

# 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	TITANIUM 350	
	HERITAGE IN-NETWORK	OUT-OF-NETWORK
<b>MEDICAL COST SHARE OPTIONS</b>		
<b>Individual Deductible PCY</b> (Family embedded deductible 2X Individual)	\$350	\$700
<b>Coinsurance (Member's percentage of costs after deductible based on allowable charges)</b>	10%	50%
<b>Individual Out of Pocket Maximum PCY, includes deductible, coinsurance, copay and pharmacy if applicable</b> (Family embedded OOP max 2X Individual)	\$4,000	Unlimited
<b>Office Visit Cost Share</b>	\$30 Copay, applies to the \$4,000 Out of Pocket Maximum	\$700 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
<b>PREVENTIVE CARE OPTIONS AND HEALTH EDUCATION</b>		
<b>Preventive Office Visit</b> (Unlimited, subject to standard medical guidelines)	Covered In Full	Not Covered
<b>Immunizations</b> (Unlimited, subject to standard medical guidelines)	Covered In Full	Not Covered
<b>Health Education (HE)</b> (Unlimited)	Covered In Full	Not Covered
<b>Nicotine Dependency Programs (ND)</b> (Unlimited)	Covered In Full	Not Covered
<b>Diabetes Health Education (DE)</b> (Unlimited)	Covered In Full	Not Covered
<b>PROFESSIONAL CARE</b>		
<b>Professional Office Visit (Includes Telemedicine)</b>	\$30 Copay, applies to the \$4,000 Out of Pocket Maximum	\$700 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
<b>Inpatient Professional Services</b>	\$350 Deductible, then 10% Coinsurance, applies to \$4,000 Out of Pocket Maximum	\$700 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
<b>Contraceptive Management Services</b> (Unlimited)	Covered In Full	\$700 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum

MEDICAL PLAN		TITANIUM 350	
		HERITAGE IN-NETWORK	OUT-OF-NETWORK
<b>VIRTUAL CARE - ON DEMAND</b>			
Virtual Care - General Medical/ Dermatology (Voice/Video)	Covered In Full	Not Applicable	
<b>DIAGNOSTIC SERVICE OPTIONS</b>			
Preventive Professional Diagnostic Imaging and Laboratory Services - Including Mammogram and PAP/PSA	Covered In Full	\$700 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Other Professional Diagnostic Imaging	Waive Deductible, then 10% Coinsurance, applies to \$4,000 Out of Pocket Maximum	\$700 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Professional Diagnostic Major Imaging	Waive Deductible, then 10% Coinsurance, applies to \$4,000 Out of Pocket Maximum	\$700 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Other Professional Diagnostic Laboratory/Pathology	Waive Deductible, then 10% Coinsurance, applies to \$4,000 Out of Pocket Maximum	\$700 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Diagnostic Mammography	Waive Deductible, then 10% Coinsurance, applies to \$4,000 Out of Pocket Maximum	\$700 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>FACILITY CARE OPTIONS</b>			
Inpatient Facility	\$350 Deductible, then 10% Coinsurance, applies to \$4,000 Out of Pocket Maximum	\$700 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Outpatient Surgery Facility	\$350 Deductible, then 10% Coinsurance, applies to \$4,000 Out of Pocket Maximum	\$700 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)	\$350 Deductible, then 10% Coinsurance, applies to \$4,000 Out of Pocket Maximum	\$700 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Hospice Inpatient Facility (Unlimited; within the 6 month lifetime maximum)	\$350 Deductible, then 10% Coinsurance, applies to \$4,000 Out of Pocket Maximum	\$700 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>PREMERA DESIGNATED CENTERS OF EXCELLENCE</b>			
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	
<b>EMERGENCY CARE AND TRANSPORTATION OPTION</b>			
Emergency Care (If applicable, waive copay if admitted to inpatient facility)	\$200 Copay then \$350 Deductible and 10% Coinsurance; all cost shares apply to the \$4,000 Out of Pocket Maximum	\$200 Copay then \$350 Deductible and 10% Coinsurance; all cost shares apply to the \$4,000 Out of Pocket Maximum	
Emergency Room Physician	\$350 Deductible, then 10% Coinsurance, applies to \$4,000 Out of Pocket Maximum	\$350 Deductible, then 10% Coinsurance, applies to \$4,000 Out of Pocket Maximum	
Urgent Care Center	\$30 Copay, applies to the \$4,000 Out of Pocket Maximum	\$700 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Ambulance Transportation (Unlimited)	\$350 Deductible, then 10% Coinsurance, applies to \$4,000 Out of Pocket Maximum	\$350 Deductible, then 10% Coinsurance, applies to \$4,000 Out of Pocket Maximum	
Air Ambulance (Unlimited)	\$350 Deductible, then 10% Coinsurance, applies to \$4,000 Out of Pocket Maximum	\$350 Deductible, then 10% Coinsurance, applies to \$4,000 Out of Pocket Maximum	

MEDICAL PLAN		TITANIUM 350	
	HERITAGE IN-NETWORK	OUT-OF-NETWORK	
<b>OTHER SERVICES</b>			
<b>Allergy/Therapeutic Injections</b>	\$350 Deductible, then 10% Coinsurance, applies to \$4,000 Out of Pocket Maximum	\$700 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Mental Health Inpatient Facility Care</b> (Unlimited)	\$350 Deductible, then 10% Coinsurance, applies to \$4,000 Out of Pocket Maximum	\$700 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Mental Health Outpatient Professional Care</b> (Unlimited)	\$30 Copay, applies to the \$4,000 Out of Pocket Maximum	\$700 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Telemedicine - Mental Health</b>	Covered In Full	Not Applicable	
<b>Chemical Dependency Inpatient Facility Care</b> (Unlimited)	\$350 Deductible, then 10% Coinsurance, applies to \$4,000 Out of Pocket Maximum	\$700 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Chemical Dependency Outpatient Professional Care</b> (Unlimited)	\$30 Copay, applies to the \$4,000 Out of Pocket Maximum	\$700 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Rehab Inpatient Facility</b> (30 days PCY)	\$350 Deductible, then 10% Coinsurance, applies to \$4,000 Out of Pocket Maximum	\$700 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Rehab Outpatient Care, Including Physical, Occupational, Speech and Massage Therapy, and Chronic Pain</b> (45 visits PCY)	\$30 Copay, applies to the \$4,000 Out of Pocket Maximum	\$700 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Rehab Outpatient Care Chronic Conditions, Including Cardiac, Pulmonary Rehab, and Cancer</b>	\$30 Copay, applies to the \$4,000 Out of Pocket Maximum	\$700 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Medical Supplies, Equipment, Prosthetics</b> (Unlimited)	\$350 Deductible, then 10% Coinsurance, applies to \$4,000 Out of Pocket Maximum	\$700 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Foot Orthotics, Orthopedic Shoes and Accessories</b> (\$300 PCY; Includes orthotics and orthopedic shoes)	\$350 Deductible, then 10% Coinsurance, applies to \$4,000 Out of Pocket Maximum	\$700 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Home Health Visits</b> (130 visits PCY)	\$350 Deductible, then 10% Coinsurance, applies to \$4,000 Out of Pocket Maximum	\$700 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Hospice Care</b> (Hospice Home Visits: Unlimited; Respite: 240 hours; within the 6 month lifetime maximum)	\$350 Deductible, then 10% Coinsurance, applies to \$4,000 Out of Pocket Maximum	\$700 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>TMJ (Temporomandibular Joint Disorders)</b> (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	
<b>Transplants</b> (Unlimited; \$7,500 travel and lodging limits)	Covered as any other service	Not Covered	
<b>ALTERNATIVE CARE</b>			
<b>Manipulations (Spinal and other)</b> (12 visits PCY)	\$30 Copay, applies to the \$4,000 Out of Pocket Maximum	\$700 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Acupuncture</b> (12 visits PCY)	\$30 Copay, applies to the \$4,000 Out of Pocket Maximum	\$700 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>ANNUAL PLAN MAXIMUM</b>			
<b>Annual Plan Maximum</b>	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](http://www.premera.com)

<b>PHARMACY PLAN</b>	
<b>TITANIUM 350 - RX</b>	
<b>PRESCRIPTION DRUGS</b>	
<b>Drug List</b>	Preferred B4 Tier 1 = generic Tier 2 = preferred brand Tier 3 = non-preferred brands Tier 4 = specialty
<b>Retail Cost Shares</b>	\$10/\$20/\$40/\$250
<b>Mail Cost Shares</b>	\$25/\$50/\$100/\$250
<b>Day Supply</b>	Retail: 30 Days; Mail: 90 Days; Specialty: 30 Days
<b>Individual Deductible PCY</b>	\$0
<b>Family Deductible PCY</b>	No Family Deductible
<b>Out of Network (Non-participating retail pharmacies)</b>	Cost Share, then 40% (to allowable)
<b>Out of Pocket Maximum</b>	Applies to the medical out of pocket maximum
<b>Annual Benefit Maximum</b>	Unlimited

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**Discrimination is Against the Law**

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**Getting Help in Other Languages**

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**日本語 (Japanese)**  
Prisma Blue Cross は、差別禁止法を遵守し、人種、民族、年齢、障害、性別、または性による差別を禁じます。Prisma Blue Cross は、主に人種、民族、年齢、障害、性別、または性による差別を禁じます。Prisma Blue Cross は、主に人種、民族、年齢、障害、性別、または性による差別を禁じます。

**العربية (Arabic)**  
Prisma Blue Cross هي ملتزمة بالامتثال للقوانين الفيدرالية والمحلية التي تمنع التمييز على أساس العرق، اللون، الأصل القومي، السن، الإعاقة، أو الجنس. Prisma Blue Cross هي ملتزمة بالامتثال للقوانين الفيدرالية والمحلية التي تمنع التمييز على أساس العرق، اللون، الأصل القومي، السن، الإعاقة، أو الجنس.

**中文 (Chinese)**  
Prisma Blue Cross 遵守所有适用的联邦和州法律，并不因种族、民族、年龄、残疾、或性别而歧视任何人。Prisma Blue Cross 遵守所有适用的联邦和州法律，并不因种族、民族、年龄、残疾、或性别而歧视任何人。

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**한국어 (Korean)**  
Prisma Blue Cross는 차별금지법을 준수하여 인종, 민족, 연령, 장애, 성별, 또는 성에 따른 차별을 금지합니다. Prisma Blue Cross는 주로 인종, 민족, 연령, 장애, 성별, 또는 성에 따른 차별을 금지합니다. Prisma Blue Cross는 주로 인종, 민족, 연령, 장애, 성별, 또는 성에 따른 차별을 금지합니다.

**සිංහල (Sinhala)**  
Prisma Blue Cross සිය සියලුම අදාළ ප්‍රජාතන්ත්‍රවාදී ජාතික සහ ස්ථානීය නීති සමඟ සමපාත වී සේවය කරයි. Prisma Blue Cross සිය සියලුම අදාළ ප්‍රජාතන්ත්‍රවාදී ජාතික සහ ස්ථානීය නීති සමඟ සමපාත වී සේවය කරයි.

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**အင်္ဂလိပ် (English)**  
Prisma Blue Cross သည် အသုံးပြုသည့် နိုင်ငံတော်နှင့် ပတ်သက်သည့် အခြေခံအုတ်မြစ်များကို လိုက်နာပြီး ကွင်းပြင်အခြေခံအုတ်မြစ်များကို လိုက်နာသည်။ Prisma Blue Cross သည် အသုံးပြုသည့် နိုင်ငံတော်နှင့် ပတ်သက်သည့် အခြေခံအုတ်မြစ်များကို လိုက်နာပြီး ကွင်းပြင်အခြေခံအုတ်မြစ်များကို လိုက်နာသည်။

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This notice has important information. This notice may have important information about your qualifications or coverage through Prisma Blue Cross. Please read this notice carefully. If you need help understanding this notice, you can get help in your language or help with costs. You have the right to get the information you need in your language at no cost. Call 800-722-1471 (TTY: 800-642-5357).

**日本語 (Japanese)**  
Prisma Blue Cross は、差別禁止法を遵守し、人種、民族、年齢、障害、性別、または性による差別を禁じます。Prisma Blue Cross は、主に人種、民族、年齢、障害、性別、または性による差別を禁じます。Prisma Blue Cross は、主に人種、民族、年齢、障害、性別、または性による差別を禁じます。

**العربية (Arabic)**  
Prisma Blue Cross هي ملتزمة بالامتثال للقوانين الفيدرالية والمحلية التي تمنع التمييز على أساس العرق، اللون، الأصل القومي، السن، الإعاقة، أو الجنس. Prisma Blue Cross هي ملتزمة بالامتثال للقوانين الفيدرالية والمحلية التي تمنع التمييز على أساس العرق، اللون، الأصل القومي، السن، الإعاقة، أو الجنس.

**中文 (Chinese)**  
Prisma Blue Cross 遵守所有适用的联邦和州法律，并不因种族、民族、年龄、残疾、或性别而歧视任何人。Prisma Blue Cross 遵守所有适用的联邦和州法律，并不因种族、民族、年龄、残疾、或性别而歧视任何人。

**日本語 (Japanese)**  
Prisma Blue Cross は、差別禁止法を遵守し、人種、民族、年齢、障害、性別、または性による差別を禁じます。Prisma Blue Cross は、主に人種、民族、年齢、障害、性別、または性による差別を禁じます。Prisma Blue Cross は、主に人種、民族、年齢、障害、性別、または性による差別を禁じます。

**한국어 (Korean)**  
Prisma Blue Cross는 차별금지법을 준수하여 인종, 민족, 연령, 장애, 성별, 또는 성에 따른 차별을 금지합니다. Prisma Blue Cross는 주로 인종, 민족, 연령, 장애, 성별, 또는 성에 따른 차별을 금지합니다. Prisma Blue Cross는 주로 인종, 민족, 연령, 장애, 성별, 또는 성에 따른 차별을 금지합니다.

**සිංහල (Sinhala)**  
Prisma Blue Cross සිය සියලුම අදාළ ප්‍රජාතන්ත්‍රවාදී ජාතික සහ ස්ථානීය නීති සමඟ සමපාත වී සේවය කරයි. Prisma Blue Cross සිය සියලුම අදාළ ප්‍රජාතන්ත්‍රවාදී ජාතික සහ ස්ථානීය නීති සමඟ සමපාත වී සේවය කරයි.

**සිංහල (Sinhala)**  
Prisma Blue Cross සිය සියලුම අදාළ ප්‍රජාතන්ත්‍රවාදී ජාතික සහ ස්ථානීය නීති සමඟ සමපාත වී සේවය කරයි. Prisma Blue Cross සිය සියලුම අදාළ ප්‍රජාතන්ත්‍රවාදී ජාතික සහ ස්ථානීය නීති සමඟ සමපාත වී සේවය කරයි.

**အင်္ဂလိပ် (English)**  
Prisma Blue Cross သည် အသုံးပြုသည့် နိုင်ငံတော်နှင့် ပတ်သက်သည့် အခြေခံအုတ်မြစ်များကို လိုက်နာပြီး ကွင်းပြင်အခြေခံအုတ်မြစ်များကို လိုက်နာသည်။ Prisma Blue Cross သည် အသုံးပြုသည့် နိုင်ငံတော်နှင့် ပတ်သက်သည့် အခြေခံအုတ်မြစ်များကို လိုက်နာပြီး ကွင်းပြင်အခြေခံအုတ်မြစ်များကို လိုက်နာသည်။

**အင်္ဂလိပ် (English)**  
Prisma Blue Cross သည် အသုံးပြုသည့် နိုင်ငံတော်နှင့် ပတ်သက်သည့် အခြေခံအုတ်မြစ်များကို လိုက်နာပြီး ကွင်းပြင်အခြေခံအုတ်မြစ်များကို လိုက်နာသည်။ Prisma Blue Cross သည် အသုံးပြုသည့် နိုင်ငံတော်နှင့် ပတ်သက်သည့် အခြေခံအုတ်မြစ်များကို လိုက်နာပြီး ကွင်းပြင်အခြေခံအုတ်မြစ်များကို လိုက်နာသည်။

**အင်္ဂလိပ် (English)**  
Prisma Blue Cross သည် အသုံးပြုသည့် နိုင်ငံတော်နှင့် ပတ်သက်သည့် အခြေခံအုတ်မြစ်များကို လိုက်နာပြီး ကွင်းပြင်အခြေခံအုတ်မြစ်များကို လိုက်နာသည်။ Prisma Blue Cross သည် အသုံးပြုသည့် နိုင်ငံတော်နှင့် ပတ်သက်သည့် အခြေခံအုတ်မြစ်များကို လိုက်နာပြီး ကွင်းပြင်အခြေခံအုတ်မြစ်များကို လိုက်နာသည်။

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