

# 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 PRIME IN-NETWORK	OUT-OF-NETWORK	
<b>MEDICAL COST SHARE OPTIONS</b>			
<b>Individual Deductible PCY</b> (Family embedded deductible 3X Individual)	\$2,000	\$4,000	
<b>Coinsurance (Member's percentage of costs after deductible based on allowable charges)</b>	20%	50%	
<b>Individual Out of Pocket Maximum PCY, includes deductible, coinsurance, copay and pharmacy if applicable</b> (Family Embedded OOP Max \$14,300)	\$7,000	Unlimited	
<b>Office Visit Cost Share</b>	\$40 Copay, applies to the Out of Pocket Maximum	\$4,000 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>	\$40 Copay, applies to the Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Inpatient Professional Services</b>	\$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	
<b>Contraceptive Management Services</b> (Unlimited)	Covered In Full	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	

MEDICAL PLAN		STERLING 2000	
		HERITAGE PRIME 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	\$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	
<b>FACILITY CARE OPTIONS</b>			
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	
<b>PREMERA DESIGNATED CENTERS OF EXCELLENCE</b>			
Centers of Excellence Packaged Services (Heritage Prime Network - No Eligible Services)	Covered as any other service	Covered as any other service	
<b>EMERGENCY CARE AND TRANSPORTATION OPTION</b>			
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	
<b>OTHER SERVICES</b>			

<b>MEDICAL PLAN</b>		<b>STERLING 2000</b>	
	<b>HERITAGE PRIME IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>	
<b>Allergy/Therapeutic Injections</b>	\$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	
<b>Mental Health Inpatient Facility Care</b> (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	
<b>Mental Health Outpatient Professional Care</b> (Unlimited)	\$40 Copay, applies to the Out of Pocket Maximum	\$4,000 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)	\$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	
<b>Chemical Dependency Outpatient Professional Care</b> (Unlimited)	\$40 Copay, applies to the Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Rehab Inpatient Facility</b> (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	
<b>Rehab Outpatient Care, Including Physical, Occupational, Speech and Massage Therapy, and Chronic Pain</b> (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	
<b>Rehab Outpatient Care Chronic Conditions, Including Cardiac, Pulmonary Rehab, and Cancer</b>	\$40 Copay, applies to the Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Medical Supplies, Equipment, Prosthetics</b> (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	
<b>Foot Orthotics, Orthopedic Shoes and Accessories</b> (\$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	
<b>Home Health Visits</b> (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	
<b>Hospice Care</b> (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	
<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)	\$40 Copay, applies to the Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Acupuncture</b> (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	
<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.*

# Highlights of your Health Care Coverage

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Effective Date: 01/01/2020

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>STERLING 2000 - 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/\$40/\$80/\$250
<b>Mail Cost Shares</b>	\$25/\$100/\$200/\$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

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.*

**Discrimination is Against the Law**

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

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Video interpretation services in American sign language, audio, accessible electronic formats, video formats
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Written translations in other languages

If you need these services, contact the Civil Rights Coordinator.

If you believe that Primer Blue 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 Civil Rights Coordinator, Complaints and Appeals, P.O. Box 5111, Suite 400, 68011. TTY: 800-642-6387. Email: Appeal.Department@PrimerBlue.com

You can also file a complaint in person or by mail, fax, or email. If you need help filing a grievance, the 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 [www.hhs.gov/ocr/ocomplaintportal/](http://www.hhs.gov/ocr/ocomplaintportal/), or by first mail or 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. 800-637-7887 (TDD). Complaint forms are available at: [www.hhs.gov/officeofcivilrights/forms.html](http://www.hhs.gov/officeofcivilrights/forms.html)

**Getting Help in Other Languages**

This notice has important information. This notice may have important information about your enrollment or coverage through Primer Blue Cross. There may be a fee for this notice. You may need to take action to certain deadlines to take your health coverage or help with costs. You have rights to get the information in your language at no cost. Call 800-722-1471 (TTY: 800-642-6387).

**عربي (Arabic)**  
Primer Blue Cross (Primer Blue) يمتثل للوائح الفيدرالية وقوانين الولايات التي تمنع التمييز على أساس العرق، الأصل القومي، العمر، الإعاقة، أو الجنس. لا تستبعد Primer Blue Cross الأشخاص أو تقيد مزاياهم التأمينية على أساس العرق، الأصل القومي، العمر، الإعاقة، أو الجنس.

**فارسي (Farsi)**  
Primer Blue Cross (Primer Blue) مطابقتش با قوانین فدرالی و قوانین ایالتی که ممنوعیت تبعیض را بر اساس نژاد، قومیت، سن، معلولیت، یا جنسیت تعیین کرده است. Primer Blue Cross افراد را بر اساس این معیارها حذف نمی‌کند و مزایای بیمه را محدود نمی‌کند.

**中文 (Chinese)**  
Primer Blue Cross (Primer Blue) 遵守适用的联邦和州法律，并不因种族、国籍、年龄、残疾、或性别而歧视任何人。Primer Blue Cross 不会基于种族、国籍、年龄、残疾、或性别而拒绝承保或限制承保人的福利。

**日本語 (Japanese)**  
Primer Blue Cross (Primer Blue) は適用する連邦法と州法を遵守し、人種、民族、年齢、障害、性別を理由に差別をしない。Primer Blue Cross は人種、民族、年齢、障害、性別を理由に被保険者を拒絶したり、保険料を制限したりはしない。

**한국어 (Korean)**  
Primer Blue Cross (Primer Blue)는 적용되는 연방법과 주법을 준수하며 인종, 민족, 나이, 장애, 성을 이유로 차별하지 않습니다. Primer Blue Cross는 인종, 민족, 나이, 장애, 성을 이유로 가입을 거부하거나 보험료를 제한하지 않습니다.

**ਪੰਜਾਬੀ (Punjabi)**  
Primer Blue Cross (Primer Blue) ਅਨੁਕੂਲ ਫ਼ੈਡਰਲ ਅਤੇ ਰਾਜਕੋ ਫ਼ੈਡਰਲ ਕਾਨੂੰਨਾਂ ਦੀ ਪਾਲਣਾ ਕਰਦਾ ਹੈ ਅਤੇ ਨਾ ਕਿ ਕੋਈ ਵੀ ਵਿਸ਼ੇਸ਼ ਨਿਸ਼ਚਿਤ ਕਰਦਾ ਹੈ। Primer Blue Cross ਨਹੀਂ ਰੱਦ ਕਰਦਾ ਅਤੇ ਨਾ ਹੀ ਆਧਾਰ 'ਤੇ ਇਸ ਦੇ ਕਵਰੇਜ ਨੂੰ ਸੀਮਾ ਕਰਦਾ ਹੈ।

**हिन्दी (Hindi)**  
Primer Blue Cross (Primer Blue) लागू होने वाले फ़ेडरल और राज्य कानूनों का पालन करता है और किसी भी विशेष वर्ग को रद्द करने या कवरेज को सीमित करने के लिए किसी भी प्रकार की नीति नहीं अपनाता है।

**தமிழ் (Tamil)**  
Primer Blue Cross (Primer Blue) அமெரிக்கா மற்றும் மாநில சட்டங்களை அமுல்படுத்தி, பண்பு, இன அடிப்படையில், வயது, உடல்நலம், அல்லது பாலினம் ஆகியவற்றின் அடிப்படையில் வேறுபாடு ஏற்படுத்தவில்லை.

**ગુજરાતી (Gujarati)**  
Primer Blue Cross (Primer Blue) લગભગ ફેડરલ અને રાજ્યના કાયદાઓનું પાલન કરે છે અને કોઈ વિશેષ જૂથને અસર નહીં કરે છે કે કવરેજને સીમા મૂકે છે।

**മലയാളം (Malayalam)**  
Primer Blue Cross (Primer Blue) അനുബന്ധ ഫെഡറൽ തുടർച്ചയായി സംസ്ഥാന നിയമങ്ങൾ പാലിക്കുന്നു. പ്രൈം ബ്ലൂ ക്രോസ് പ്രൈം ബ്ലൂ ക്രോസ് ഫോർ പ്രൈം ബ്ലൂ ക്രോസ് കവേർജ്ജ് നിയമിക്കുകയോ അതിനെ സീമിക്കുകയോ ചെയ്യുന്നില്ല.

**ইংরেজি (English)**  
Primer Blue Cross (Primer Blue) complies with applicable Federal and state laws and does not discriminate on the basis of race, national origin, age, disability, or sex. Prmer Blue does not exclude people or limit their financial benefits on the basis of race, national origin, age, disability or sex.

**ရိုဟင်ဂျာ (Rohingya)**  
Primer Blue Cross (Primer Blue) အသုံးပြုထားသော ဆက်စပ်ဖွဲ့စည်းပုံနှင့် ပတ်သက်၍ ကျား၊ မီးဘူး၊ အဆီဘူးနှင့် ပတ်သက်၍ အခြားအန္တရာယ်များကို ရှောင်ရှားရန် တောင်းဆိုပါသည်။

**பெரி (Batak)**  
Primer Blue Cross (Primer Blue) mematu hukum federal dan negara yang berlaku dan tidak membezakan orang berdasarkan warna kulit, bangsa, umur, kecacatan atau jantina. Primer Blue Cross tidak membezakan orang berdasarkan warna kulit, bangsa, umur, kecacatan atau jantina.

**ਪੰਜਾਬੀ (Punjabi)**  
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**ইংরেজি (English)**  
Primer Blue Cross (Primer Blue) complies with applicable Federal and state laws and does not discriminate on the basis of race, national origin, age, disability, or sex. Prmer Blue does not exclude people or limit their financial benefits on the basis of race, national origin, age, disability or sex.

**Overview (English)**

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**Français (French)**  
Primer Blue Cross (Primer Blue) respecte les lois fédérales et étatiques applicables et ne discrimine pas en raison de la race, de l'origine nationale, de l'âge, de l'invalidité ou du sexe. Primer Blue Cross n'exclut pas de personnes ni limite leurs prestations financières en fonction de la race, de l'origine nationale, de l'âge, de l'invalidité ou du sexe.

**Deutsch (German)**  
Primer Blue Cross (Primer Blue) erfüllt die anwendbaren Bundes- und Landesgesetze und diskriminiert nicht aufgrund der Rasse, des Nationalitätsursprungs, des Alters, der Behinderung oder des Geschlechts. Primer Blue Cross schließt keine Personen aus und beschränkt die finanziellen Leistungen nicht aufgrund der Rasse, des Nationalitätsursprungs, des Alters, der Behinderung oder des Geschlechts.

**हिन्दी (Hindi)**  
Primer Blue Cross (Primer Blue) लागू होने वाले फ़ेडरल और राज्य कानूनों का पालन करता है और किसी भी विशेष वर्ग को रद्द करने या कवरेज को सीमित करने के लिए किसी भी प्रकार की नीति नहीं अपनाता है।

**മലയാളം (Malayalam)**  
Primer Blue Cross (Primer Blue) അമേരിക്കാ സംസ്ഥാന നിയമങ്ങൾ പാലിക്കുന്നു. പ്രൈം ബ്ലൂ ക്രോസ് പ്രൈം ബ്ലൂ ക്രോസ് ഫോർ പ്രൈം ബ്ലൂ ക്രോസ് കവേർജ്ജ് നിയമിക്കുകയോ അതിനെ സീമിക്കുകയോ ചെയ്യുന്നില്ല.

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**रिवायत (Urdu)**  
Primer Blue Cross (Primer Blue) applicable federal and state laws کو پاس کرتا ہے اور نہ ہی کسی خاص گروہ کو مستثنیٰ کرتا ہے۔ Primer Blue Cross کو نہ تو مالی فوائد کو محدود کرنے کے لیے یا نہ ہی کسی خاص گروہ کی بنیاد پر ایسی کو محدود کرنے کے لیے کوئی پالیسی ہے۔

**മലയാളം (Malayalam)**  
Primer Blue Cross (Primer Blue) അമേരിക്കാ സംസ്ഥാന നിയമങ്ങൾ പാലിക്കുന്നു. പ്രൈം ബ്ലൂ ക്രോസ് പ്രൈം ബ്ലൂ ക്രോസ് ഫോർ പ്രൈം ബ്ലൂ ക്രോസ് കവേർജ്ജ് നിയമിക്കുകയോ അതിനെ സീമിക്കുകയോ ചെയ്യുന്നില്ല.

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