

# Highlights of your Health Care Coverage

(BHT) BUSINESS HEALTH TRUST

Effective Date: 07/01/2020

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		HSA 3500	
	HERITAGE IN-NETWORK	OUT-OF-NETWORK	
<b>MEDICAL COST SHARE OPTIONS</b>			
<b>Individual Deductible PCY</b> (Aggregate Family Deductible \$6,500)	\$3,500 / \$6,500	Shared with In-Network	
<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 2X Individual)	\$6,500 / \$13,000	Unlimited	
<b>Office Visit Cost Share</b>	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network 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>	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	

<b>MEDICAL PLAN</b>		<b>HSA 3500</b>
	<b>HERITAGE IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>Inpatient Professional Services</b>	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
<b>Contraceptive Management Services</b> (Unlimited)	Covered In Full	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
<b>VIRTUAL CARE - ON DEMAND</b>		
<b>Virtual Care - General Medical/ Dermatology (Voice/Video)</b>	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Not Applicable
<b>DIAGNOSTIC SERVICE OPTIONS</b>		
<b>Preventive Professional Diagnostic Imaging and Laboratory Services - Including Mammogram and PAP/PSA</b>	Covered In Full	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
<b>Other Professional Diagnostic Imaging</b>	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
<b>Professional Diagnostic Major Imaging</b>	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
<b>Other Professional Diagnostic Laboratory/Pathology</b>	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
<b>Diagnostic Mammography</b>	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
<b>FACILITY CARE OPTIONS</b>		
<b>Inpatient Facility</b>	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
<b>Outpatient Surgery Facility</b>	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
<b>Skilled Nursing Facility</b> (60 days PCY; includes room and board, and facility billed professional and ancillary fees)	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
<b>Hospice Inpatient Facility</b> (10 days Inpatient; within the 6 month lifetime maximum)	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
<b>PREMERA DESIGNATED CENTERS OF EXCELLENCE</b>		

<b>MEDICAL PLAN</b>		<b>HSA 3500</b>	
	<b>HERITAGE IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>	
<b>Centers of Excellence Packaged Services</b> (Eligible Services Include: Total Joint Replacement (Knee & Hip Replacement))	\$3,500 / \$6,500 Deductible, 0% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Covered as any other service	
<b>Travel and Care Coordination</b> (Limited to IRS Guidelines)	\$3,500 / \$6,500 Deductible, 0% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Not Covered	
<b>EMERGENCY CARE AND TRANSPORTATION OPTION</b>			
<b>Emergency Care</b>	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	
<b>Emergency Room Physician</b>	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	
<b>Urgent Care Center</b>	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Ambulance Transportation</b> (Unlimited)	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	
<b>Air Ambulance</b> (Unlimited)	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	
<b>OTHER SERVICES</b>			
<b>Allergy/Therapeutic Injections</b>	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Mental Health Inpatient Facility Care</b> (Unlimited)	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Mental Health Outpatient Professional Care</b> (Unlimited)	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Telemedicine - Mental Health</b>	Subject to Mental Health Outpatient Professional Care In-Network Cost Share	Not Applicable	
<b>Chemical Dependency Inpatient Facility Care</b> (Unlimited)	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Chemical Dependency Outpatient Professional Care</b> (Unlimited)	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	

<b>MEDICAL PLAN</b>		<b>HSA 3500</b>
	<b>HERITAGE IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>Rehab Inpatient Facility</b> (30 Days PCY combined limit for inpatient services)	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network 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> (15 Visits PCY combined limit for outpatient services)	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
<b>Rehab Outpatient Care Chronic Conditions, Including Cardiac, Pulmonary Rehab, and Cancer</b>	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
<b>Medical Supplies, Equipment, Prosthetics</b> (Unlimited)	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network 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)	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
<b>Home Health Visits</b> (130 visits PCY)	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network 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)	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network 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>Drug List</b>	Open A1 No Tiers	Open A1 No Tiers
<b>Prescription Drugs - Retail</b> (Specific preventive drugs and legend Retail: 90 day supply/Mail: 90 day supply/Specialty: 30 day supply)	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to the \$6,500 / \$13,000 Out of Pocket Maximum	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to the \$6,500 / \$13,000 Out of Pocket Maximum
<b>Prescription Drugs - Mail</b> (Specific preventive drugs and legend Retail: 90 day supply/Mail: 90 day supply/Specialty: 30 day supply)	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to the \$6,500 / \$13,000 Out of Pocket Maximum	Not Covered
<b>Specialty Pharmacy</b> (Mandatory - Exclusive)	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to the \$6,500 / \$13,000 Out of Pocket Maximum	Not covered
<b>ALTERNATIVE CARE</b>		
<b>Manipulations (Spinal and other)</b> (12 visits PCY)	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum

<b>MEDICAL PLAN</b>		<b>HSA 3500</b>	
	<b>HERITAGE IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>	
<b>Acupuncture</b> (12 visits PCY)	\$3,500 / \$6,500 Deductible, then 20% Coinsurance, applies to \$6,500 / \$13,000 Out of Pocket Maximum	Shared with In-Network 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.*

#### 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. Priner Blue does not exclude people or treat them differently because of race, color, 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
  - Written information in large print, audio, accessible electronic formats, other formats
- Provides free 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 our Call 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 U.S. Equal Opportunity Office. Contact the Call Rights Coordinator, Complaints and Appeals, 700 Blue Sky Drive, Suite 300, St. Louis, MO 63103. TTY: 800-642-6367. Fax: 314-389-1250. Email: [AppOp@prinerblue.com](mailto:AppOp@prinerblue.com) or [PrimerBlue.com](mailto:PrimerBlue.com)

You can also file a 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 phone at: U.S. Department of Health and Human Services, 20 Independence Avenue, SW, Room 508F, Main Building, Washington, D.C. 20201. 1-800-368-1019. 800-637-7837 (TDD). Complaint forms are available at: [www.hhs.gov/officefor-civil-rights](http://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 Primer Blue Cross. If you need help understanding this notice, you can get help in your language. We can help you understand this notice in Spanish, Chinese, Vietnamese, Tagalog, and other languages. Call 800-722-1471 (TTY: 800-642-6367).

**한국어(Korean)**  
Primer Blue Cross의 건강보험에 가입하신 분께 이 통지서를 보내고 있습니다. 이 통지서에는 귀하의 가입 상태와 건강보험에 대한 중요한 정보가 포함되어 있습니다. 이 통지서를 이해하지 못하시거나 통지서의 내용을 이해하는 데 도움이 필요하시면, 저희에게 도움을 받으실 수 있습니다. 저희는 귀하가 필요로 하는 언어로 통지서를 도와드릴 수 있습니다. 통지서를 한국어로 받으시려면 800-722-1471 (TTY: 800-642-6367)에 연락하십시오.

**العربية (Arabic)**  
نحن نقدم لك إشعاراً هاماً بخصوص تأمينك الصحي مع شركة بليو كروس. هذا الإشعار قد يحتوي على معلومات هامة تتعلق بتأمينك الصحي. إذا كنت بحاجة إلى مساعدة في فهم هذا الإشعار، فنحن نقدم لك المساعدة بلغة لغتك الأم. يمكنك الحصول على هذا الإشعار بلغة لغتك الأم عن طريق الاتصال برقم 800-722-1471 (TTY: 800-642-6367).

**中文(Chinese)**  
本通知書包含重要資訊。本通知書可能包含重要資訊，關於您的保單或 Primer Blue Cross 的承保。如果您需要協助理解這份通知書，您可以獲得協助。我們能以您的語言協助您理解這份通知書。我們提供中文、越南語、泰語及其他語言的協助。請電 800-722-1471 (TTY: 800-642-6367) 尋求協助。

**日本語(Japanese)**  
この通知書は重要な情報を含んでいます。この通知書には、Primer Blue Cross の健康保険に関する重要な情報が含まれています。この通知書の内容が分からない場合は、日本語でお問い合わせください。この通知書を日本語でお知らせいたします。必要に応じて、日本語でお知らせいたします。お問い合わせ先は、800-722-1471 (TTY: 800-642-6367) です。

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**ภาษาไทย(Thai)**  
การแจ้งเตือนนี้มีความสำคัญและอาจมีข้อมูลที่จำเป็นต่อการตัดสินใจเกี่ยวกับกรมประกันสุขภาพของคุณ. กรุณาอ่านการแจ้งเตือนนี้อย่างละเอียด. หากคุณต้องการความช่วยเหลือในการทำความเข้าใจการแจ้งเตือนนี้ กรุณาติดต่อเรา. เราสามารถให้การแจ้งเตือนนี้ในภาษาที่คุณต้องการได้. โทร 800-722-1471 (TTY: 800-642-6367) เพื่อขอความช่วยเหลือ.

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#### Overview (Overview)

BlueShield has selected Primer Blue Cross to provide health insurance services to members of the Blue Cross of California. BlueShield is a member of the Blue Cross of California. Primer Blue Cross is an Equal Opportunity Employer. We do not discriminate on the basis of race, color, national origin, age, disability, or sex. Primer Blue does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

**Primer Blue Cross:** We provide health and services to people with disabilities to communicate effectively with us, such as:  
• Qualified sign language interpreters  
• Written information in large print, audio, accessible electronic formats, other formats

**Primer Blue Cross:** We provide free 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 our Call 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 U.S. Equal Opportunity Office. Contact the Call Rights Coordinator, Complaints and Appeals, 700 Blue Sky Drive, Suite 300, St. Louis, MO 63103. TTY: 800-642-6367. Fax: 314-389-1250. Email: [AppOp@prinerblue.com](mailto:AppOp@prinerblue.com) or [PrimerBlue.com](mailto:PrimerBlue.com)

You can also file a 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 phone at: U.S. Department of Health and Human Services, 20 Independence Avenue, SW, Room 508F, Main Building, Washington, D.C. 20201. 1-800-368-1019. 800-637-7837 (TDD). Complaint forms are available at: [www.hhs.gov/officefor-civil-rights](http://www.hhs.gov/officefor-civil-rights)

**한국어(Korean)**  
Primer Blue Cross의 건강보험에 가입하신 분께 이 통지서를 보내고 있습니다. 이 통지서에는 귀하의 가입 상태와 건강보험에 대한 중요한 정보가 포함되어 있습니다. 이 통지서를 이해하지 못하시거나 통지서의 내용을 이해하는 데 도움이 필요하시면, 저희에게 도움을 받으실 수 있습니다. 저희는 귀하가 필요로 하는 언어로 통지서를 도와드릴 수 있습니다. 통지서를 한국어로 받으시려면 800-722-1471 (TTY: 800-642-6367)에 연락하십시오.

**العربية (Arabic)**  
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**中文(Chinese)**  
本通知書包含重要資訊。本通知書可能包含重要資訊，關於您的保單或 Primer Blue Cross 的承保。如果您需要協助理解這份通知書，您可以獲得協助。我們能以您的語言協助您理解這份通知書。我們提供中文、越南語、泰語及其他語言的協助。請電 800-722-1471 (TTY: 800-642-6367) 尋求協助。

**日本語(Japanese)**  
この通知書は重要な情報を含んでいます。この通知書には、Primer Blue Cross の健康保険に関する重要な情報が含まれています。この通知書の内容が分からない場合は、日本語でお問い合わせください。この通知書を日本語でお知らせいたします。必要に応じて、日本語でお知らせいたします。お問い合わせ先は、800-722-1471 (TTY: 800-642-6367) です。

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**ภาษาไทย(Thai)**  
การแจ้งเตือนนี้มีความสำคัญและอาจมีข้อมูลที่จำเป็นต่อการตัดสินใจเกี่ยวกับกรมประกันสุขภาพของคุณ. กรุณาอ่านการแจ้งเตือนนี้อย่างละเอียด. หากคุณต้องการความช่วยเหลือในการทำความเข้าใจการแจ้งเตือนนี้ กรุณาติดต่อเรา. เราสามารถให้การแจ้งเตือนนี้ในภาษาที่คุณต้องการได้. โทร 800-722-1471 (TTY: 800-642-6367) เพื่อขอความช่วยเหลือ.

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