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, visit www.healthtrustnh.org or call 1-800-527-5001. 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 www.healthcare.gov/sbc-glossary/or call 1-833-388-1239 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	**$1,000** individual/**$3,000** family. If you participate in a Health Reimbursement Arrangement (HRA) through your employer, the HRA may pay for certain deductible and/or coinsurance expenses. Please contact your employer for expenses covered and amounts available through your HRA. You're responsible for cost sharing expenses not covered by your HRA.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Network preventive care, network office visits and prescription drugs are covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	Yes. **$100** for Durable Medical Equipment coverage. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan?	**For medical and prescription expenses combined**: **$5,000** individual/**$10,000** family.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, out-of-network expenses and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. Access Blue New England. See www.anthem.com or call 1-833-388-1239 for a list	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider

	of network providers.	for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No. You do not need a referral to see a network specialist.	You can see the specialist you choose without a referral.

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 provider's office or clinic	Primary care visit to treat an injury or illness	$20 copay per visit, deductible does not apply	Not covered	Virtual visits (Telehealth) benefits available.
	Specialist visit	$40 copay per visit, deductible does not apply	Not covered	Virtual visits (Telehealth) benefits available.
	Preventive care/screening/ immunization	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	0% coinsurance	Not covered (unless at in-network facility or an emergency department)	Services at a Site of Service provider are covered at 100%. Otherwise, deductible applies.
	Imaging (CT/PET scans, MRIs)	0% coinsurance	Not covered (unless at in-network facility or an emergency department)	Services at a Site of Service provider are covered at 100%. Otherwise, deductible applies.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at 1-888-726-1631 or www.caremark.com	Generic drugs	$10/prescription (retail) $10/prescription (mail service), deductible does not apply	Your copay and any balance billing, deductible does not apply.	There is a limit of a 34 day supply at retail and a 90 day supply at mail service. Limitations may apply to specific drugs and programs. You pay the network copay when using a CVS Caremark participating pharmacy.
	Preferred brand drugs	$20/prescription (retail) $20/prescription (mail service), deductible does not apply	Your copay and any balance billing, deductible does not apply.	
	Non-preferred brand drugs	$45/prescription (retail) $45/prescription (mail service), deductible does not apply	Your copay and any balance billing, deductible does not apply.	

* For more information about limitations and exceptions, see the plan or policy document at www.healthtrustnh.org.

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)	
	Specialty drugs	No coverage (retail); Prescription copay (mail service), deductible does not apply	Not covered	Specialty drugs are available through preferred mail service only.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgical facility)	$0 copay or 0% coinsurance	Not covered	Services at a Site of Service provider are covered at 100%. Otherwise, deductible applies. Costs may vary by Site of Service.
	Physician/surgeon fees	$0 copay or 0% coinsurance	Not covered (unless at in-network facility)	
If you need immediate medical attention	Emergency room care	$100 copay before deductible	Covered as In-Network	Copay waived if admitted
	Emergency medical transportation	0% coinsurance	Covered as In-Network	--------none--------
	Urgent care	$50 copay before deductible	Covered as In-Network	--------none--------
If you have a hospital stay	Facility fee (e.g., hospital room)	0% coinsurance	Not covered	--------none--------
	Physician/surgeon fees	0% coinsurance	Not covered (unless at in-network facility)	--------none--------
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit $20 copay per visit, deductible does not apply Other Outpatient 0% coinsurance	Office Visit Not covered Other Outpatient Not covered (unless at in-network facility)	Virtual visits (Telehealth) benefits available.
	Inpatient services	0% coinsurance	Not covered (unless at in-network facility)	--------none--------
If you are pregnant	Office visits	0% coinsurance	Not covered	--------none--------
	Childbirth/delivery professional services	0% coinsurance	Not covered (unless at in-network facility)	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery facility services	0% coinsurance	Not covered	
If you need help recovering or have other special health needs	Home health care	0% coinsurance	Not covered	--------none--------
	Rehabilitation services	$20 copay per visit, deductible does not apply	Not covered (unless at in-network facility)	Coverage for physical, speech and occupational therapy is limited to 60 combined visits per member per year.

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)	
	Habilitation services	$20 copay per visit, deductible does not apply	Not covered (unless at in-network facility)	All rehabilitation and habilitation visits count towards your rehabilitation limit.
	Skilled nursing care	0% coinsurance	Not covered (unless at in-network facility)	Maximum of 100 days per member per year.
	Durable medical equipment	20% coinsurance	Not covered	--------none--------
	Hospice services	No charge	Not covered (unless at in-network facility)	--------none--------
If your child needs dental or eye care	Children's eye exam	No charge	Not covered	Limited to one exam per year.
	Children's glasses	Not covered	Not covered	--------none--------
	Children's dental check-up	Not covered	Not covered	--------none--------

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
- Dental check-up
- Long-term care
- Non-Emergency/Urgent Care when traveling outside the U.S.
- Private duty nursing
- Routine foot care unless medically necessary
- Weight loss programs

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

- Acupuncture (unlimited medically necessary visits)
- Bariatric surgery
- Chiropractic care (unlimited medically necessary visits)
- Hearing aids (limited to one hearing aid per ear each time a prescription changes or every five years)
- Infertility treatment
- Routine eye care (Adult) (limit of one exam every two years)

* For more information about limitations and exceptions, see the plan or policy document at www.healthtrustnh.org.

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: Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or 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 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:

For Medical Claims:
Anthem Blue Cross and Blue Shield
ATTN: Grievance and Appeals
PO BOX 518
North Haven, CT 06473-0518

For Prescription Drug Claims:
Prescription Claim appeals MC109
CVS Caremark
PO Box 52084
Phoenix, AZ 58072-2084

Does this plan provide Minimum Essential Coverage? Yes
Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

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.

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 www.healthtrustnh.org.

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	$1,000
Specialist copayment	$40
Hospital (facility) *coinsurance*	0%
Other *coinsurance*	0%

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	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$1,000
Copayments	$10
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$1,070***

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

The plan's overall deductible	$1,000
Specialist copayment	$40
Hospital (facility) *coinsurance*	0%
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	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$100
Copayments	$1,100
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$1,220***

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

The plan's overall deductible	$1,000
Specialist copayment	$40
Hospital (facility) *coinsurance*	0%
Other *coinsurance*	20%

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic tests *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$1,100
Copayments	$300
Coinsurance	$40
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,440***

*If you participate in a Health Reimbursement Arrangement (HRA) through your employer, the HRA may pay for certain **deductible** and/or **coinsurance** expenses. Please contact your employer for expenses covered and amounts available through your HRA. You're responsible for **cost sharing** and other expenses not covered by your HRA.

The **plan** would be responsible for the other costs of these EXAMPLE covered services.