atlanta, GA 30348-5568

CVS/caremark  
Appeals Department  
MC109  
P.O. Box 52084  
Phoenix, AZ 85072-2084  
Fax Number: 1-866-443-1172

### 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?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

### Language Access Services:

Si no es miembro todavía y necesita ayuda en idioma español, le suplicamos que se ponga en contacto con su agente de ventas o con el administrador de su grupo. Si ya está inscrito, le rogamos que llame al número de servicio de atención al cliente que aparece en su tarjeta de identificación.

如果您是非會員並需要中文協助，請聯絡您的銷售代表或小組管理員。如果您已參保，則請使用您 ID 卡上的號碼聯絡客戶服務人員。

Kung hindi ka pa miyembro at kailangan ng tulong sa wikang Tagalog, mangyaring makipag-ugnayan sa iyong sales representative o administrator ng iyong pangkat. Kung naka-enroll ka na, mangyaring makipag-ugnayan sa serbisyo para sa customer gamit ang numero sa iyong ID card.

Doo bee a'tah ni'liigoo eí dooda'í, shikáa adoolwoł únizinigo t'áá diné k'éjígó, t'áá shoodí ba na'alníhí ya sidáhí bich'í naabídílkíid. Eí doo biigha daago ni ba'nija'go ho'aalágú bich'í hodiilní. Hai'daa iini'taago eíya, t'áá shoodí diné ya atáh halne'ígú ní béesh bee hane'í wólta' bi'ki si'núilígú bi'kéhgo bich'í hodiilní.

—————*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*—————

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## 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 a health account based medical plan. This means you have a health account that you can use to help pay for eligible medical expenses such as certain deductibles and coinsurance.



**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: \$4,680\*
- Patient pays: \$2,860\*

#### 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
<b>Total</b>	<b>\$7,540</b>

#### Patient pays:

Deductibles	\$750
Copays	\$0
Coinsurance	\$1960
Limits or exclusions	\$150
<b>Total</b>	<b>\$2,860</b>

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

- Amount owed to providers: \$5,400
- Plan pays: \$3,210\*
- Patient pays: \$2,190\*

#### 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
<b>Total</b>	<b>\$5,400</b>

#### Patient pays:

Deductibles	\$750
Copays	\$0
Coinsurance	\$1,360
Limits or exclusions	\$80
<b>Total</b>	<b>\$2,190</b>

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## Questions and answers about the Coverage Examples:

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### 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.

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### 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.

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### 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.

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### 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.

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### 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.

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### 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 accounts (FSAs) or health reimbursement arrangements (HRAs) that help you pay out-of-pocket expenses.

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