



Central Rivers AEA Plan 3 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, visit www.wellmark.com or call 1-800-524-9242. 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 1-800-524-9242 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	In- <u>Network</u> : \$2,500 person/\$5,000 family per calendar year. Out-of- <u>Network</u> : \$5,000 person/\$10,000 family per calendar year.	Generally, you must pay all 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. Well-child care, in- <u>network</u> <u>preventive care</u> , in- <u>network</u> independent labs, in- <u>network</u> outpatient/office services for mental health/substance abuse, in- <u>network</u> prosthetic limbs and services subject to office visit/ <u>urgent care</u> , drug card and outpatient <u>copayments</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 www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	No. There are no other <u>deductibles</u> .	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> ?	Health In- <u>Network</u> : \$4,000 person/\$8,000 family per calendar year. Health Out-Of- <u>Network</u> : \$10,000 person/\$20,000 family per calendar year. Drug Card: \$2,600 person/\$5,200 family per calendar year. The In- <u>Network</u> health and drug card out-of-pocket maximum amounts accumulate separately.	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> ?	Premiums, pre-service review penalties, <u>balance-billed charges</u> , 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> .

Important Questions	Answers	Why this Matters:
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.wellmark.com or call 1-800-524-9242 for a list of <u>network providers</u> .	This plan uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the plan's <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 provider's 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 <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 deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay In-Network (IN) Provider (You will pay the least)	What You Will Pay Out-of-Network (OON) Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$30 <u>copay</u> per <u>provider</u> per date of service	40% <u>coinsurance</u>	Primary Care Practitioners (PCP) are defined as General and Family Practice, Internal Medicine, OB/GYN, Pediatricians, Nurse Practitioners and PAs.
	<u>Specialist</u> visit	\$60 <u>copay</u> per <u>provider</u> per date of service	40% <u>coinsurance</u>	Applies to Non-PCP <u>providers</u> . \$30 <u>copay</u> per date of service for in- <u>network</u> chiropractic services.
	<u>Preventive care/screening/immunization</u>	No charge	Not covered	One preventive exam and one gynecological exam per calendar year. One mammogram per calendar year. Well-child care is covered to age 7. Out-of- <u>network</u> mammograms and well-child care is subject to <u>deductible</u> and 40% <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.

For more information about limitations and exceptions, see your plan document or call Wellmark at 1-800-524-9242. To find your Coverage Manual visit www.wellmark.com/coveragemanual, click on "Large Group Plans" and enter the following number, including dashes, into the search field. 102648-183-102652-102

Common Medical Event	Services You May Need	What You Will Pay In-Network (IN) Provider (You will pay the least)	What You Will Pay Out-of-Network (OON) Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	For a test in a <u>provider's</u> office or clinic, your cost is included in the cost-share listed above. Waive cost-share on in- <u>network</u> outpatient services for mental health/substance abuse.
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	For a test in a <u>provider's</u> office or clinic, your cost is included in the cost-share listed above.
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.wellmark.com/prescriptions .	Tier 1	\$10 <u>copay</u> per prescription	\$10 <u>copay</u> per prescription	Drugs listed on Wellmark's Blue Rx Complete Drug List are covered. Drugs not on this Drug List are not covered. For out-of- <u>network</u> prescription drugs, you may be balance billed. 1 <u>copay</u> for 30-day supply. 3 <u>copays</u> for 90-day supply (Retail maintenance). 2 <u>copays</u> for 90-day supply (Mail order maintenance). See wellmark.com/prescriptions for information about drugs and drug quantities that require prior authorization by Wellmark to be covered by your <u>plan</u> .
	Tier 2	\$40 <u>copay</u> per prescription	\$40 <u>copay</u> per prescription	
	Tier 3	\$100 <u>copay</u> per prescription	\$100 <u>copay</u> per prescription	
	Tier 4	\$100 <u>copay</u> per prescription	\$100 <u>copay</u> per prescription	
	Specialty drugs	\$100 <u>copay</u> per prescription	\$100 <u>copay</u> per prescription	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Waive cost-share on in- <u>network</u> outpatient services for mental health/substance abuse.
	<u>Physician/surgeon</u> fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Waive cost-share on in- <u>network</u> outpatient services for mental health/substance abuse.
If you need immediate medical attention	<u>Emergency room care</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	For <u>emergency medical conditions</u> treated out-of- <u>network</u> , you may be balance billed. Dental treatment for accidental injury is limited to care completed within 12 months of the injury.
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Waive cost-share on in- <u>network</u> outpatient services for mental health/substance abuse.
	<u>Urgent care</u>	\$30 <u>copay</u> per <u>provider</u> per date of service	40% <u>coinsurance</u>	-----None-----

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Common Medical Event	Services You May Need	What You Will Pay In-Network (IN) Provider (You will pay the least)	What You Will Pay Out-of-Network (OON) Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	\$500 <u>copay</u> per admission and 40% <u>coinsurance</u>	Reduction for failure to precertify out-of-network services is 25% and will not exceed \$2,000 per calendar year.
	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	-----None-----
If you need mental health, behavioral health, or substance abuse services	Outpatient services	0% <u>coinsurance</u>	40% <u>coinsurance</u>	-----None-----
	Inpatient services	20% <u>coinsurance</u>	Practitioner: 40% <u>coinsurance</u> Facility: \$500 <u>copay</u> per admission and 40% <u>coinsurance</u>	Reduction for failure to precertify out-of-network services is 25% and will not exceed \$2,000 per calendar year.
If you are pregnant	Office visits	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Cost sharing does not apply to certain <u>preventive services</u> . For any in-network services that fall outside of routine obstetric care, the office visit benefits shown above may apply. Non exam office services apply office visit benefits shown above.
	Childbirth/delivery professional services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Benefits shown reflect OB/GYN practitioner services which are typically globally billed at time of delivery for pre-natal, post-natal and delivery services.
	Childbirth/delivery facility services	20% <u>coinsurance</u>	Practitioner: 40% <u>coinsurance</u> Facility: \$500 <u>copay</u> per admission and 40% <u>coinsurance</u>	-----None-----

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Common Medical Event	Services You May Need	What You Will Pay In-Network (IN) Provider (You will pay the least)	What You Will Pay Out-of-Network (OON) Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Waive cost-share on in-network outpatient services for mental health/substance abuse. Reduction for failure to precertify out-of-network services is 25% and will not exceed \$2,000 per calendar year.
	<u>Rehabilitation services</u>	Office: \$30 PCP, PTs,OTs,SLPs/\$60 Non-PCP <u>copay</u> per provider per date of service Facility: 20% coin.	Inpatient: \$500 <u>copay</u> per admission and 40% <u>coinsurance</u> Other services: 40% <u>coinsurance</u>	\$60 <u>copay</u> per date of service applies to in-network outpatient physical, occupational and speech therapies. Waive <u>coinsurance</u> on in-network outpatient services for mental health/substance abuse.
	<u>Habilitation services</u>	Office: \$30 PCP, PTs,OTs,SLPs/\$60 Non-PCP <u>copay</u> per provider per date of service Facility: 20% coin.	Inpatient: \$500 <u>copay</u> per admission and 40% <u>coinsurance</u> Other services: 40% <u>coinsurance</u>	\$60 <u>copay</u> per date of service applies to in-network outpatient physical, occupational and speech therapies. Waive <u>coinsurance</u> on in-network outpatient services for mental health/substance abuse.
	<u>Skilled nursing care</u>	20% <u>coinsurance</u>	Practitioner: 40% <u>coinsurance</u> Facility: \$500 <u>copay</u> per admission and 40% <u>coinsurance</u>	Reduction for failure to precertify out-of-network services is 25% and will not exceed \$2,000 per calendar year.
	<u>Durable medical equipment</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	-----None-----
	<u>Hospice services</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Waive cost-share on in-network outpatient services for mental health/substance abuse. Hospice respite care is limited to 15 inpatient and 15 outpatient days per lifetime.
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-----

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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
- Custodial care - in home or facility
- Dental care - Adult
- Dental check-up
- Extended home skilled nursing
- Eye exam
- Glasses
- Hearing aids
- Infertility treatment
- Long-term care
- Routine eye care - Adult
- Routine foot care
- 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
- Most coverage provided outside the U.S.
- Private-duty nursing - short term intermittent home skilled nursing

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: the U.S. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov.

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, you can contact: Wellmark at 1-800-524-9242 or the Iowa Insurance Division at 515-281-5705.

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.

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

Wellmark Blue Cross and Blue Shield of Iowa is an Independent Licensee of the Blue Cross and Blue Shield Association.

This contains only a partial description of the benefits, limitations, exclusions and other provisions of the health care plan. It is not a contract or policy. It is a general overview only. It does not provide all the details of coverage, including benefits, exclusions, and policy limitations. In the event there are discrepancies between this document and the Coverage Manual, Certificate, or Policy, the terms and conditions of the Coverage Manual, Certificate, or Policy will govern.

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 may 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	\$2,500
■ PCP copayment	\$30
■ Hospital(facility) coinsurance	20%
■ Other coinsurance	20%

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	\$12,800
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In this example, Peg would pay:

Cost Sharing	
<u>Deductibles</u>	\$2,500
<u>Copayments</u>	\$200
<u>Coinsurance</u>	\$1,400
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$4,160

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

■ The plan's overall deductible	\$2,500
■ <u>Specialist</u> copayment	\$60
■ Hospital(facility) coinsurance	20%
■ Other coinsurance	20%

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	\$7,400
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In this example, Joe would pay:

Cost Sharing	
<u>Deductibles</u>	\$90
<u>Copayments</u>	\$2,100
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$200
The total Joe would pay is	\$2,390

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

■ The plan's overall deductible	\$2,500
■ <u>Specialist</u> copayment	\$60
■ Hospital(facility) coinsurance	20%
■ Other coinsurance	20%

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	\$1,900
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In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$1,300
<u>Copayments</u>	\$300
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,600

The amounts shown in the maternity claim example above are based on amounts using a single per person deductible. Some plans may actually apply a two-person or family deductible to maternity services for the mother and newborn baby.

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

Required Federal Accessibility and Nondiscrimination Notice



Discrimination is against the law

Wellmark complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Wellmark does not exclude people or treat them differently because of their race, color, national origin, age, disability or sex.

Wellmark provides:

- Free aids and services to people with disabilities so they may communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
 - Free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages
- If you need these services, call 800-524-9242.

ATENCIÓN: Si habla español, los servicios de asistencia de idiomas se encuentran disponibles gratuitamente para usted. Comuníquese al 800-524-9242 o al (TTY: 888-781-4262).

注意：如果您说普通话，我们可免费为您提供语言协助服务。请拨打 800-524-9242 或 (听障专线：888-781-4262)。

CHÚ Ý: Nếu quý vị nói tiếng Việt, các dịch vụ hỗ trợ ngôn ngữ miễn phí có sẵn cho quý vị. Xin hãy liên hệ 800-524-9242 hoặc (TTY: 888-781-4262).

NAPOMENA: Ako govorite hrvatski, dostupna Vam je besplatna podrška na Vašem jeziku. Kontaktirajte 800-524-9242 ili (tekstualni telefon za osobe oštećena sluha: 888-781-4262).

ACHTUNG: Wenn Sie deutsch sprechen, stehen Ihnen kostenlose sprachliche Assistenzdienste zur Verfügung. Rufnummer: 800-524-9242 oder (TTY: 888-781-4262).

تنبیه: إذا كنت تتحدث اللغة العربية، فإننا نوفر لك خدمات المساعدة المجانية. اتصل بالرقم: (888-781-4262) أو خدمة الهاتف النصي: (800-524-9242) أو (TTY: 888-781-4262).

주의: 한국어 를 사용하시는 경우, 무료 언어 지원 서비스를 이용하실 수 있습니다. 800-524-9242번 또는 (TTY: 888-781-4262)번으로 연락해 주십시오.

ध्यान रहे: अगर आपकी मातृ भाषा हिन्दी है, तो आपके लिए मातृ भाषा सहायता सेवाएँ, नि:शुल्क उपलब्ध हैं। 800-524-9242 पर संपर्क करें या (TTY: 888-781-4262)।

ATTENTION : si vous parlez français, des services d'assistance dans votre langue sont à votre disposition gratuitement. Appelez le 800 524 9242 (ou la ligne ATS au 888 781 4262).

If you believe that Wellmark has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

Wellmark Civil Rights Coordinator, 1331 Grand Avenue, Station SW189, Des Moines, IA 50309-2901, 515-376-4500, TTY 888-781-4262, Fax 515-376-9073, Email CRCC@Wellmark.com. You can file a grievance in person, by mail, fax or email. If you need help filing a grievance, the Wellmark 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, phone or fax at: U.S. Department of Health and Human Services, 200 Independence Avenue S.W., Room 509F, HHH Building, Washington DC 20201, 800-368-1019, 800-537-7697 (TDD).

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

Geb Acht: Wann du Deutsch schweztzwe duscht, kannst du Hilf in dei eegri Schrierooch koschdretze griege. Ruf 800-524-9242 odder (TTY: 888-781-4262) uff.

ಗ್ರಹಿಸಿ: ನೀವು ತಿಳಿದುಕೊಳ್ಳುವುದಾದರೆ, ನೀವು ಯಾವುದೇ ರೀತಿಯಲ್ಲಿ ವರ್ತನೆಯಲ್ಲಿ ಭೇದಿಸಿದರೆ, ಅಥವಾ ನಿರಾಸಕ್ತರಾಗಿದ್ದರೆ, ಕೂಡಲೇ 800-524-9242 ನಂಜಿಗೆ ಸಂಪರ್ಕಿಸಿ. (TTY: 888-781-4262)

PAĞ-UKULAN NG PANSIN: Kung Tagalog ang wikang ginagamit mo, may makikuhla kang mga serbisyo ng tulong sa wika na walang bayad. Makipag-ugnayan sa 800-524-9242 o (TTY: 888-781-4262).

यदि आपका मातृ भाषा हिन्दी है, तो आपकी मातृ भाषा सहायता सेवाएँ, नि:शुल्क उपलब्ध हैं। 800-524-9242 पर संपर्क करें या (TTY: 888-781-4262)।

ВНИМАНИЕ! Если ваш родной язык русский, вам могут быть предоставлены бесплатные переводческие услуги. Обращайтесь 800-524-9242 (телерайн: 888-781-4262).

साधना: यदि आपकी मातृ भाषा हिन्दी है, तो आपके लिए मातृ भाषा सहायता सेवाएँ, नि:शुल्क उपलब्ध हैं। 800-524-9242 पर (TTY: 888-781-4262) पर संपर्क करें।

ማስጠንቀቂያ: ከግንኙኛ የሚናገሩ ሰዎች፣ የቋንቋ አገልግሎቶች፣ ስነ-ምግባር፣ ያገኛሉ: በ 800-524-9242 ወይም (TTY: 888-781-4262) ደውሎ ያነገግሩን።

HEETINA To a wolwa Fultulde laabi wallinde dow woido, naa e njobdi, ene ngoodi ngam maada. Hebir 800-524-9242 malla (TTY: 888-781-4262).

FULLEFFANNA: Yo isin Oromiffaa, kan dubbattan taatan, tajaajiloomni garaagaraa afaanii, kaffalitti malee, isiniif ni jiru. 800-524-9242 yookin (TTY: 888-781-4262) qumnamaa.

УВАГА! Якщо ви розмовляєте українською мовою, для вас доступні безкоштовні послуги мовної підтримки. Зателефонуйте за номером 800-524-9242 або (телерайн: 888-781-4262).

Ge: Dine K'ehji yáñfi'go níká bizaad bee áká' adooow, t'áá jik'é, náñóć. Koji' holne' 800-524-9242 doodai' (TTY: 888-781-4262)