

Highlights of your Health Care Coverage

(BHT) BUSINESS HEALTH TRUST

Effective Date: 01/01/2020

Any deductibles, copays, and coinsurance percentages shown are amounts for which you're responsible.
 Medical Benefits apply after the calendar-year deductible is met unless otherwise noted, or if the cost share is a copay.

MEDICAL PLAN		STERLING 2000	
	HERITAGE IN-NETWORK	OUT-OF-NETWORK	
MEDICAL COST SHARE OPTIONS			
Individual Deductible PCY (Family embedded deductible 3X Individual)	\$2,000	\$4,000	
Coinsurance (Member's percentage of costs after deductible based on allowable charges)	20%	50%	
Individual Out of Pocket Maximum PCY, includes deductible, coinsurance, copay and pharmacy if applicable (Family Embedded OOP Max \$14,300)	\$7,000	Unlimited	
Office Visit Cost Share	\$40 Copay, applies to the Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
PREVENTIVE CARE OPTIONS AND HEALTH EDUCATION			
Preventive Office Visit (Unlimited, subject to standard medical guidelines)	Covered In Full	Not Covered	
Immunizations (Unlimited, subject to standard medical guidelines)	Covered In Full	Not Covered	
Health Education (HE) (Unlimited)	Covered In Full	Not Covered	
Nicotine Dependency Programs (ND) (Unlimited)	Covered In Full	Not Covered	
Diabetes Health Education (DE) (Unlimited)	Covered In Full	Not Covered	
PROFESSIONAL CARE			
Professional Office Visit (Includes Telemedicine)	\$40 Copay, applies to the Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Inpatient Professional Services	\$2,000 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Contraceptive Management Services (Unlimited)	Covered In Full	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	

MEDICAL PLAN		STERLING 2000	
	HERITAGE IN-NETWORK	OUT-OF-NETWORK	
VIRTUAL CARE - ON DEMAND			
Virtual Care - General Medical/ Dermatology (Voice/Video)	Covered In Full	Not Applicable	
DIAGNOSTIC SERVICE OPTIONS			
Preventive Professional Diagnostic Imaging and Laboratory Services - Including Mammogram and PAP/PSA	Covered In Full	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Other Professional Diagnostic Imaging	Waive Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Professional Diagnostic Major Imaging	Waive Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Other Professional Diagnostic Laboratory/Pathology	Waive Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Diagnostic Mammography	Waive Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
FACILITY CARE OPTIONS			
Inpatient Facility	\$2,000 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Outpatient Surgery Facility	\$2,000 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Skilled Nursing Facility (90 days PCY; includes room and board, and facility billed professional and ancillary fees)	\$2,000 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Hospice Inpatient Facility (Unlimited; within the 6 month lifetime maximum)	\$2,000 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
PREMERA DESIGNATED CENTERS OF EXCELLENCE			
Centers of Excellence Packaged Services (Eligible Services Include: Total Joint Replacement (Knee & Hip Replacement))	Covered In Full	Covered as any other service	
Travel and Care Coordination (Limited to IRS Guidelines)	Covered In Full	Not Covered	
EMERGENCY CARE AND TRANSPORTATION OPTION			
Emergency Care (If applicable, waive copay if admitted to inpatient facility)	\$200 Copay then \$2,000 Deductible and 20% Coinsurance; all cost shares apply to the \$7,000 Out of Pocket Maximum	\$200 Copay then \$2,000 Deductible and 20% Coinsurance; all cost shares apply to the \$7,000 Out of Pocket Maximum	
Emergency Room Physician	\$2,000 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$2,000 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	
Urgent Care Center	\$40 Copay, applies to the Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Ambulance Transportation (Unlimited)	\$2,000 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$2,000 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	
Air Ambulance (Unlimited)	\$2,000 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$2,000 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	

MEDICAL PLAN		STERLING 2000	
	HERITAGE IN-NETWORK	OUT-OF-NETWORK	
OTHER SERVICES			
Allergy/Therapeutic Injections	\$2,000 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Mental Health Inpatient Facility Care (Unlimited)	\$2,000 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Mental Health Outpatient Professional Care (Unlimited)	\$40 Copay, applies to the Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Telemedicine - Mental Health	Covered In Full	Not Applicable	
Chemical Dependency Inpatient Facility Care (Unlimited)	\$2,000 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Chemical Dependency Outpatient Professional Care (Unlimited)	\$40 Copay, applies to the Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Rehab Inpatient Facility (30 days PCY)	\$2,000 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Rehab Outpatient Care, Including Physical, Occupational, Speech and Massage Therapy, and Chronic Pain (45 visits PCY)	\$40 Copay, applies to the Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Rehab Outpatient Care Chronic Conditions, Including Cardiac, Pulmonary Rehab, and Cancer	\$40 Copay, applies to the Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Medical Supplies, Equipment, Prosthetics (Unlimited)	\$2,000 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Foot Orthotics, Orthopedic Shoes and Accessories (\$300 PCY; Includes orthotics and orthopedic shoes)	\$2,000 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Home Health Visits (130 visits PCY)	\$2,000 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Hospice Care (Hospice Home Visits: Unlimited; Respite: 240 hours; within the 6 month lifetime maximum)	\$2,000 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
TMJ (Temporomandibular Joint Disorders) (Unlimited (Medical and Dental services - Medical and Dental cost shares based on type of service))	Covered as any other service	Covered as any other service	
Transplants (Unlimited; \$7,500 travel and lodging limits)	Covered as any other service	Not Covered	
ALTERNATIVE CARE			
Manipulations (Spinal and other) (12 visits PCY)	\$40 Copay, applies to the Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Acupuncture (12 visits PCY)	\$40 Copay, applies to the Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
ANNUAL PLAN MAXIMUM			
Annual Plan Maximum	Unlimited	Unlimited	

Prior Authorization is required for many services to be covered. For more information please refer to your benefit booklet.

PCY = Per Calendar Year. Balance billing may apply if a provider is not contracted with Premera Blue Cross. Members are responsible for amounts in excess of the allowable charge.

This is not a complete explanation of covered services, exclusions, limitations, reductions or the terms under which the program may be continued in force. This benefit highlight is not a contract. For full coverage provisions, including a description of waiting periods, limitations and exclusions please contact Customer Service.

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Below is a brief overview of your Pharmacy Benefits. For more information on your benefits, please refer to your benefit booklets. To find out what tiers apply to a specific medication, refer to our Preferred Drug List at www.premera.com

PHARMACY PLAN	
STERLING 2000 - RX	
PRESCRIPTION DRUGS	
Drug List	Preferred B4 Tier 1 = generic Tier 2 = preferred brand Tier 3 = non-preferred brands Tier 4 = specialty
Retail Cost Shares	\$10/\$40/\$80/\$250
Mail Cost Shares	\$25/\$100/\$200/\$250
Day Supply	Retail: 30 Days; Mail: 90 Days; Specialty: 30 Days
Individual Deductible PCY	\$0
Family Deductible PCY	No Family Deductible
Out of Network (Non-participating retail pharmacies)	Cost Share, then 40% (to allowable)
Out of Pocket Maximum	Applies to the medical out of pocket maximum
Annual Benefit Maximum	Unlimited

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Discrimination is Against the Law

Pravera Blue Cross complies with applicable Federal and state laws and does not discriminate on the basis of race, national origin, age, disability, or sex. Pravera does not exclude people or limit their benefits based on race, color, national origin, age, disability or sex.

- Provides health and services to people with disabilities in community facilities with us, such as:
 - Qualified sign language interpreters
 - Written information in Braille large print, audio, accessible electronic formats, other formats.
- Provides language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Qualified interpreters in other languages

If you need these services, contact your Call Rights Coordinator.

If you believe that Pravera 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 complaint through the Call Rights Coordinator, Complaints and Appeals, 700 Blue Sky Drive, Suite 100, St. Louis, MO 63103. TTY: 800-642-6367. Fax: 314-322-2000. Fax 438-3333. TTY: 800-642-6367. Email: Appeal.Departments@Pravera.com

You can also file a complaint in person or by mail, fax, or email. If you need help filing a grievance, the Call 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 www.hhs.gov/ocr/ocomplaintportal/, or by first phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW, Room 508F, Main Building, Washington, D.C. 20201. 1-800-368-1019. 800-637-7897 (TDD). Complaint forms are available at: www.hhs.gov/officefor-civil-rights

Getting Help in Other Languages

This notice has important information. This notice may have important information about your enrollment or coverage through Pravera Blue Cross. Please make sure you understand this notice. If you need help, you can contact Pravera Blue Cross at the phone number listed below. Pravera Blue Cross has staff who can help you understand this notice in your language at no cost. Call 800-722-1471 (TTY: 800-642-6367).

العربية (Arabic)
Pravera Blue Cross هي شركة تأمين صحية تقدم خدماتها في اللغة العربية. نحن نقدم خدماتنا في اللغة العربية لجميع عملائنا. إذا كنت بحاجة إلى مساعدة في فهم هذا الإعلان، يمكنك الاتصال بنا على الرقم التالي: 800-722-1471 (TTY: 800-642-6367).

فارسی (Farsi)
Pravera Blue Cross یک شرکت بیمه است که خدمات خود را به زبان فارسی ارائه می‌دهد. ما خدمات خود را به زبان فارسی برای تمام مشتریان خود ارائه می‌دهیم. اگر شما نیاز به کمک در درک این اطلاعیه دارید، می‌توانید با ما تماس بگیرید. شماره تماس ما: 800-722-1471 (TTY: 800-642-6367).

中文 (Chinese)
Pravera Blue Cross 提供中文服務。我們提供中文服務給所有客戶。如果您需要協助理解此通知，請電 800-722-1471 (TTY: 800-642-6367)。

日本語 (Japanese)
Pravera Blue Cross は日本語サービスを提供しています。私たちはすべてのお客様に日本語サービスを提供しています。この通知を理解する必要がある場合は、800-722-1471 (TTY: 800-642-6367) にお問い合わせください。

한국어 (Korean)
Pravera Blue Cross는 한국어 서비스를 제공합니다. 우리는 모든 고객에게 한국어 서비스를 제공합니다. 이 통지를 이해하는 데 도움이 필요하다면, 800-722-1471 (TTY: 800-642-6367)에 전화하십시오.

ภาษาไทย (Thai)
Pravera Blue Cross มีบริการภาษาไทย. เราให้บริการภาษาไทยแก่ลูกค้าทุกคน. หากคุณต้องการความช่วยเหลือในการทำความเข้าใจการแจ้งเตือนนี้, กรุณาโทร 800-722-1471 (TTY: 800-642-6367).

हिन्दी (Hindi)
Pravera Blue Cross हिन्दी सेवा प्रदान करता है। हम सभी ग्राहकों को हिन्दी सेवा प्रदान करते हैं। यदि आपको इस सूचना को समझने में मदद चाहिए, तो 800-722-1471 (TTY: 800-642-6367) पर हमसे संपर्क करें।

മലയാളം (Malayalam)
Pravera Blue Cross മലയാള സേവനം നൽകുന്നു. ഞങ്ങൾ എല്ലാ ഉപയോക്താക്കൾക്കും മലയാള സേവനം നൽകുന്നു. ഈ അറിയിപ്പിനെക്കുറിച്ചുള്ള സഹായം നേടാൻ, 800-722-1471 (TTY: 800-642-6367) നോക്കുക.

தமிழ் (Tamil)
Pravera Blue Cross தமிழ் சேவைகளை வழங்குகிறது. நாங்கள் எல்லா வாடிக்கையாளர்களுக்கும் தமிழ் சேவைகளை வழங்குகிறோம். இந்த அறிவிப்பை புரிந்துகொள்ள உதவ வேண்டியிருந்தால், 800-722-1471 (TTY: 800-642-6367) க்கு தொடர்பு கொள்ளండి.

ਪੰਜਾਬੀ (Punjabi)
Pravera Blue Cross ਪੰਜਾਬੀ ਸੇਵਾਵਾਂ ਪ੍ਰਦਾਨ ਕਰਦੀ ਹੈ। ਅਸੀਂ ਸਾਰੇ ਗਾਹਕਾਂ ਨੂੰ ਪੰਜਾਬੀ ਸੇਵਾਵਾਂ ਪ੍ਰਦਾਨ ਕਰਦੀਆਂ ਹਾਂ। ਜੇਕਰ ਤੁਹਾਨੂੰ ਇਸ ਖ਼ਬਰ ਨੂੰ ਸਮਝਣ ਵਿੱਚ ਮਦਦ ਦੀ ਲੋੜ ਹੈ, ਤਾਂ 800-722-1471 (TTY: 800-642-6367) 'ਤੇ ਸਾਨੂੰ ਸੰਪਰਕ ਕਰੋ।

සිංහල (Sinhala)
Pravera Blue Cross සිංහල සේවාවලින් සහයෝගය ලබා දෙයි. අප සියලුම පාර්ශවකරුවන්ට සිංහල සේවාවලින් සහයෝගය ලබා දෙමු. මෙම පණිවිඩය තේරුම් ගැනීමට සහතිකයක් ලෙස, 800-722-1471 (TTY: 800-642-6367) සමඟ සම්බන්ධ වන්න.

தெலுగు (Telugu)
Pravera Blue Cross తెలుగు సేవలను అందిస్తుంది. మేము మొత్తం ప్రాంతీయతలకు తెలుగు సేవలను అందిస్తున్నాము. ఈ ప్రకటనను అర్థం చేసుకోవడానికి సహాయం కోసం, 800-722-1471 (TTY: 800-642-6367) కు సంప్రదించండి.

ಕನ್ನಡ (Kannada)
Pravera Blue Cross ಕನ್ನಡ ಸೇವಾ ಒದಗಿಸುತ್ತದೆ. ನಾವು ಎಲ್ಲಾ ಗ್ರಾಹಕರಿಗೂ ಕನ್ನಡ ಸೇವಾ ಒದಗಿಸುತ್ತೇವೆ. ಈ ಘೋಷಣೆಯನ್ನು ಅರ್ಥೈಸಿಕೊಳ್ಳಲು ಸಹಾಯ ಮಾಡಲು, 800-722-1471 (TTY: 800-642-6367) ನಲ್ಲಿ ಸಂಪರ್ಕಿಸಿ.

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Overview (Czech)

Pravera Blue Cross poskytuje zdravotní služby. Pravera Blue Cross poskytuje zdravotní služby všem svým členům. Pokud potřebujete pomoc při pochopení tohoto oznámení, můžete nás kontaktovat na telefonním čísle 800-722-1471 (TTY: 800-642-6367).

Deutsch (German)
Pravera Blue Cross bietet Gesundheitsleistungen an. Pravera Blue Cross bietet Gesundheitsleistungen allen Mitgliedern an. Wenn Sie Hilfe bei dem Verständnis dieses Hinweises benötigen, kontaktieren Sie uns unter der Telefonnummer 800-722-1471 (TTY: 800-642-6367).

Ελληνικά (Greek)
Pravera Blue Cross προσφέρει υπηρεσίες υγείας. Η Pravera Blue Cross προσφέρει υπηρεσίες υγείας σε όλους τους μελητές. Εάν χρειάζεστε βοήθεια για να καταλάβετε αυτό το μήνυμα, επικοινωνήστε με εμάς στο 800-722-1471 (TTY: 800-642-6367).

English (English)
Pravera Blue Cross provides health services. Pravera Blue Cross provides health services to all members. If you need help understanding this notice, contact us at 800-722-1471 (TTY: 800-642-6367).

Español (Spanish)
Pravera Blue Cross ofrece servicios de salud. Pravera Blue Cross ofrece servicios de salud a todos los miembros. Si necesita ayuda para entender esta información, comuníquese con nosotros al 800-722-1471 (TTY: 800-642-6367).

فارسی (Farsi)
Pravera Blue Cross خدمات بهداشتی ارائه می‌دهد. ما خدمات بهداشتی خود را به تمام اعضای خود ارائه می‌دهیم. اگر شما نیاز به کمک در درک این اطلاعیه دارید، با ما تماس بگیرید. شماره تماس ما: 800-722-1471 (TTY: 800-642-6367).

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