

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 500	
	HERITAGE PRIME IN-NETWORK	OUT-OF-NETWORK
MEDICAL COST SHARE OPTIONS		
Individual Deductible PCY (Family embedded deductible 3X Individual)	\$500	\$1,000
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)	\$5,500	Unlimited
Office Visit Cost Share	\$30 Copay, applies to the \$5,500 Out of Pocket Maximum	\$1,000 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)	\$30 Copay, applies to the \$5,500 Out of Pocket Maximum	\$1,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Inpatient Professional Services	\$500 Deductible, then 20% Coinsurance, applies to \$5,500 Out of Pocket Maximum	\$1,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Contraceptive Management Services (Unlimited)	Covered In Full	\$1,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum

MEDICAL PLAN		STERLING 500	
	HERITAGE PRIME 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	\$1,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Other Professional Diagnostic Imaging	Waive Deductible, then 20% Coinsurance, applies to \$5,500 Out of Pocket Maximum	\$1,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Professional Diagnostic Major Imaging	Waive Deductible, then 20% Coinsurance, applies to \$5,500 Out of Pocket Maximum	\$1,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Other Professional Diagnostic Laboratory/Pathology	Waive Deductible, then 20% Coinsurance, applies to \$5,500 Out of Pocket Maximum	\$1,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Diagnostic Mammography	Waive Deductible, then 20% Coinsurance, applies to \$5,500 Out of Pocket Maximum	\$1,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
FACILITY CARE OPTIONS			
Inpatient Facility	\$500 Deductible, then 20% Coinsurance, applies to \$5,500 Out of Pocket Maximum	\$1,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Outpatient Surgery Facility	\$500 Deductible, then 20% Coinsurance, applies to \$5,500 Out of Pocket Maximum	\$1,000 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)	\$500 Deductible, then 20% Coinsurance, applies to \$5,500 Out of Pocket Maximum	\$1,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Hospice Inpatient Facility (Unlimited; within the 6 month lifetime maximum)	\$500 Deductible, then 20% Coinsurance, applies to \$5,500 Out of Pocket Maximum	\$1,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
PREMERA DESIGNATED CENTERS OF EXCELLENCE			
Centers of Excellence Packaged Services (Heritage Prime Network - No Eligible Services)	Covered as any other service	Covered as any other service	
EMERGENCY CARE AND TRANSPORTATION OPTION			
Emergency Care (If applicable, waive copay if admitted to inpatient facility)	\$200 Copay then \$500 Deductible and 20% Coinsurance; all cost shares apply to the \$5,500 Out of Pocket Maximum	\$200 Copay then \$500 Deductible and 20% Coinsurance; all cost shares apply to the \$5,500 Out of Pocket Maximum	
Emergency Room Physician	\$500 Deductible, then 20% Coinsurance, applies to \$5,500 Out of Pocket Maximum	\$500 Deductible, then 20% Coinsurance, applies to \$5,500 Out of Pocket Maximum	
Urgent Care Center	\$30 Copay, applies to the \$5,500 Out of Pocket Maximum	\$1,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Ambulance Transportation (Unlimited)	\$500 Deductible, then 20% Coinsurance, applies to \$5,500 Out of Pocket Maximum	\$500 Deductible, then 20% Coinsurance, applies to \$5,500 Out of Pocket Maximum	
Air Ambulance (Unlimited)	\$500 Deductible, then 20% Coinsurance, applies to \$5,500 Out of Pocket Maximum	\$500 Deductible, then 20% Coinsurance, applies to \$5,500 Out of Pocket Maximum	
OTHER SERVICES			

MEDICAL PLAN		
	STERLING 500	
	HERITAGE PRIME IN-NETWORK	OUT-OF-NETWORK
Allergy/Therapeutic Injections	\$500 Deductible, then 20% Coinsurance, applies to \$5,500 Out of Pocket Maximum	\$1,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Mental Health Inpatient Facility Care (Unlimited)	\$500 Deductible, then 20% Coinsurance, applies to \$5,500 Out of Pocket Maximum	\$1,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Mental Health Outpatient Professional Care (Unlimited)	\$30 Copay, applies to the \$5,500 Out of Pocket Maximum	\$1,000 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)	\$500 Deductible, then 20% Coinsurance, applies to \$5,500 Out of Pocket Maximum	\$1,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Chemical Dependency Outpatient Professional Care (Unlimited)	\$30 Copay, applies to the \$5,500 Out of Pocket Maximum	\$1,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Rehab Inpatient Facility (30 days PCY)	\$500 Deductible, then 20% Coinsurance, applies to \$5,500 Out of Pocket Maximum	\$1,000 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)	\$30 Copay, applies to the \$5,500 Out of Pocket Maximum	\$1,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Rehab Outpatient Care Chronic Conditions, Including Cardiac, Pulmonary Rehab, and Cancer	\$30 Copay, applies to the \$5,500 Out of Pocket Maximum	\$1,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Medical Supplies, Equipment, Prosthetics (Unlimited)	\$500 Deductible, then 20% Coinsurance, applies to \$5,500 Out of Pocket Maximum	\$1,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Foot Orthotics, Orthopedic Shoes and Accessories (\$300 PCY; Includes orthotics and orthopedic shoes)	\$500 Deductible, then 20% Coinsurance, applies to \$5,500 Out of Pocket Maximum	\$1,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Home Health Visits (130 visits PCY)	\$500 Deductible, then 20% Coinsurance, applies to \$5,500 Out of Pocket Maximum	\$1,000 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)	\$500 Deductible, then 20% Coinsurance, applies to \$5,500 Out of Pocket Maximum	\$1,000 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)	\$30 Copay, applies to the \$5,500 Out of Pocket Maximum	\$1,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
Acupuncture (12 visits PCY)	\$30 Copay, applies to the \$5,500 Out of Pocket Maximum	\$1,000 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.

Highlights of your Health Care Coverage

(BHT) BUSINESS HEALTH TRUST

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

PHARMACY PLAN	
STERLING 500 - 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/\$30/\$60/\$250
Mail Cost Shares	\$25/\$75/\$150/\$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

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

Prmera Blue Cross complies with applicable Federal and state laws and does not discriminate on the basis of race, national origin, age, disability, or sex. Prmera 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 activities with us, such as:
 - Qualified sign language interpreters
 - Written information in alternate large print, audio, accessible electronic formats, other formats
- Provides language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Communication in other languages

If you need these services, contact your Call Rights Coordinator. If you believe that Prmera 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 Shield Building, Suite 400, San Francisco, CA 94111. TTY: 800-642-5357. Email: Appeals@prmeracross.com

You can file a grievance 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 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/officeforcivilrights

Getting Help in Other Languages

This notice has important information. This notice may have important information about your enrollment or coverage through Prmera Blue Cross. There may be a fee for this notice. There may be a fee for certain services to help you understand or help with costs. You have the right to get this information in your language at no cost. Call 800-722-1471 (TTY: 800-642-5357).

فارسی (Farsi)
Prmera Blue Cross میسر خدمت‌های خود را به فارسی ارائه می‌دهد. اگر شما فارسی را به عنوان زبان مادری خود در نظر دارید، می‌توانید از خدمات ترجمه رایگان استفاده کنید. همچنین می‌توانید از خدمات تفسیر و مترجم استفاده کنید. اگر شما نیاز به خدمات دیگری دارید، لطفاً با ما تماس بگیرید. شماره تماس: 800-722-1471 (تلفن تصویری: 800-642-5357).

العربية (Arabic)
Prmera Blue Cross خدماتها را به عربی ارائه می‌دهد. اگر شما عربی را به عنوان زبان مادری خود در نظر دارید، می‌توانید از خدمات ترجمه رایگان استفاده کنید. همچنین می‌توانید از خدمات تفسیر و مترجم استفاده کنید. اگر شما نیاز به خدمات دیگری دارید، لطفاً با ما تماس بگیرید. شماره تماس: 800-722-1471 (تلفن تصویری: 800-642-5357).

中文 (Chinese)
Prmera Blue Cross 提供中文服務。如果您需要中文服務，請致電 800-722-1471 (TTY: 800-642-5357)。

日本語 (Japanese)
Prmera Blue Cross 日本語サービスを提供しています。ご質問は、800-722-1471 (TTY: 800-642-5357) までお問い合わせください。

한국어 (Korean)
Prmera Blue Cross 한국어를 제공합니다. 문의사항은 800-722-1471 (TTY: 800-642-5357)로 연락주세요.

සිංහල (Sinhala)
Prmera Blue Cross සිංහල සේවාවලට සහභාගී වෙයි. තොරතුරු සඳහා 800-722-1471 (TTY: 800-642-5357) දුරකථන මගින් සම්බන්ධ වන්න.

සිංහල (Sinhala)
Prmera Blue Cross සිංහල සේවාවලට සහභාගී වෙයි. තොරතුරු සඳහා 800-722-1471 (TTY: 800-642-5357) දුරකථන මගින් සම්බන්ධ වන්න.

සිංහල (Sinhala)
Prmera Blue Cross සිංහල සේවාවලට සහභාගී වෙයි. තොරතුරු සඳහා 800-722-1471 (TTY: 800-642-5357) දුරකථන මගින් සම්බන්ධ වන්න.

සිංහල (Sinhala)
Prmera Blue Cross සිංහල සේවාවලට සහභාගී වෙයි. තොරතුරු සඳහා 800-722-1471 (TTY: 800-642-5357) දුරකථන මගින් සම්බන්ධ වන්න.

සිංහල (Sinhala)
Prmera Blue Cross සිංහල සේවාවලට සහභාගී වෙයි. තොරතුරු සඳහා 800-722-1471 (TTY: 800-642-5357) දුරකථන මගින් සම්බන්ධ වන්න.

සිංහල (Sinhala)
Prmera Blue Cross සිංහල සේවාවලට සහභාගී වෙයි. තොරතුරු සඳහා 800-722-1471 (TTY: 800-642-5357) දුරකථන මගින් සම්බන්ධ වන්න.

සිංහල (Sinhala)
Prmera Blue Cross සිංහල සේවාවලට සහභාගී වෙයි. තොරතුරු සඳහා 800-722-1471 (TTY: 800-642-5357) දුරකථන මගින් සම්බන්ධ වන්න.

සිංහල (Sinhala)
Prmera Blue Cross සිංහල සේවාවලට සහභාගී වෙයි. තොරතුරු සඳහා 800-722-1471 (TTY: 800-642-5357) දුරකථන මගින් සම්බන්ධ වන්න.

සිංහල (Sinhala)
Prmera Blue Cross සිංහල සේවාවලට සහභාගී වෙයි. තොරතුරු සඳහා 800-722-1471 (TTY: 800-642-5357) දුරකථන මගින් සම්බන්ධ වන්න.

සිංහල (Sinhala)
Prmera Blue Cross සිංහල සේවාවලට සහභාගී වෙයි. තොරතුරු සඳහා 800-722-1471 (TTY: 800-642-5357) දුරකථන මගින් සම්බන්ධ වන්න.

Overview (Czech)

Prmera Blue Cross poskytuje služby v češtině. Pokud potřebujete pomoc při komunikaci, můžete využít služeb Prmera Blue Cross. Pokud potřebujete pomoc při komunikaci, můžete využít služeb Prmera Blue Cross. Pokud potřebujete pomoc při komunikaci, můžete využít služeb Prmera Blue Cross.

Deutsch (German)
Prmera Blue Cross bietet Dienstleistungen auf Deutsch an. Wenn Sie Unterstützung benötigen, wenden Sie sich an den Prmera Blue Cross Kundenservice.

English (English)
Prmera Blue Cross provides services in English. If you need assistance, contact your Call Rights Coordinator.

Ελληνικά (Greek)
Prmera Blue Cross προσφέρει υπηρεσίες στα ελληνικά. Εάν χρειάζεστε βοήθεια, επικοινωνήστε με τον κέντρο εξυπηρέτησης πελάτη.

हिन्दी (Hindi)
Prmera Blue Cross हिंदी में सेवाएं प्रदान करता है। यदि आपको सहायता चाहिए, तो कृपया कॉल राइट्स कोऑर्डिनेटर से संपर्क करें।

Italiano (Italian)
Prmera Blue Cross fornisce servizi in italiano. Se hai bisogno di assistenza, contatta il tuo Call Rights Coordinator.

日本語 (Japanese)
Prmera Blue Cross 日本語サービスを提供しています。ご質問は、800-722-1471 (TTY: 800-642-5357) までお問い合わせください。

한국어 (Korean)
Prmera Blue Cross 한국어를 제공합니다. 문의사항은 800-722-1471 (TTY: 800-642-5357)로 연락주세요.

සිංහල (Sinhala)
Prmera Blue Cross සිංහල සේවාවලට සහභාගී වෙයි. තොරතුරු සඳහා 800-722-1471 (TTY: 800-642-5357) දුරකථන මගින් සම්බන්ධ වන්න.

සිංහල (Sinhala)
Prmera Blue Cross සිංහල සේවාවලට සහභාගී වෙයි. තොරතුරු සඳහා 800-722-1471 (TTY: 800-642-5357) දුරකථන මගින් සම්බන්ධ වන්න.

සිංහල (Sinhala)
Prmera Blue Cross සිංහල සේවාවලට සහභාගී වෙයි. තොරතුරු සඳහා 800-722-1471 (TTY: 800-642-5357) දුරකථන මගින් සම්බන්ධ වන්න.

සිංහල (Sinhala)
Prmera Blue Cross සිංහල සේවාවලට සහභාගී වෙයි. තොරතුරු සඳහා 800-722-1471 (TTY: 800-642-5357) දුරකථන මගින් සම්බන්ධ වන්න.

සිංහල (Sinhala)
Prmera Blue Cross සිංහල සේවාවලට සහභාගී වෙයි. තොරතුරු සඳහා 800-722-1471 (TTY: 800-642-5357) දුරකථන මගින් සම්බන්ධ වන්න.

සිංහල (Sinhala)
Prmera Blue Cross සිංහල සේවාවලට සහභාගී වෙයි. තොරතුරු සඳහා 800-722-1471 (TTY: 800-642-5357) දුරකථන මගින් සම්බන්ධ වන්න.

සිංහල (Sinhala)
Prmera Blue Cross සිංහල සේවාවලට සහභාගී වෙයි. තොරතුරු සඳහා 800-722-1471 (TTY: 800-642-5357) දුරකථන මගින් සම්බන්ධ වන්න.

සිංහල (Sinhala)
Prmera Blue Cross සිංහල සේවාවලට සහභාගී වෙයි. තොරතුරු සඳහා 800-722-1471 (TTY: 800-642-5357) දුරකථන මගින් සම්බන්ධ වන්න.

සිංහල (Sinhala)
Prmera Blue Cross සිංහල සේවාවලට සහභාගී වෙයි. තොරතුරු සඳහා 800-722-1471 (TTY: 800-642-5357) දුරකථන මගින් සම්බන්ධ වන්න.

සිංහල (Sinhala)
Prmera Blue Cross සිංහල සේවාවලට සහභාගී වෙයි. තොරතුරු සඳහා 800-722-1471 (TTY: 800-642-5357) දුරකථන මගින් සම්බන්ධ වන්න.

සිංහල (Sinhala)
Prmera Blue Cross සිංහල සේවාවලට සහභාගී වෙයි. තොරතුරු සඳහා 800-722-1471 (TTY: 800-642-5357) දුරකථන මගින් සම්බන්ධ වන්න.

සිංහල (Sinhala)
Prmera Blue Cross සිංහල සේවාවලට සහභාගී වෙයි. තොරතුරු සඳහා 800-722-1471 (TTY: 800-642-5357) දුරකථන මගින් සම්බන්ධ වන්න.

සිංහල (Sinhala)
Prmera Blue Cross සිංහල සේවාවලට සහභාගී වෙයි. තොරතුරු සඳහා 800-722-1471 (TTY: 800-642-5357) දුරකථන මගින් සම්බන්ධ වන්න.