

# 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 2500	
	HERITAGE PRIME IN-NETWORK	OUT-OF-NETWORK	
<b>MEDICAL COST SHARE OPTIONS</b>			
<b>Individual Deductible PCY</b> (Family embedded deductible 3X Individual)	\$2,500	\$5,000	
<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	\$5,000 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	\$5,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Inpatient Professional Services</b>	\$2,500 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$5,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Contraceptive Management Services</b> (Unlimited)	Covered In Full	\$5,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	

<b>MEDICAL PLAN</b>		<b>STERLING 2500</b>	
	<b>HERITAGE PRIME IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>	
<b>VIRTUAL CARE - ON DEMAND</b>			
<b>Virtual Care - General Medical/ Dermatology (Voice/Video)</b>	Covered in Full	Not Applicable	
<b>DIAGNOSTIC SERVICE OPTIONS</b>			
<b>Preventive Professional Diagnostic Imaging and Laboratory Services - Including Mammogram and PAP/PSA</b>	Covered In Full	\$5,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Other Professional Diagnostic Imaging</b>	Waive Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$5,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Professional Diagnostic Major Imaging</b>	Waive Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$5,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Other Professional Diagnostic Laboratory/Pathology</b>	Waive Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$5,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Diagnostic Mammography</b>	Waive Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$5,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>FACILITY CARE OPTIONS</b>			
<b>Inpatient Facility</b>	\$2,500 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$5,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Outpatient Surgery Facility</b>	\$2,500 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$5,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Skilled Nursing Facility</b> (90 days PCY; includes room and board, and facility billed professional and ancillary fees)	\$2,500 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$5,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Hospice Inpatient Facility</b> (Unlimited; within the 6 month lifetime maximum)	\$2,500 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$5,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>PREMERA DESIGNATED CENTERS OF EXCELLENCE</b>			
<b>Centers of Excellence Packaged Services</b> (Heritage Prime Network - No Eligible Services)	Covered as any other service	Covered as any other service	
<b>EMERGENCY CARE AND TRANSPORTATION OPTION</b>			
<b>Emergency Care (If applicable, waive copay if admitted to inpatient facility)</b>	\$200 Copay then \$2,500 Deductible and 20% Coinsurance; all cost shares apply to the \$7,000 Out of Pocket Maximum	\$200 Copay then \$2,500 Deductible and 20% Coinsurance; all cost shares apply to the \$7,000 Out of Pocket Maximum	
<b>Emergency Room Physician</b>	\$2,500 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$2,500 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	
<b>Urgent Care Center</b>	\$40 Copay, applies to the Out of Pocket Maximum	\$5,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Ambulance Transportation</b> (Unlimited)	\$2,500 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$2,500 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	
<b>Air Ambulance</b> (Unlimited)	\$2,500 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$2,500 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	
<b>OTHER SERVICES</b>			

<b>MEDICAL PLAN</b>		<b>STERLING 2500</b>	
	<b>HERITAGE PRIME IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>	
<b>Allergy/Therapeutic Injections</b>	\$2,500 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$5,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Mental Health Inpatient Facility Care</b> (Unlimited)	\$2,500 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$5,000 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	\$5,000 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)	\$2,500 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$5,000 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	\$5,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Rehab Inpatient Facility</b> (30 days PCY)	\$2,500 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$5,000 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	\$5,000 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	\$5,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Medical Supplies, Equipment, Prosthetics</b> (Unlimited)	\$2,500 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$5,000 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)	\$2,500 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$5,000 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Home Health Visits</b> (130 visits PCY)	\$2,500 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$5,000 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)	\$2,500 Deductible, then 20% Coinsurance, applies to \$7,000 Out of Pocket Maximum	\$5,000 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	\$5,000 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	\$5,000 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: 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 2500 - 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**

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

- Phone:**
  - Provides hot line and services to people with disabilities to communicate effectively with us, such as:
    - Qualified sign language interpreters
    - Video information in American Sign Language (ASL), accessible text-based format, video formats
    - Provides language services to people whose primary language is not English, such as:
      - Qualified interpreters

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

If you believe that Prisma 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, 700, Blue Hill, Suite 400, Seattle, WA 98101. TTY: 800-842-6367. Fax: 206-332-3050, Fax 425-920-1100, TTY: 800-842-6367. Email: [Appeals@prisma.com](mailto:Appeals@prisma.com) or [Prisma.com](mailto:Prisma.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/ocom/portal](http://www.hhs.gov/ocr/ocom/portal). Or, by first phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW, Room 508F, West Building, Washington, D.C. 20201, 1-800-368-1019, 800-537-7897 (TDD). Complaint form available at [www.hhs.gov/officeforcivilrights](http://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 Prisma Blue Cross. Please read this notice in the language that you understand best. If you need help with this notice, please contact the person who provided this notice to you. Call 800-722-1471 (TTY: 800-842-6367).

**عربي (Arabic):** Prisma Blue Cross هي شركة تأمين صحية... (Arabic text describing Prisma Blue Cross services in Arabic)

**فارسی (Farsi):** این اطلاعیه حاوی اطلاعات مهمی در مورد بیمه و پوشش شما است... (Farsi text describing Prisma Blue Cross services in Farsi)

**हिन्दी (Hindi):** यह सूचना में महत्वपूर्ण जानकारी है... (Hindi text describing Prisma Blue Cross services in Hindi)

**日本語 (Japanese):** この通知には重要な情報が含まれています... (Japanese text describing Prisma Blue Cross services in Japanese)

**한국어 (Korean):** 이 통지는 매우 중요한 정보를 포함하고 있습니다... (Korean text describing Prisma Blue Cross services in Korean)

**မြန်မာစာ (Myanmar):** ဤစာတမ်းသည် အလွန်အရေးကြီးသော အချက်အလက်များကို... (Myanmar text describing Prisma Blue Cross services in Myanmar)

**ਪੰਜਾਬੀ (Punjabi):** ਇਹ ਖ਼ਬਰ ਮਹੱਤਵਪੂਰਨ ਜਾਣਕਾਰੀ ਦਿੰਦੀ ਹੈ... (Punjabi text describing Prisma Blue Cross services in Punjabi)

**Portuguese (Brazilian):** Este anúncio contém informações importantes... (Portuguese text describing Prisma Blue Cross services in Brazilian Portuguese)

**Portuguese (Portugal):** Este anúncio contém informações importantes... (Portuguese text describing Prisma Blue Cross services in Portuguese)

**русский (Russian):** Данное уведомление содержит важную информацию... (Russian text describing Prisma Blue Cross services in Russian)

**தமிழ் (Tamil):** இது ஒரு மிகவும் முக்கியமான செய்தியை... (Tamil text describing Prisma Blue Cross services in Tamil)

**தமிழ் (Tamil - continuation):** இந்த செய்தி உங்களுக்கு முக்கியமான தகவல்களை... (Tamil text describing Prisma Blue Cross services in Tamil - continuation)

**తెలుగు (Telugu):** ఇది ఒక చాలా ముఖ్యమైన సమాచారం... (Telugu text describing Prisma Blue Cross services in Telugu)

**ไทย (Thai):** ข้อความนี้มีความสำคัญอย่างยิ่ง... (Thai text describing Prisma Blue Cross services in Thai)

**తెలుగు (Telugu - continuation):** ఈ సమాచారం మీరు మరియు మీ కుటుంబం కోసం... (Telugu text describing Prisma Blue Cross services in Telugu - continuation)

**Overseas (Czech):**

Prisma Blue Cross je v souladu s platnými českými zákony... (Czech text describing Prisma Blue Cross services in Czech)

**France (French):**

Cette notice vous informe de l'importance de lire attentivement... (French text describing Prisma Blue Cross services in French)

**Deutsch (German):**

Diese Benachrichtigung enthält wichtige Informationen... (German text describing Prisma Blue Cross services in German)

**Deutsch (German - continuation):**

Diese Benachrichtigung enthält wichtige Informationen... (German text describing Prisma Blue Cross services in German - continuation)

**हिन्दी (Hindi):**

यह सूचना आपके लिए बहुत महत्वपूर्ण है... (Hindi text describing Prisma Blue Cross services in Hindi)

**Italiano (Italian):**

Questa informazione è importante perché... (Italian text describing Prisma Blue Cross services in Italian)

**한국어 (Korean):**

이 통지에는 중요한 정보가 포함되어 있습니다... (Korean text describing Prisma Blue Cross services in Korean)

**မြန်မာစာ (Myanmar):**

ဤအချက်အလက်သည် အလွန်အရေးကြီးသည်... (Myanmar text describing Prisma Blue Cross services in Myanmar)

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**ไทย (Thai):**

ข้อความนี้มีความสำคัญอย่างยิ่ง... (Thai text describing Prisma Blue Cross services in Thai)

**తెలుగు (Telugu - continuation):**

ఈ సమాచారం మీరు మరియు మీ కుటుంబం కోసం... (Telugu text describing Prisma Blue Cross services in Telugu - continuation)

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