
 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, contact Anthem at 1-844-402-KEHP (5347) or [www.anthem.com/kehpc](http://www.anthem.com/kehpc), or by contacting CVS/Caremark at 1-866-601-6934 or [www.caremark.com](http://www.caremark.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 [kehpc.ky.gov](http://kehpc.ky.gov) or call 1-844-402-KEHP (5347) or 1-866-601-6934 to request a copy.

Important Questions	Answers	Why This Matters:
<p>What is the overall <a href="#">deductible</a>?</p>	<p><b>\$2,000</b> Single/<b>\$3,750</b> Family for In-Network Providers  <b>\$3,250</b> Single/<b>\$6,250</b> Family for Out-of-Network Providers.</p>	<p>Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a>, each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a>.</p>
<p>Are there services covered before you meet your <a href="#">deductible</a>?</p>	<p>Yes. Preventive Care.</p>	<p>For example, this <a href="#">plan</a> covers certain preventive services without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a>. See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</p>
<p>Are there other <a href="#">deductibles</a> for specific services?</p>	<p>No</p>	<p>You don't have to meet <a href="#">deductibles</a> for specific services.</p>
<p>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</p>	<p><b>\$4,000</b> Single/<b>\$7,750</b> Family for In-Network Providers  <b>\$7,750</b> Single/<b>\$11,250</b> Family for Out-of-Network Providers.</p>	<p>The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.</p>
<p>What is not included in the <a href="#">out-of-pocket limit</a>?</p>	<p><a href="#">Premiums</a>, <a href="#">balance-billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.</p>	<p>Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a>.</p>
<p>Will you pay less if you use a <a href="#">network provider</a>?</p>	<p>Yes. See <a href="http://www.anthem.com/kehpc">www.anthem.com/kehpc</a> or call 1-844-402-5347. See <a href="http://www.caremark.com">www.caremark.com</a> or call 1-866-601-6934 for a list of network providers.</p>	<p>This <a href="#">plan</a> uses a <a href="#">provider network</a>. You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a>. You will pay the most if you use an <a href="#">out-of-network provider</a>, and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays (<a href="#">balance billing</a>). Be aware your <a href="#">network provider</a> 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.</p>
<p>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</p>	<p>No</p>	<p>You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a>.</p>

 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
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<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	30% after <a href="#">deductible</a>	50% after <a href="#">deductible</a>	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.
	<a href="#">Specialist</a> visit	30% after <a href="#">deductible</a>	50% after <a href="#">deductible</a>	
	<a href="#">Preventive care/screening/immunization</a>	No charge	50% after <a href="#">deductible</a>	
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	30% after <a href="#">deductible</a>	50% after <a href="#">deductible</a>	
	Imaging (CT/PET scans, MRIs)	30% after <a href="#">deductible</a>	50% after <a href="#">deductible</a>	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="#">www.caremark.com</a> .	Generic drugs – Tier 1	30% after <a href="#">deductible</a> for 30-day supply. 30% after <a href="#">deductible</a> for a 90-day supply mail order or retail.	50% after <a href="#">deductible</a> for 30-day supply.	Prescription coinsurance and medical coinsurance both apply to the out-of-pocket maximum limit for this plan. The value formulary (preferred drug list) is located at <a href="#">www.kehp.ky.gov</a> . 90-day supply is not covered if out-of-network.
	Formulary brand drugs – Tier 2	30% after <a href="#">deductible</a> for 30-day supply. 30% after <a href="#">deductible</a> for a 90-day supply mail order or retail.	50% after <a href="#">deductible</a> for 30-day supply.	Prescription coinsurance and medical coinsurance both apply to the out-of-pocket maximum limit for this plan. The value formulary (preferred drug list) is located at <a href="#">www.kehp.ky.gov</a> . 90-day supply is not covered if out-of-network.
	Non-formulary brand drugs – Tier 3	Not Covered	Not Covered	No coverage on Tier 3 non-formulary brand drugs.
	<a href="#">Specialty drugs</a>	30% after <a href="#">deductible</a> for 30-day supply. 30% after <a href="#">deductible</a> for a 90-day supply mail order or retail.	Not Covered	The value formulary (preferred drug list) is located at <a href="#">www.kehp.ky.gov</a> . 90-day supply is not covered if out-of-network.
<b>If you have outpatient surgery</b>	Facility fee (e.g. ambulatory surgery center)	30% after <a href="#">deductible</a>	50% after <a href="#">deductible</a>	
	Physician/surgeon fees	30% after <a href="#">deductible</a>	50% after <a href="#">deductible</a>	

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-Network Provider (You will pay the most)	
If you need immediate medical attention	<a href="#">Emergency room care</a>	30% after <u>deductible</u>	50% after <u>deductible</u>	
	<a href="#">Emergency medical transportation</a>	30% after <u>deductible</u>	50% after <u>deductible</u>	
	<a href="#">Urgent care</a>	30% after <u>deductible</u>	50% after <u>deductible</u>	
If you have a hospital stay	Facility fee (e.g., hospital room)	30% after <u>deductible</u>	50% after <u>deductible</u>	
	Physician/surgeon fees	30% after <u>deductible</u>	50% after <u>deductible</u>	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	30% after <u>deductible</u>	50% after <u>deductible</u>	
	Inpatient services	30% after <u>deductible</u>	50% after <u>deductible</u>	
If you are pregnant	Office visits	30% after <u>deductible</u>	50% after <u>deductible</u>	
	Childbirth/delivery professional services	30% after <u>deductible</u>	50% after <u>deductible</u>	
	Childbirth/delivery facility services	30% after <u>deductible</u>	50% after <u>deductible</u>	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	30% after <u>deductible</u>	50% after <u>deductible</u>	Limit to 60 visits per year.
	<a href="#">Rehabilitation services</a>	30% after <u>deductible</u>	50% after <u>deductible</u>	Physical Therapy, Occupational Therapy, and Speech Therapy have a combined limit of 90 visits per calendar year. Chiropractic care and manipulation therapy is limited to 26 visits per calendar year and no more than one visit per day.
	<a href="#">Habilitation services</a>	30% after <u>deductible</u>	50% after <u>deductible</u>	Physical Therapy, Occupational Therapy, and Speech Therapy have a combined limit of 90 visits per calendar year. Chiropractic care and manipulation therapy is limited to 26 visits per calendar year and no more than one visit per day..
	<a href="#">Skilled nursing care</a>	30% after <u>deductible</u>	50% after <u>deductible</u>	Limited to 30 visits per year. Only available in Home Health setting and applies to Home Health limits.
	<a href="#">Durable medical equipment</a>	30% after <u>deductible</u>	50% after <u>deductible</u>	
	<a href="#">Hospice services</a>	30% after <u>deductible</u>	50% after <u>deductible</u>	

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-Network Provider (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	Children's vision screenings are covered under preventive care.
	Children's glasses	Not Covered	Not Covered	
	Children's dental check-up	Not Covered	Not Covered	

### 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 care (Adult)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private Duty nursing
- Routine eye care (Adult)
- Routine foot care (unless you have been diagnosed with diabetes). Consult your Summary Plan Description.
- 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 (Coverage is limited to 1 hearing aid per ear, every 36 months)

**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: Personnel Cabinet, Department of Employee Insurance at 888-581-8834, the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x 61565 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:

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

Additionally, a consumer assistance program can help you file your appeal. Contact Kentucky Health Insurance Advocate, Department of Insurance, 215 West Main Frankfort, Kentucky 40601, or call 800-595-6053.

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

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**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 at 844-402-KEHP 5347.

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

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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](#) \$2,000
- [Specialist](#) [cost sharing] NA
- Hospital (facility) [coinsurance](#) 30%
- Other [coinsurance](#) 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*)

<b>Total Example Cost</b>	<b>\$12,080</b>
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In this example, Peg would pay: **\$4,060**

<i>Cost Sharing</i>	
Deductibles	\$2,000
Copayments	\$0
Coinsurance	\$2,000
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$4,060</b>

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

- The [plan's](#) overall [deductible](#) \$2,000
- [Specialist](#) [cost sharing] NA
- Hospital (facility) [coinsurance](#) 30%
- Other [coinsurance](#) 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*)

<b>Total Example Cost</b>	<b>\$7,400</b>
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In this example, Joe would pay: **\$ 4,055**

<i>Cost Sharing</i>	
Deductibles	\$2,000
Copayments	\$0
Coinsurance	\$2,000
<i>What isn't covered</i>	
Limits or exclusions	\$55
<b>The total Joe would pay is</b>	<b>\$4,055</b>

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

- The [plan's](#) overall [deductible](#) \$2,000
- [Specialist](#) [cost sharing] NA
- Hospital (facility) [coinsurance](#) 30%
- Other [coinsurance](#) 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*)

<b>Total Example Cost</b>	<b>\$1,900</b>
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In this example, Mia would pay: **\$1,925**

<i>Cost Sharing</i>	
Deductibles	\$1,348
Copayments	\$0
Coinsurance	\$578
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,925</b>