

# 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	TITANIUM 200	
	HERITAGE PRIME IN-NETWORK	OUT-OF-NETWORK
<b>MEDICAL COST SHARE OPTIONS</b>		
<b>Individual Deductible PCY</b> (Family embedded deductible 2X Individual)	\$200	\$400
<b>Coinsurance (Member's percentage of costs after deductible based on allowable charges)</b>	10%	50%
<b>Individual Out of Pocket Maximum PCY, includes deductible, coinsurance, copay and pharmacy if applicable</b> (Family embedded OOP max 2X Individual)	\$2,000	Unlimited
<b>Office Visit Cost Share</b>	\$15 Copay, applies to the \$2,000 Out of Pocket Maximum	\$400 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>	\$15 Copay, applies to the \$2,000 Out of Pocket Maximum	\$400 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
<b>Inpatient Professional Services</b>	\$200 Deductible, then 10% Coinsurance, applies to \$2,000 Out of Pocket Maximum	\$400 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum
<b>Contraceptive Management Services</b> (Unlimited)	Covered In Full	\$400 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum

MEDICAL PLAN		TITANIUM 200	
		HERITAGE PRIME 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	\$400 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Other Professional Diagnostic Imaging	Waive Deductible, then 10% Coinsurance, applies to \$2,000 Out of Pocket Maximum	\$400 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Professional Diagnostic Major Imaging	Waive Deductible, then 10% Coinsurance, applies to \$2,000 Out of Pocket Maximum	\$400 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Other Professional Diagnostic Laboratory/Pathology	Waive Deductible, then 10% Coinsurance, applies to \$2,000 Out of Pocket Maximum	\$400 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Diagnostic Mammography	Waive Deductible, then 10% Coinsurance, applies to \$2,000 Out of Pocket Maximum	\$400 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>FACILITY CARE OPTIONS</b>			
Inpatient Facility	\$200 Deductible, then 10% Coinsurance, applies to \$2,000 Out of Pocket Maximum	\$400 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Outpatient Surgery Facility	\$200 Deductible, then 10% Coinsurance, applies to \$2,000 Out of Pocket Maximum	\$400 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)	\$200 Deductible, then 10% Coinsurance, applies to \$2,000 Out of Pocket Maximum	\$400 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Hospice Inpatient Facility (Unlimited; within the 6 month lifetime maximum)	\$200 Deductible, then 10% Coinsurance, applies to \$2,000 Out of Pocket Maximum	\$400 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>PREMERA DESIGNATED CENTERS OF EXCELLENCE</b>			
Centers of Excellence Packaged Services (Heritage Prime Network - No Eligible Services)	Covered as any other service	Covered as any other service	
<b>EMERGENCY CARE AND TRANSPORTATION OPTION</b>			
Emergency Care (If applicable, waive copay if admitted to inpatient facility)	\$200 Copay then \$200 Deductible and 10% Coinsurance; all cost shares apply to the \$2,000 Out of Pocket Maximum	\$200 Copay then \$200 Deductible and 10% Coinsurance; all cost shares apply to the \$2,000 Out of Pocket Maximum	
Emergency Room Physician	\$200 Deductible, then 10% Coinsurance, applies to \$2,000 Out of Pocket Maximum	\$200 Deductible, then 10% Coinsurance, applies to \$2,000 Out of Pocket Maximum	
Urgent Care Center	\$15 Copay, applies to the \$2,000 Out of Pocket Maximum	\$400 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
Ambulance Transportation (Unlimited)	\$200 Deductible, then 10% Coinsurance, applies to \$2,000 Out of Pocket Maximum	\$200 Deductible, then 10% Coinsurance, applies to \$2,000 Out of Pocket Maximum	
Air Ambulance (Unlimited)	\$200 Deductible, then 10% Coinsurance, applies to \$2,000 Out of Pocket Maximum	\$200 Deductible, then 10% Coinsurance, applies to \$2,000 Out of Pocket Maximum	
<b>OTHER SERVICES</b>			

MEDICAL PLAN		TITANIUM 200	
	HERITAGE PRIME IN-NETWORK	OUT-OF-NETWORK	
<b>Allergy/Therapeutic Injections</b>	\$200 Deductible, then 10% Coinsurance, applies to \$2,000 Out of Pocket Maximum	\$400 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Mental Health Inpatient Facility Care</b> (Unlimited)	\$200 Deductible, then 10% Coinsurance, applies to \$2,000 Out of Pocket Maximum	\$400 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Mental Health Outpatient Professional Care</b> (Unlimited)	\$15 Copay, applies to the \$2,000 Out of Pocket Maximum	\$400 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)	\$200 Deductible, then 10% Coinsurance, applies to \$2,000 Out of Pocket Maximum	\$400 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Chemical Dependency Outpatient Professional Care</b> (Unlimited)	\$15 Copay, applies to the \$2,000 Out of Pocket Maximum	\$400 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Rehab Inpatient Facility</b> (30 days PCY)	\$200 Deductible, then 10% Coinsurance, applies to \$2,000 Out of Pocket Maximum	\$400 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)	\$15 Copay, applies to the \$2,000 Out of Pocket Maximum	\$400 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Rehab Outpatient Care Chronic Conditions, Including Cardiac, Pulmonary Rehab, and Cancer</b>	\$15 Copay, applies to the \$2,000 Out of Pocket Maximum	\$400 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Medical Supplies, Equipment, Prosthetics</b> (Unlimited)	\$200 Deductible, then 10% Coinsurance, applies to \$2,000 Out of Pocket Maximum	\$400 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)	\$200 Deductible, then 10% Coinsurance, applies to \$2,000 Out of Pocket Maximum	\$400 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Home Health Visits</b> (130 visits PCY)	\$200 Deductible, then 10% Coinsurance, applies to \$2,000 Out of Pocket Maximum	\$400 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)	\$200 Deductible, then 10% Coinsurance, applies to \$2,000 Out of Pocket Maximum	\$400 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	
ALTERNATIVE CARE			
<b>Manipulations (Spinal and other)</b> (12 visits PCY)	\$15 Copay, applies to the \$2,000 Out of Pocket Maximum	\$400 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
<b>Acupuncture</b> (12 visits PCY)	\$15 Copay, applies to the \$2,000 Out of Pocket Maximum	\$400 Deductible, then 50% Coinsurance, applies to Unlimited Out of Pocket Maximum	
ANNUAL PLAN MAXIMUM			
<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.*

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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](http://www.premera.com)

<b>PHARMACY PLAN</b>	
<b>TITANIUM 200 - COPAY \$15 / OOP \$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/\$20/\$40/\$250
<b>Mail Cost Shares</b>	\$25/\$50/\$100/\$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

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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. Prímer Blue Cross does not discriminate on the basis of race, national origin, age, disability, or sex. Prímer Blue Cross does not discriminate 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 language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Written information in other languages

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

If you believe that Prímer 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 Civil Rights Coordinator, Complaints and Appeals, 700 Blue Sky Drive, Suite 400, St. Louis, MO 63103. TTY: 800-642-5357. Email: [Appeals@primercross.com](mailto:Appeals@primercross.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/](http://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. 800-637-7897 (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 qualifications or coverage through Prímer Blue Cross. Prímer Blue Cross may not be able to provide this notice in your language. We can help you get the information you need in your language at no cost. Call 800-722-1471 (TTY: 800-642-5357).

**العربية (Arabic)**  
Prímer Blue Cross قد لا تكون قادرة على توفير هذا الإشعار بلغة أمك. نحن نقدم لك المساعدة في الحصول على المعلومات التي تحتاجها بلغة أمك. اتصل بنا على الرقم 800-722-1471 (TTY: 800-642-5357) للمساعدة.

**فارسی (Farsi)**  
Prímer Blue Cross ممکن است نتواند این اطلاعیه را به زبان مادری شما ارائه دهد. ما می‌توانیم به شما در دریافت اطلاعات مورد نیازتان به زبان مادری شما کمک کنیم. با ما تماس بگیرید. شماره تماس ما 800-722-1471 (تلفن تصویری: 800-642-5357) است.

**中文 (Chinese)**  
Prímer Blue Cross 可能无法为您提供此通知的中文版本。我们可以为您提供中文帮助。请拨打 800-722-1471 (TTY: 800-642-5357) 寻求帮助。

**日本語 (Japanese)**  
Prímer Blue Cross は、この通知を日本語で提供できない場合があります。日本語のヘルプを提供できます。お問い合わせは 800-722-1471 (TTY: 800-642-5357) まで。

**한국어 (Korean)**  
Prímer Blue Cross는 이 통지를 귀하의 모국어인 한국어로 제공할 수 없습니다. 귀하의 모국어인 한국어로 도움을 받으실 수 있습니다. 도움을 받으려면 800-722-1471 (TTY: 800-642-5357)에 전화하십시오.

**हिन्दी (Hindi)**  
Prímer Blue Cross इस सूचना को हिन्दी में नहीं दे सकता है। हम आपको हिन्दी में मदद कर सकते हैं। हमें 800-722-1471 (TTY: 800-642-5357) पर कॉल करें।

**සිංහල (Sinhala)**  
Prímer Blue Cross මෙම පණිවුඩය සිංහල භාෂාවෙන් සපයිය නොහැකිය. අප ඔබට සිංහල භාෂාවෙන් උපදෙස් සපයිය හැකිය. 800-722-1471 (TTY: 800-642-5357) දුරකථන කථනාතුරු මගින් අප සමඟ සම්බන්ධ වන්න.

**မြန်မာ (Burmese)**  
Prímer Blue Cross သည် ဤအချက်အလက်ကို မြန်မာဘာသာဖြင့် ပေးအပ်နိုင်ပါသည်။ အကယ်၍ ဤအချက်အလက်ကို မြန်မာဘာသာဖြင့် အကူအညီလိုအပ်ပါက 800-722-1471 (TTY: 800-642-5357) သို့ ခေါ်ဆိုပါ။

**தமிழ் (Tamil)**  
Prímer Blue Cross இம் தகவலை தமிழ் மொழியில் வழங்க முடியாது. உங்களுக்குத் தேவையான தகவலைத் தமிழில் பெற உதவக்கூடிய வழிமுறைகளை 800-722-1471 (TTY: 800-642-5357) இல் அறியுங்கள்.

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**ਪੰਜਾਬੀ (Punjabi)**  
Prímer Blue Cross ਇਸ ਸੂਚਨਾ ਨੂੰ ਪੰਜਾਬੀ ਵਿੱਚ ਨਹੀਂ ਦੇ ਸਕਦਾ। ਅਸੀਂ ਤੁਹਾਨੂੰ ਪੰਜਾਬੀ ਵਿੱਚ ਮਦਦ ਕਰ ਸਕਦੇ ਹਾਂ। ਅਸੀਂ 800-722-1471 (TTY: 800-642-5357) 'ਤੇ ਸੰਪਰਕ ਕਰ ਸਕਦੇ ਹਾਂ।

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**Overview (Czech)**

Prímer Blue Cross poskytuje služby v různých jazách. Prímer Blue Cross poskytuje služby v různých jazách. Prímer Blue Cross poskytuje služby v různých jazách. Prímer Blue Cross poskytuje služby v různých jazách.

**Francia (French)**  
Prímer Blue Cross peut ne pas être en mesure de vous fournir ce document en français. Nous pouvons vous aider à obtenir l'information dont vous avez besoin en français. Appelez-nous au 800-722-1471 (TTY: 800-642-5357).

**Angul ayapan (Czech)**  
Prímer Blue Cross nemusí být schopna poskytnout vám tento dokument v angulštině. Můžeme vám pomoci získat informace, které potřebujete v angulštině. Zavolejte nám na 800-722-1471 (TTY: 800-642-5357).

**Deutsch (German)**  
Prímer Blue Cross kann nicht in der Lage sein, Ihnen diese Mitteilung auf Deutsch zu übersetzen. Wir können Ihnen jedoch bei der Erlangung der Informationen, die Sie benötigen, auf Deutsch behilfen. Rufen Sie uns unter 800-722-1471 (TTY: 800-642-5357).

**हिन्दी (Hindi)**  
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**Italiano (Italian)**  
Prímer Blue Cross potrebbe non essere in grado di fornirvi questo documento in italiano. Possiamo aiutarvi a ottenere le informazioni di cui avete bisogno in italiano. Chiamateci al numero 800-722-1471 (TTY: 800-642-5357).

**한국어 (Korean)**  
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