

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 PRIME IN-NETWORK	OUT-OF-NETWORK	
MEDICAL COST SHARE OPTIONS			
Individual Deductible PCY (Family embedded deductible 3X Individual)	\$2,000	\$4,000	
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)	\$7,000	Unlimited	
Office Visit Cost Share	\$40 Copay, applies to the Out of Pocket Maximum	\$4,000 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)	\$40 Copay, applies to the Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Inpatient Professional Services	\$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	
Contraceptive Management Services (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	
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	\$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	
FACILITY CARE OPTIONS			
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	
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 \$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	
OTHER SERVICES			

MEDICAL PLAN		STERLING 2000	
	HERITAGE PRIME IN-NETWORK	OUT-OF-NETWORK	
Allergy/Therapeutic Injections	\$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	
Mental Health Inpatient Facility Care (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	
Mental Health Outpatient Professional Care (Unlimited)	\$40 Copay, applies to the Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Telemedicine - Mental Health	Subject to Mental Health Outpatient Professional Care In-Network Cost Share	Not Applicable	
Chemical Dependency Inpatient Facility Care (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	
Chemical Dependency Outpatient Professional Care (Unlimited)	\$40 Copay, applies to the Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Rehab Inpatient Facility (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	
Rehab Outpatient Care, Including Physical, Occupational, Speech and Massage Therapy, and Chronic Pain (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	
Rehab Outpatient Care Chronic Conditions, Including Cardiac, Pulmonary Rehab, and Cancer	\$40 Copay, applies to the Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Medical Supplies, Equipment, Prosthetics (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	
Foot Orthotics, Orthopedic Shoes and Accessories (\$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	
Home Health Visits (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	
Hospice Care (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	
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)	\$40 Copay, applies to the Out of Pocket Maximum	\$4,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Acupuncture (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	
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.

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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

PHARMACY PLAN	
STERLING 2000 - 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/\$40/\$80/\$250
Mail Cost Shares	\$25/\$100/\$200/\$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

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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 Cross does not discriminate in health 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
 - 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
 - Communication in written 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 charge with the Civil Rights Coordinator, Complaints and Appeals, 700 Blue Hill, Suite 400, 800-442-5357. You file 800-332-3333, Fax 426-8316, TTY 800-442-5357. Email: App.Discrimination@Primer.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 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, 800-637-7837 (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 Primer Blue Cross. If you need help understanding this notice, you can get help in your language at no cost. Call 800-722-1471 (TTY: 800-642-5357).

हिन्दी (Hindi)
Primer Blue Cross आपका स्वास्थ्य कवरेज के बारे में महत्वपूर्ण सूचनाएं प्रदान करता है। यदि आपको इस सूचना को समझने में मदद चाहिए, तो आप अपने भाषा में मदद प्राप्त कर सकते हैं।
800-722-1471 (TTY: 800-642-5357) पर सहायता प्राप्त करें।

العربية (Arabic)
Primer Blue Cross قد تقدم لك معلومات هامة عن تغطية التأمين الصحي الخاصة بك. إذا كنت بحاجة إلى مساعدة في فهم هذه المعلومات، يمكنك الحصول على مساعدة بلغتك الأم مجاناً.
800-722-1471 (TTY: 800-642-5357) للحصول على المساعدة.

中文 (Chinese)
Primer Blue Cross 提供有关您健康保险的重要信息。如果您需要帮助理解此通知，您可以免费获得您语言的服务。请拨打 800-722-1471 (TTY: 800-642-5357) 寻求帮助。

日本語 (Japanese)
Primer Blue Cross は、あなたの健康保険に関する重要な情報を提供しています。この通知を、あなたが理解できる言語で提供することができます。必要に応じて、800-722-1471 (TTY: 800-642-5357) に電話して助けを求めましょう。

한국어 (Korean)
Primer Blue Cross는 귀하의 건강 보험에 대한 중요한 정보를 제공하고 있습니다. 이 통지를 귀하의 언어로 이해할 수 있도록 도움을 드릴 수 있습니다. 800-722-1471 (TTY: 800-642-5357)에 전화하여 도움을 받으십시오.

සිංහල (Sinhala)
Primer Blue Cross ඔබේ සෞඛ්‍ය සහතිකය පිළිබඳව වැදගත් තොරතුරු සපයයි. ඔබට මෙම තොරතුරු තේරුම් ගැනීමට ඔබගේ භාෂාවෙන් ආධාර කිරීමට අපට සූදානම්වෙමු. 800-722-1471 (TTY: 800-642-5357) දුරකථන කථන මගින් ආධාර ලබාගන්න.

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සිංහල (Sinhala)
Primer Blue Cross ඔබේ සෞඛ්‍ය සහතිකය පිළිබඳව වැදගත් තොරතුරු සපයයි. ඔබට මෙම තොරතුරු තේරුම් ගැනීමට ඔබගේ භාෂාවෙන් ආධාර කිරීමට අපට සූදානම්වෙමු. 800-722-1471 (TTY: 800-642-5357) දුරකථන කථන මගින් ආධාර ලබාගන්න.

Overview (Czech)

Primer Blue Cross poskytuje zdravotní pojištění. Dodáváme vám důležité informace o zdravotní péči, kterou vám můžeme poskytnout. Pokud potřebujete pomoc při porozumění této informaci, můžete požádat o pomoc v jazyce, který vám rozumíme. Zavolajte 800-722-1471 (TTY: 800-642-5357) na pomoc.

Francia (French)
Primer Blue Cross vous offre une couverture d'assurance-maladie. Nous vous fournissons des informations importantes sur votre couverture. Si vous avez besoin d'aide pour comprendre ces informations, vous pouvez demander de l'aide dans votre langue. Appelez le 800-722-1471 (TTY: 800-642-5357) pour obtenir de l'aide.

Deutsch (German)
Primer Blue Cross bietet Ihnen eine Krankenversicherung. Wir geben Ihnen wichtige Informationen über Ihre Krankenversicherung. Wenn Sie Hilfe benötigen, um diese Informationen zu verstehen, können Sie sich Unterstützung in Ihrer Sprache anfordern. Rufen Sie unter 800-722-1471 (TTY: 800-642-5357) an.

हिन्दी (Hindi)
Primer Blue Cross आपको स्वास्थ्य बीमा प्रदान करता है। हम आपको इस बीमा के बारे में महत्वपूर्ण जानकारी दे रहे हैं। यदि आपको इस जानकारी को समझने में मदद चाहिए, तो आप अपने भाषा में मदद प्राप्त कर सकते हैं।
800-722-1471 (TTY: 800-642-5357) पर सहायता प्राप्त करें।

العربية (Arabic)
Primer Blue Cross تقدم لك تغطية تأمين صحي. نقدم لك معلومات هامة عن تغطية التأمين الصحي الخاصة بك. إذا كنت بحاجة إلى مساعدة في فهم هذه المعلومات، يمكنك الحصول على مساعدة بلغتك الأم مجاناً.
800-722-1471 (TTY: 800-642-5357) للحصول على المساعدة.

中文 (Chinese)
Primer Blue Cross 提供有关您健康保险的重要信息。如果您需要帮助理解此通知，您可以免费获得您语言的服务。请拨打 800-722-1471 (TTY: 800-642-5357) 寻求帮助。

日本語 (Japanese)
Primer Blue Cross は、あなたの健康保険に関する重要な情報を提供しています。この通知を、あなたが理解できる言語で提供することができます。必要に応じて、800-722-1471 (TTY: 800-642-5357) に電話して助けを求めましょう。

한국어 (Korean)
Primer Blue Cross는 귀하의 건강 보험에 대한 중요한 정보를 제공하고 있습니다. 이 통지를 귀하의 언어로 이해할 수 있도록 도움을 드릴 수 있습니다. 800-722-1471 (TTY: 800-642-5357)에 전화하여 도움을 받으십시오.

සිංහල (Sinhala)
Primer Blue Cross ඔබේ සෞඛ්‍ය සහතිකය පිළිබඳව වැදගත් තොරතුරු සපයයි. ඔබට මෙම තොරතුරු තේරුම් ගැනීමට ඔබගේ භාෂාවෙන් ආධාර කිරීමට අපට සූදානම්වෙමු. 800-722-1471 (TTY: 800-642-5357) දුරකථන කථන මගින් ආධාර ලබාගන්න.

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සිංහල (Sinhala)
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Primer Blue Cross ඔබේ සෞඛ්‍ය සහතිකය පිළිබඳව වැදගත් තොරතුරු සපයයි. ඔබට මෙම තොරතුරු තේරුම් ගැනීමට ඔබගේ භාෂාවෙන් ආධාර කිරීමට අපට සූදානම්වෙමු. 800-722-1471 (TTY: 800-642-5357) දුරකථන කථන මගින් ආධාර ලබාගන්න.

සිංහල (Sinhala)
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