

 The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call Benefits Administration at 1-800-253-9981 or visit <https://www.tn.gov/partnersforhealth.html>. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary> or [www.cciio.cms.gov](http://www.cciio.cms.gov) or call 1-800-253-9981 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	<p><u>In-network/Out-of-network</u>:                      \$1,500/\$3,000 employee only;                      \$3,000/\$6,000 employee + child(ren);                      \$3,000/\$6,000 employee + spouse;                      \$3,000/\$6,000 employee + spouse + child(ren)</p>	<p>Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.</p>
Are there services covered before you meet your <a href="#">deductible</a> ?	<p>Yes. <u>In-network preventive care screenings</u> at outpatient facilities; other <u>in-network preventive care</u>; 90-day supply maintenance drugs; certain low-dose generic statin drugs received in-network; and specific medications for the treatment of opioid dependency</p>	<p>This <u>plan</u> covers some items and services even if you haven't met the <u>deductible</u> amount. But a <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u>. See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</p>
Are there other <a href="#">deductibles</a> for specific services?	<p>No.</p>	<p>You don't have to meet <u>deductibles</u> for specific services.</p>
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	<p><u>In-network/Out-of-network</u>:                      \$2,500/\$4,500 employee only;                      \$5,000/\$9,000 employee + child(ren);                      \$5,000/\$9,000 employee + spouse;                      \$5,000/\$9,000 employee + spouse + child(ren)</p>	<p>The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u>, the overall family out-of-pocket must be met.</p>
What is not included in the <a href="#">out-of-pocket limit</a> ?	<p><u>Premiums</u>, <u>balance-billing</u> charges, health care this <u>plan</u> doesn't cover, and penalties for failure to obtain <u>preauthorization</u> or failure to follow the Dispense as Written (DAW) provisions of the <u>prescription drug benefit</u>.</p>	<p>Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u>.</p>

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.bcbst.com/members/tn_state">www.bcbst.com/members/tn_state</a> or call 1-800-558-6213 for a list of participating BCBS TN <a href="#">network providers</a> . See <a href="http://www.cigna.com/sites/stateoftn">www.cigna.com/sites/stateoftn</a> or call 1-800-997-1617 for a list of Cigna <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	<a href="#">Primary</a> care visit to treat an injury or illness	20% <a href="#">coinsurance</a> /office visit	40% <a href="#">coinsurance</a> /office visit	None
	<a href="#">Specialist</a> visit	20% <a href="#">coinsurance</a> /office visit	40% <a href="#">coinsurance</a> /office visit	None
	<a href="#">Preventive care/screening/immunization</a>	No charge	40% <a href="#">coinsurance</a> /office visit	<a href="#">Deductible</a> does not apply. You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services needed are <a href="#">preventive</a> . Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	20% <a href="#">coinsurance</a> /test	40% <a href="#">coinsurance</a> /test	You pay a separate <a href="#">coinsurance</a> for reading, interpretation and results.
	Imaging (CT/PET scans, MRIs)	20% <a href="#">coinsurance</a> /test	40% <a href="#">coinsurance</a> /test	You pay a separate <a href="#">coinsurance</a> for reading, interpretation and results. <a href="#">Preauthorization</a> is required. No Network benefits and Out-of-Network benefits reduced by half if you don't get <a href="#">preauthorization</a> .

\* For more information about limitations and exceptions, see the plan or policy document at <https://www.tn.gov/partnersforhealth.html>.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="http://info.caremark.com/stateoftn">prescription drug coverage</a> is available at <a href="http://info.caremark.com/stateoftn">http://info.caremark.com/stateoftn</a>	Generic drugs	20% <u>coinsurance</u> per <u>prescription</u> 30-day supply or 90-day supply; 10% <u>coinsurance</u> per <u>prescription</u> 90-day supply of some maintenance drugs	40% <u>coinsurance</u> plus amount exceeding the <u>allowed amount</u> for 30-day supply; No benefit for 90-day supply	90-day supply must be obtained from a Retail-90 network pharmacy or mail order.  There is no out-of-network benefit for a 90-day supply.  Maintenance drugs include some medications for high blood pressure, high cholesterol, coronary artery disease (CAD), congestive heart failure (CHF), depression, asthma/chronic obstructive pulmonary disease (COPD), and diabetes (oral medications, insulins, needles, test strips and lancets).  <u>Deductible</u> does not apply to 90-day supply maintenance drugs.  Certain low-dose generic statins received in-network may be covered at no charge.  Members do not have to pay for specific medications used to treat opioid dependency.
	Preferred brand drugs	20% <u>coinsurance</u> per <u>prescription</u> 30-day supply or 90-day supply; 10% <u>coinsurance</u> per <u>prescription</u> 90-day supply of some maintenance drugs	40% <u>coinsurance</u> plus amount exceeding the <u>allowed amount</u> for 30-day supply; No benefit for 90-day supply	
	Non-preferred brand drugs	20% <u>coinsurance</u> per <u>prescription</u> 30-day supply or 90-day supply; 10% <u>coinsurance</u> per <u>prescription</u> 90-day supply of some maintenance drugs	40% <u>coinsurance</u> plus amount exceeding the <u>allowed amount</u> for 30-day supply; No benefit for 90-day supply	
	<a href="#">Specialty drugs</a>	20% <u>coinsurance</u> per <u>prescription</u>	Not covered	30-day supply limit per <u>prescription</u> . <u>Prescriptions</u> must be obtained from a CVS/caremark Specialty Network Pharmacy.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> required. No Network benefits and Out-of-Network benefits reduced by half if you don't get <u>preauthorization</u> .
	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Separate coinsurance may apply for additional services like advanced imaging – CT, MRI, etc.
	<a href="#">Emergency medical transportation</a>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	None
	<a href="#">Urgent care</a>	20% <u>coinsurance</u> /visit	40% <u>coinsurance</u> /visit	None
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> required. No network benefits and Out-of-Network benefits reduced by half if you don't get <u>preauthorization</u> .
	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	

\* For more information about limitations and exceptions, see the plan or policy document at <https://www.tn.gov/partnersforhealth.html>.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	<u>20% coinsurance</u> /visit	<u>40% coinsurance</u> /visit	<u>Preauthorization</u> is required for psychological testing, transcranial magnetic stimulation, electroconvulsive therapy, and Applied Behavior Analysis. No Network benefits and Out-of-Network benefits reduced by half if you don't get <u>preauthorization</u> .
	Inpatient services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> is required. Residential treatment, partial hospitalization/day treatment programs and intensive outpatient therapy are considered inpatient services. No Network benefits and Out-of-Network benefits reduced by half if you don't get <u>preauthorization</u> .
If you are pregnant	Office visits	<u>20% coinsurance</u> /visit	<u>40% coinsurance</u> /visit	Global billing for labor and delivery and routine services beyond the initial office visit. <u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	
	Childbirth/delivery facility services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> required. Part-time, intermittent home nursing care limited to 125 visits/plan year. Home health aide care limited to 30 visits per plan year. No Network benefits and Out-of-Network benefits reduced by half if you don't get <u>preauthorization</u> .
	<a href="#">Rehabilitation services</a>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> may be required for inpatient services and more expensive equipment. No Network benefits and Out-of-Network benefits reduced by half if you don't get <u>preauthorization</u> .
	<a href="#">Habilitation services</a>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	
	<a href="#">Skilled nursing care</a>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	
	<a href="#">Durable medical equipment</a>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	
	<a href="#">Hospice services</a>	<u>deductible</u> Only	<u>deductible</u> Only	100% covered up to the MAC after <u>deductible</u> has been met.
	Children's eye exam	20% <u>coinsurance</u> /visit	40% <u>coinsurance</u> /visit	For illness or injury. No routine refraction.
	Children's glasses	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Limited to the first pair of eyeglasses following cataract surgery.
Children's dental check-up	Not Covered	Not Covered	No coverage for dental check-ups.	

\* For more information about limitations and exceptions, see the plan or policy document at <https://www.tn.gov/partnersforhealth.html>.

## Excluded Services & Other Covered Services:

### Services Your [Plan](#) Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other [excluded services](#).)

- Cosmetic Surgery
- Long-term care
- Routine eye care (Adult)
- Weight loss programs (all programs not approved or sponsored by the [plan](#))

### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Acupuncture (50 visits per plan year)
- Bariatric surgery
- Chiropractic care (50 visits per plan year)
- Dental care (Adult –extraction of impacted wisdom teeth, excision of solid-based oral tumors, accidental injury or damage to sound natural teeth and/or jaw, orthodontic treatment for facial hemiatrophy, or congenital birth defect)
- Hearing aids (every 3 years; children under 18; bone anchored hearing aid devices with preauthorization)
- Infertility Treatment (and testing; coverage ceases if fertilization services are initiated)
- Non-emergency care when traveling outside the U.S. (when traveling for business or pleasure)
- Routine foot care (diabetics only)

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Benefits Administration at 1-800-253-9981 or <https://www.tn.gov/partnersforhealth.html>. You may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: BlueCross BlueShield 1-800-558-6213, Cigna 1-800-997-1617, or Benefits Administration 1-800-253-9981. Additionally, a consumer assistance program can help you file your [appeal](#). Contact Tennessee Department of Commerce & Insurance 615-741-2241, <https://www.tn.gov/commerce/consumer-services.html>.

**Does this plan provide Minimum Essential Coverage?** Yes.

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**Does this plan meet the Minimum Value Standards?** Yes.

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

## Language Access Services:

[Spanish (Español): Para obtener asistencia en Español, llame al 1-866-576-0029.

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-576-0029.

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-866-576-0029.

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-866-576-0029.

----- *To see examples of how this plan might cover costs for a sample medical situation, see the next section.* -----

\* For more information about limitations and exceptions, see the plan or policy document at <https://www.tn.gov/partnersforhealth.html>.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

**Peg is Having a Baby**  
(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$1,500
- [Specialist](#) [coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

This EXAMPLE event includes services like:

- Specialist office visits (*prenatal care*)
- Childbirth/Delivery Professional Services
- Childbirth/Delivery Facility Services
- Diagnostic tests (*ultrasounds and blood work*)
- Specialist visit (*anesthesia*)

Total Example Cost	\$12,800
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$1,500
Copayments	\$0
Coinsurance	\$1,000
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$2,560</b>

**Managing Joe's type 2 Diabetes**  
(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$1,500
- [Specialist](#) [coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

This EXAMPLE event includes services like:

- Primary care physician office visits (*including disease education*)
- Diagnostic tests (*blood work*)
- Prescription drugs
- Durable medical equipment (*glucose meter*)

Total Example Cost	\$7,400
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$1,500
Copayments	\$0
Coinsurance	\$1,000
What isn't covered	
Limits or exclusions	\$60
<b>The total Joe would pay is</b>	<b>\$2,560</b>

**Mia's Simple Fracture**  
(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$1,500
- [Specialist](#) [coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

This EXAMPLE event includes services like:

- Emergency room care (*including medical supplies*)
- Diagnostic test (*x-ray*)
- Durable medical equipment (*crutches*)
- Rehabilitation services (*physical therapy*)

Total Example Cost	\$1,900
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,500
Copayments	\$0
Coinsurance	\$400
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,900</b>

## Anti-Discrimination and Civil Rights Compliance

Benefits Administration does not support any practice that excludes participation in programs or denies the benefits of such programs on the basis of race, color, national origin, sex, age or disability in its health programs and activities. If you have a complaint regarding discrimination, please call 1-866-576-0029.

If you think you have been treated in a different way for these reasons, please mail this information to Benefits Administration:

- Your name, address and phone number. You must sign your name. (If you write for someone else, include your name, address, phone number and how you are related to that person, for instance wife, lawyer or friend.)
- The name and address of the program you think treated you in a different way.
- How, why and when you think you were treated in a different way.
- Any other key details.

Mail to: State of Tennessee, Benefits Administration, Civil Rights Compliance, Department of Finance and Administration, 19th Floor, 312 Rosa L. Parks Avenue, William R. Snodgrass Tennessee Tower, Nashville, TN 37243-1102.

Need free language help? Have a disability and need free help or an auxiliary aid or service, for instance Braille or large print? Please call 800.253.9981.

You may also contact the: U.S. Department of Health & Human Services – Region IV Office for Civil Rights, Sam Nunn Atlanta Federal Center, Suite 16T70, 61 Forsyth Street, SW, Atlanta, Georgia 30303-8909 or 1-800-368-1019 or TTY/TDD at 1-800-537-7697.

If you speak a language other than English, help in your language is available for free. This tells you how to get help in a language other than English.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-576-0029 (TTY: 1-800-848-0298).

تامدخ نإف، ةغلللا ركذا تدحتت تنك اذا: ةظوح لم -576-0029- مقر) 866  
1 مقر ل لصتا. ن اجملا اب كل رفاوتت ةي وغلللا ةدعاسم لا  
1: مكبل او مصل افتاه -848-0298.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請  
致電 1-866-576-0029 (TTY:1-800-848-0298)

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành  
cho bạn. Gọi số 1-866-576-0029 (TTY:1-800-848-0298).

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ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont  
proposés gratuitement. Appelez le 1-866-576-0029 (ATS : 1-800-848-0298).

Ni songen mwohmw ohte, komw pahn sohte anahne kawehwe mesen nting me koatoantoal kan ahpw wasa me ntingie [Lokaiahn Pohnpei] komw kalangan oh ntingidieng ni lokaiahn Pohnpei. Call 1-866-576-0029 (TTY: 1-800-848-0298).

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ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-866-576-0029 (TTY: 1-800-848-0298).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-866-576-0029 (TTY:1-800-848-0298)

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます1-866-576-0029 (TTY:1-800-848-0298) まで、お電話にてご連絡ください

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wikanang walang bayad. Tumawag sa 1-866-576-0029 (TTY: 1-800-848-0298).

ध्यान दः य द आप हदी बोलते ह तो आपके लिए मुफ्त म भाषा सहायता सेवाएं उपलब्ध ह। 1-866-576-0029 (TTY: 1-800-848-0298) पर कॉल कर।

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-866-576-0029 (телетайп: 1-800-848-0298).

ترو صرب ین ابز تالی هست ، دینک یم وگتفگ ی سراف نابز هب رگا : هجوت اب . دش اب یم مهارف 866-576-0029 (TTY: 1-800-848-0298) امش یارب ناگیار . دیری گب سامت