

# 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		STERLING 2000	
	HERITAGE 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 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 (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 \$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	
<b>OTHER SERVICES</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>	Subject to Mental Health Outpatient Professional Care In-Network Cost Share	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

(BHT) BUSINESS HEALTH TRUST

Effective Date: 07/01/2020

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.

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**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 treat them differently because of 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 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 our Civil 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 charge with the Civil Rights Coordinator, Complaints and Appeals, 720 Blu 3111, Suite 300, Oak Brook, IL 60110. TTY: 800-642-6367. You file 800-322-7241, Fax: 630-433-6199, TTY: 800-642-6367. Email: Appeal.Department@Prmera.com

You can file a grievance 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 [https://ocrportal.hhs.gov/ocr/portal/portal.jspx?cid=360&tid=360](http://https://ocrportal.hhs.gov/ocr/portal/portal.jspx?cid=360&tid=360). Or file 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, 800-637-7837 (TDD). Complaint forms are available at: [www.hhs.gov/officeofcivilrights/index.html](http://www.hhs.gov/officeofcivilrights/index.html)

**Getting Help in Other Languages**

This notice has important information. This notice may have important information about your qualifications or coverage through Prmera Blue Cross. If you need help understanding this notice, please call our toll-free helpline at 800-722-1471 (TTY: 800-642-6367).

**انگریزی (English)**  
Prmera Blue Cross is pleased to offer you this notice in your preferred language. If you need help understanding this notice, please call our toll-free helpline at 800-722-1471 (TTY: 800-642-6367).

**العربية (Arabic)**  
Prmera Blue Cross سعيدة بتقديم هذا الإعلان لك بلغتك المفضلة. إذا كنت بحاجة إلى مساعدة في فهم هذا الإعلان، يرجى الاتصال بخط المساعدة المجاني على الرقم 800-722-1471 (TTY: 800-642-6367).

**中文 (Chinese)**  
Prmera Blue Cross 很高兴为您提供此通知。如果您需要帮助理解此通知，请拨打我们的免费热线 800-722-1471 (TTY: 800-642-6367)。

**日本語 (Japanese)**  
Prmera Blue Cross は、この通知を、ご希望の言語でお知らせいたします。この通知を正しく理解するには、日本語のヘルプライン 800-722-1471 (TTY: 800-642-6367) にご連絡ください。

**한국어 (Korean)**  
Prmera Blue Cross 는 귀하가 원하는 언어로 이 통지를 제공해 드립니다. 이 통지를 이해하는 데 도움이 필요하시면 800-722-1471 (TTY: 800-642-6367) 로 전화하십시오.

**සිංහල (Sinhala)**  
Prmera Blue Cross මෙම පණතුව ඔබගේ මවුභාෂාවෙන් ලබා දෙමු. ඔබට මෙම පණතුව තේරුම් ගැනීමට අවස්ථාවක් ඇත. ඔබට මෙම පණතුව තේරුම් ගැනීමට අවස්ථාවක් ඇත. ඔබට මෙම පණතුව තේරුම් ගැනීමට අවස්ථාවක් ඇත. ඔබට මෙම පණතුව තේරුම් ගැනීමට අවස්ථාවක් ඇත.

**हिन्दी (Hindi)**  
Prmera Blue Cross आपका यह सूचना आपको अपनी पसंद की भाषा में दे रहा है। यदि आपको इस सूचना को समझने में मदद चाहिए, तो हमारे मुफ्त हेल्पलाइन 800-722-1471 (TTY: 800-642-6367) पर कॉल करें।

**മലയാളം (Malayalam)**  
Prmera Blue Cross നിങ്ങളുടെ ഇഷ്ടഭാഷയിൽ ഈ സൂചന നിങ്ങളുടെ ഭാഷയിൽ നൽകുന്നു. നിങ്ങളുടെ ഇഷ്ടഭാഷയിൽ ഈ സൂചന നിങ്ങളുടെ ഭാഷയിൽ നൽകുന്നു. നിങ്ങളുടെ ഇഷ്ടഭാഷയിൽ ഈ സൂചന നിങ്ങളുടെ ഭാഷയിൽ നൽകുന്നു.

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**فارسی (Persian)**  
Prmera Blue Cross این اطلاعیه را به زبان فارسی به شما ارائه می‌دهد. اگر به شما در درک این اطلاعیه نیاز دارید، لطفاً با خط تلفن رایگان ما تماس بگیرید: 800-722-1471 (TTY: 800-642-6367).

**ਪੰਜਾਬੀ (Punjabi)**  
Prmera Blue Cross ਅਸੀਂ ਤੁਹਾਨੂੰ ਇਹ ਸੂਚਨਾ ਤੁਹਾਡੀ ਮੁਢਲੀ ਭਾਸ਼ਾ ਵਿੱਚ ਦਿੰਦੇ ਹਾਂ। ਜੇ ਤੁਹਾਨੂੰ ਇਹ ਸੂਚਨਾ ਸਮਝਣ ਵਿੱਚ ਮਦਦ ਦੀ ਲੋੜ ਹੈ, ਤਾਂ ਕਰੀਬਮੁਫ਼ਤ ਟੈਲੀਫ਼ੋਨ ਸੇਵਾ 800-722-1471 (TTY: 800-642-6367) 'ਤੇ ਸੰਪਰਕ ਕਰੋ।

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**Overview (Czech)**

Prmera Blue Cross poskytuje tuto informaci v vaší předvolané jazykové podobě. Pokud potřebujete pomoc s porozuměním této informace, můžete zavolat naši bezplatnou službu pomoci s porozuměním. Pokud potřebujete pomoc s porozuměním této informace, můžete zavolat naši bezplatnou službu pomoci s porozuměním.

**Francia (French)**  
Prmera Blue Cross est heureux de vous offrir ce message dans votre langue préférée. Si vous avez besoin d'aide pour comprendre ce message, veuillez appeler notre service client gratuit au 800-722-1471 (TTY: 800-642-6367).

**Anglijski jezik (Czech)**  
Prmera Blue Cross je rad, što vam ovaj obavještenje pružimo u vašem omiljenom jeziku. Ako vam treba pomoć u razumijevanju ovog obavještenja, možete nazvati naš besplatni servis pomoći u razumijevanju na broj 800-722-1471 (TTY: 800-642-6367).

**Deutsch (German)**  
Prmera Blue Cross freut sich, Sie dieses Mitteilungsblatt in Ihrer Muttersprache zu übersetzen. Wenn Sie Hilfe bei der Verständigung dieses Mitteilungsblatts benötigen, rufen Sie bitte unsere kostenlose Hilfe-Hotline an: 800-722-1471 (TTY: 800-642-6367).

**हिन्दी (Hindi)**  
Prmera Blue Cross आपको इस सूचना को अपनी पसंद की भाषा में दे रहा है। यदि आपको इस सूचना को समझने में मदद चाहिए, तो हमारे मुफ्त हेल्पलाइन 800-722-1471 (TTY: 800-642-6367) पर कॉल करें।

**दुयितो रशियन (Russian)**  
Prmera Blue Cross рада предложить вам эту информацию на русском языке. Если вам нужна помощь в понимании этой информации, пожалуйста, позвоните по бесплатному телефону 800-722-1471 (TTY: 800-642-6367).

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