Independence Gold Plan PPO

Coverage for: 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, at www.ibx.com/LGBooklet or by calling 1-800-ASK-BLUE (TTY:711). 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-ASK-BLUE (TTY:711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For JeffCare Home Provider $200 person / $600 family; for JeffCare Non-Home $300 person / $900 family. For In-network Provider $1,500 person / $4,500 family; for Out-of-network Provider $3,000 person / $9,000 family.	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible 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 deductible.
Are there services covered before you meet your deductible?	Yes. Preventive care, Primary care services, Specialist services and Emergency room services are covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	For JeffCare Home Provider $3,500 person / $7,000 family; for JeffCare Non-Home $4,000 person / $8,000 family. For In-network Provider $5,000 person / $10,000 family; for Out-of-network Provider $7,000 person / $14,000 family	The out-of-pocket limit 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 out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See www.ibx.com/find_a_provider or call 1- 800-ASK-BLUE (TTY:711) for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an out-of- network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

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
		a Thomas Jefferson University Provider	an In-Network Provider	an Out-Of Network Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$0 Copayment (copay)/visit, (JeffCare Home) /$25 copay/visit, (JeffCare Non-home), Deductible does not apply	$40 copay/visit, Deductible does not apply	50%	None
	Specialist visit	$45 copay/visit, (JeffCare Home) /$60 copay/visit, (JeffCare Non-home), Deductible does not apply	$75 copay/visit, Deductible does not apply	50%	None
	Preventive care/screening/immunization	No Charge (JeffCare Home and JeffCare Non-Home), Deductible does not apply	No Charge, Deductible does not apply	50%	Age and frequency schedules may apply. 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.

***For more information about limitations and exceptions, see plan or policy document at www.ibx.com/LGBooklet**

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		a Thomas Jefferson University Provider	an In-Network Provider	an Out-Of Network Provider	
If you have a test	Diagnostic test (x-ray, blood work)	$25 copay/test, (JeffCare Home) /$40 copay/test, (JeffCare Non-home), Deductible does not apply(X- Ray)/No Charge (JeffCare Home) /$25 copay/test, (JeffCare Non-home), Deductible does not apply(Blood Work)	40%, Deductible does not apply(X-Ray)/$40 copay/test, Deductible does not apply(Blood Work)	50%	None
	Imaging (CT/PET scans, MRIs)	$25 copay/test, (JeffCare Home) /$40 copay/test, (JeffCare Non-home), Deductible does not apply	40%, Deductible does not apply	50%	Pre-certification required for certain services. *See section General Information. 20% reduction in benefits for failure to pre-cert out-of-network or BlueCard services.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.medimpact.com	Generic drugs	$15 copay (1-30) / $30 copay (31-90)	$20 copay (1-30) / $30 copay (31-90)	Not Covered	None
	Preferred brand	$40 copay after deductible (1-30) / 20% ($100 max) after deductible (31-90)	20% ($40 min - $100 max) after deductible (1-30) / 20% ($100 max) after deductible (31-90)	Not Covered	$100 per individual deductible may apply.
	Non-preferred drugs	$60 copay after deductible (1-30) / 40% ($150 max) after deductible (31-90)	40% ($60 min - $150 max) after deductible (1-30) / 40% ($150 max) after deductible (31-90)	Not Covered	$100 per individual deductible may apply.
	Specialty drugs (under prescription coverage)	$40 copay Generic / $60 copay after deductible Brand Formulary / $100 copay after deductible Brand Non-Formulary	Not Covered	Not Covered	$100 per individual deductible may apply.

***For more information about limitations and exceptions, see plan or policy document at www.ibx.com/LGBooklet**

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		a Thomas Jefferson University Provider	an In-Network Provider	an Out-Of Network Provider	
	Specialty drugs (under medical coverage)	No Charge (JeffCare Home) / $500 copay / Admission after ded (JeffCare Non-Home)	40%	50%	This cost share amount is for specialty injectable or infusion therapy drugs covered by the medical benefit. These drugs are typically administered by a health care professional in an office or outpatient facility. Self administered specialty drugs follow the applicable retail prescription cost-share under the MedImpact Direct Specialty Pharmacy. Prior-authorization required.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge (JeffCare Home), $350 copay/ visit/ occurrence (JeffCare Non-home)	40%	50%	Pre-certification required. *See section General Information. 20% reduction in benefits for failure to pre-authorize out-of-network outpatient services or treatments.
	Physician/surgeon fees	No Charge (JeffCare Home and JeffCare Non- Home), Deductible does not apply	40%	50%	Pre-certification required. *See section General Information. 20% reduction in benefits for failure to pre-authorize out-of-network outpatient services or treatments.
If you need immediate medical attention	Emergency room care	$160 copay/visit, Deductible does not apply	$160 copay/visit, Deductible does not apply	Covered at in-network level	None
	Emergency medical transportation	No Charge (JeffCare Home and JeffCare Non- Home), Deductible does not apply	No Charge	Covered at in-network level	None
	Urgent care	$65 copay/visit, (JeffCare Home) /$75 copay/visit, (JeffCare Non-home), Deductible does not apply	$85 copay/visit, Deductible does not apply	50%	Your costs for urgent care are based on care received at a designated urgent care center or facility, not your physician's office. Costs may vary depending on where you receive care.
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge (JeffCare Home), $500 copay/ visit / occurrence (JeffCare Non-home)	40%	50%	Pre-certification required. $1,000 member penalty for failure to pre-authorize inpatient services or treatment for OON care.
	Physician/surgeon fees	No Charge (JeffCare Home and JeffCare Non- Home), Deductible does not apply	40%	50%	Pre-certification required. $1,000 member penalty for failure to pre-authorize inpatient services or treatment for OON care.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		a Thomas Jefferson University Provider	an In-Network Provider	an Out-Of Network Provider	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$0 copay/visit, (JeffCare Home) /$25 copay/visit, (JeffCare Non-home, Deductible does not apply	$40 copay/visit, Deductible does not apply	50%	Pre-certification required. 20% reduction in benefits for failure to pre-authorize out-of-network outpatient services or treatments.
	Inpatient services	No Charge (JeffCare Home), $500 copay/visit/occurrence (JeffCare Non-home)	40%	50%	Pre-certification required. $1,000 member penalty for failure to pre-authorize inpatient services or treatment for out-of-network care.
If you are pregnant	Office visits	$45 copay/visit, (JeffCare Home) /$60 copay/visit, (JeffCare Non-home), Deductible does not apply	$75 copay/visit, Deductible does not apply	50%	Office visit cost share applies to the first OB visit only. Depending on the type of services, a copayment or coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Pre-notification requested for maternity care.
	Childbirth/delivery professional services	No Charge (JeffCare Home and JeffCare Non- Home), Deductible does not apply	40%	50%	Office visit cost share applies to the first OB visit only. Depending on the type of services, a copayment or coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Pre-notification requested for maternity care.
	Childbirth/delivery facility services	No Charge (JeffCare Home), $500 copay/ visit/ occurrence (JeffCare Non-home)	40%	50%	Office visit cost share applies to the first OB visit only. Depending on the type of services, a copayment or coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Pre-notification requested for maternity care.
If you need help recovering or have other special health needs	Home health care	No Charge (JeffCare Home and JeffCare Non- Home)	40%, Deductible does not apply	50%	Pre-certification required. 20% reduction in benefits for failure to pre-authorize out-of-network outpatient services or treatments. 120 visits/ benefit period.
	Rehabilitation services	$20 copay/visit, (JeffCare Home) /$30 copay/visit, (JeffCare Non-home), Deductible does not apply	$45 copay/visit, Deductible does not apply	50%	Pre-certification required. 20% reduction in benefits for failure to pre-authorize out-of-network outpatient services or treatments.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		a Thomas Jefferson University Provider	an In-Network Provider	an Out-Of Network Provider	
	Habilitation services	$20 copay/visit, (JeffCare Home) /$30 copay/visit, (JeffCare Non-home), Deductible does not apply	$45 copay/visit, Deductible does not apply	50%	Pre-certification required. 20% reduction in benefits for failure to pre-authorize out-of-network outpatient services or treatments.
	Skilled nursing care	No Charge (JeffCare Home) /$500 Copayment per admission (JeffCare Non- home)	40%	50%	Pre-certification required. $1,000 member penalty for failure to pre-authorize inpatient services or treatment for out-of-network care. 120 visits/ benefit period.
	Durable medical equipment	Not Covered	40%, Deductible does not apply	50%	Pre-certification required. 20% reduction in benefits for failure to pre-authorize out-of-network outpatient services or treatments.
	Hospice services	No Charge (JeffCare Home and JeffCare Non-Home)	40%	50%	Pre-certification required. $1,000 member penalty for failure to pre-authorize inpatient services or treatment for out-of-network care.
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	Not Covered	None
	Children's glasses	Not Covered	Not Covered	Not Covered	None
	Children's dental check-up	Not Covered	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
- Cosmetic Surgery
- Dental care (adult)
- 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
- Non-emergency care when traveling outside the U.S. See www.bcbsglobalcore.com
- Private-duty nursing

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. To contact the plan at 1-800-ASK-BLUE (TTY:711) or the contact information for those agencies is: For group health coverage subject to ERISA, contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform; For non-federal governmental group health plans, contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565 or www.cciio.cms.gov. Church plans are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, you should contact your State Insurance regulator regarding possible rights to continuation coverage under State law. 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: Pennsylvania Insurance Department - 1-877-881-6388 - http://www.insurance.pa.gov/Consumers.

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.

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

About these Coverage Examples:

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)	
The plan's overall deductible	$200
Specialist copayment	$45
Hospital (facility) copayment	$500
Other coinsurance	100%

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

In this example, Peg would pay:

Cost Sharing	
Deductibles	$200
Copayments	$500
Coinsurance	$0
What isn't covered	
Limits or exclusions	$50
The total Peg would pay is	**$750**

Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)	
The plan's overall deductible	$200
Specialist copayment	$45
Hospital (facility) copayment	$500
Other coinsurance	100%

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

In this example, Joe would pay:

Cost Sharing	
Deductibles	$0
Copayments	$90
Coinsurance	$0
What isn't covered	
Limits or exclusions	$6,000
The total Joe would pay is	**$6,090**

Mia's Simple Fracture (in-network emergency room visit and follow up care)	
The plan's overall deductible	$200
Specialist copayment	$45
Hospital (facility) copayment	$500
Other coinsurance	100%

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

In this example, Mia would pay:

Cost Sharing	
Deductibles	$0
Copayments	$200
Coinsurance	$0
What isn't covered	
Limits or exclusions	$70
The total Mia would pay is	**$270**

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-800-ASK-BLUE (TTY:711)

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

Language Assistance Services

Spanish: ATENCIÓN: Si habla español, cuenta con servicios de asistencia en idiomas disponibles de forma gratuita para usted. Llame al 1-800-275-2583 (TTY: 711).

Chinese: 注意：如果您讲中文，您可以得到免费的语言协助服务。致电 1-800-275-2583。

Korean: 안내사항: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다.
1-800-275-2583 번으로 전화하십시오.

Portuguese: ATENÇÃO: se você fala português, encontram-se disponíveis serviços gratuitos de assistência ao idioma. Ligue para 1-800-275-2583.

Gujarati: ચના: જો તમે જરાતી બોલતા હો, તો િન: ક ભાષા સહાય સેવાઓ તમારા માટ ઉપલ ધ છે.
1-800-275-2583 કોલકરો.

Vietnamese: LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi sẽ cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn. Hãy gọi 1-800-275-2583.

Russian: ВНИМАНИЕ: Если вы говорите по-русски, то можете бесплатно воспользоваться услугами перевода. Тел.: 1-800-275-2583.

Polish UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-275-2583.

Italian: ATTENZIONE: Se lei parla italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-275-2583.

Arabic:
ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية
متاحة لك بالمجان. اتصل برقم 1-800-275-2583.

French Creole: ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-275-2583.

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga serbisyo na tulong sa wika nang walang bayad. Tumawag sa 1-800-275-2583.

French: ATTENTION: Si vous parlez français, des services d'aide linguistique-vous sont proposés gratuitement. Appelez le 1-800-275-2583.

Pennsylvania Dutch: BASS UFF: Wann du Pennsylvania Deitsch schwetzscht, kannscht du Hilf griege in dei eegni Schprooch unni as es dich ennich eppes koschte zellt. Ruf die Nummer 1-800-275-2583.

Hindi: यान द: यदि आप हिंदी बोलते ह तो आपके लिए मु त म भाषा सहायता सेवाएं उपल ध ह। कॉल कर
1-800-275-2583।

German: ACHTUNG: Wenn Sie Deutsch sprechen, können Sie kostenlos sprachliche Unterstützung anfordern. Wählen Sie 1-800-275-2583.

Japanese: 備考：母国語が日本語の方は、言語アシスタンスサービス（無料）をご利用いただけます。
1-800-275-2583へお電話ください。

Persian (Farsi):
توجه: اگر به زبان فارسی صحبت می کنید، خدمات ترجمه به صورت
رایگان برای شما فراهم می باشد. با شماره 1-800-275-2583
تماس بگیرید.

Navajo: D77 baa ak0 n7n7zin: D77 saad bee y1n7[ti'go Diné Bizaad, saad bee 1k1'1n7da'1wo'd66', t'11 jiik'eh. H0d77lnih koj8' 1-800-275-2583.

Urdu:
توجہ کریں: اگر آپ اردو زبان بولتے ہیں، تو آپ کے لئے مفت میں زبان معاون خدمات دستیاب ہیں۔ کال کریں
.1-800-275-2583

Mon-Khmer, Cambodian: ស□□□□□□ ចប□--ṡ មមណ□៖
□□□ស□□□ប□អនកន□យយភ មន-□ខមរ ឬភ□□មរ □□□ ជ□ន□□□□នកភនងមនជ□□ល□ជ□នដល□□ កអន□□ យគកក□□□ថ□ល។ ទ□រ សពទ□□□លខ 1-800-275-2583។

Discrimination is Against the Law

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

This Plan 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).
- 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 our Civil Rights Coordinator. If you believe that This Plan 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 our Civil Rights Coordinator. You can file a grievance in the following ways: In person or by mail: ATTN: Civil Rights Coordinator, 1901 Market Street, Philadelphia, PA 19103, By phone: 1-888-377-3933 (TTY: 711) By fax: 215-761-0245, By email: civilrightscoordinator@1901market.com. If you need help filing a grievance, our 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 Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at *http://www.hhs.gov/ocr/office/file/index.html*.