



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 1-800-508-4722 or visit us at <https://www.premera.com/ak/SBC>. 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 call 1-800-508-4722 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	<u>In-network</u> : \$3,300 Individual / \$6,600 Family. <u>Out-of-network</u> : \$6,600 Individual / \$13,200 Family.	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 <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. Does not apply to <u>copayments</u> , <u>preventive care</u> and services listed below as "No charge".	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	<u>In-network</u> : \$8,050 Individual / \$16,100 Family. <u>Out-of-network</u> : \$45,000 Individual / \$90,000 Family.	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> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premiums</u> , <u>balance-billed</u> charges, and health care this <u>plan</u> doesn't cover, and penalties for failure to obtain <u>prior authorization</u> for services.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.premera.com or call 1-800-508-4722 for a list of <u>in-network providers</u> .	You pay the least if you use a <u>provider</u> in our preferred <u>network</u> . You pay more if you use a <u>provider</u> in our non-preferred <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what our <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do I need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All copayment and coinsurance costs shown in this chart are after your overall deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>Network Provider</u> (You will pay the least)	<u>Out-Of-Network Provider</u> (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	30% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	_____none_____
	<u>Specialist</u> visit	30% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	_____none_____
	<u>Preventive care</u> / <u>screening</u> / immunization	No charge	Non-Participating: 60% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Preferred: 30% <u>coinsurance</u> Participating: 40% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	_____none_____
	Imaging (CT/PET scans, MRIs)	Preferred: 30% <u>coinsurance</u> Participating: 40% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	<u>Prior authorization</u> is required for certain imaging services. The penalty for services from Non-Participating <u>providers</u> is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence.
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at https://www.premiera.com	Preferred generic drugs	30% <u>coinsurance</u>	30% <u>coinsurance</u> (retail), Not covered (mail-order)	Covers up to a 90-day supply (retail and <u>in-network</u> mail-order). <u>Prior authorization</u> is required for certain drugs. No charge for specific preventive drugs.
	Preferred brand drugs	30% <u>coinsurance</u>	30% <u>coinsurance</u> (retail), Not covered (mail-order)	Covers up to a 90-day supply (retail and <u>in-network</u> mail-order). <u>Prior authorization</u> is required for certain drugs.
	Non-preferred brand drugs	30% <u>coinsurance</u>	30% <u>coinsurance</u> (retail), Not covered (mail-order)	Covers up to a 90-day supply (retail and <u>in-network</u> mail-order). <u>Prior authorization</u> is required for certain

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)	
com/documents/052152_2025.pdf				drugs.
	<u>Specialty drugs</u>	30% <u>coinsurance</u>	30% <u>coinsurance</u>	Covers up to a 30-day supply. <u>Prior authorization</u> is required for certain drugs.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Preferred: 30% <u>coinsurance</u> Participating: 40% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	<u>Prior authorization</u> is required for certain outpatient services. The penalty for services from Non-Participating <u>providers</u> is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence.
	Physician/surgeon fees	Preferred: 30% <u>coinsurance</u> Participating: 40% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	—————none—————
If you need immediate medical attention	<u>Emergency room care</u>	30% <u>coinsurance</u>	30% <u>coinsurance</u>	—————none—————
	<u>Emergency medical transportation</u>	30% <u>coinsurance</u>	30% <u>coinsurance</u>	—————none—————
	<u>Urgent care</u>	30% <u>coinsurance</u>	60% <u>coinsurance</u>	—————none—————
If you have a hospital stay	Facility fee (e.g., hospital room)	Preferred: 30% <u>coinsurance</u> Participating: 40% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	<u>Prior authorization</u> is required for all planned inpatient stays or residential treatment programs. The penalty for services from Non-Participating <u>providers</u> is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence.
	Physician/surgeon fees	Preferred: 30% <u>coinsurance</u> Participating: 40% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	—————none—————
If you need mental health, behavioral health,	Outpatient services	Office Visit: 30% <u>coinsurance</u> Facility: Preferred: 30% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	—————none—————

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>Network Provider</u> (You will pay the least)	<u>Out-Of-Network Provider</u> (You will pay the most)	
or substance abuse services		Participating: 40% <u>coinsurance</u>		
	Inpatient services	Preferred: 30% <u>coinsurance</u> Participating: 40% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	<u>Prior authorization</u> is required for all planned inpatient stays or residential treatment programs. The penalty for services from Non-Participating providers is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence.
If you are pregnant	Office visits	30% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (such as ultrasound).
	Childbirth/delivery professional services	Preferred: 30% <u>coinsurance</u> Participating: 40% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	<u>Prior authorization</u> is not required. <u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (such as ultrasound).
	Childbirth/delivery facility services	Preferred: 30% <u>coinsurance</u> Participating: 40% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	<u>Prior authorization</u> is not required. However, you should notify the carrier of your admission for delivery as soon as reasonably possible. <u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (such as ultrasound).
If you need help recovering or have other special	<u>Home health care</u>	Preferred: 30% <u>coinsurance</u> Participating: 40% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	Limited to 130 visits per calendar year
	<u>Rehabilitation</u>	Preferred: 30% <u>coinsurance</u>	Non-Participating: 60%	Limited to 45 outpatient professional visits per

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>Network Provider</u> (You will pay the least)	<u>Out-Of-Network Provider</u> (You will pay the most)	
health needs	<u>services</u>	Participating: 40% <u>coinsurance</u>	<u>coinsurance</u>	calendar year, limited to 30 inpatient days per calendar year. Includes physical therapy, speech therapy, and occupational therapy. <u>Prior authorization</u> is required for all planned inpatient stays or residential treatment programs. The penalty for services from Non-Participating providers is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence.
	<u>Habilitation services</u>	Preferred: 30% <u>coinsurance</u> Participating: 40% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	Limited to 45 outpatient professional visits per calendar year, limited to 30 inpatient days per calendar year. Includes physical therapy, speech therapy, and occupational therapy. <u>Prior authorization</u> is required for all planned inpatient stays or residential treatment programs. The penalty for services from Non-Participating providers is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence.
	<u>Skilled nursing care</u>	Preferred: 30% <u>coinsurance</u> Participating: 40% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	Limited to 60 days per calendar year. <u>Prior authorization</u> is required for inpatient admissions to skilled nursing facilities. The penalty for services from Non-Participating providers is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence.
	<u>Durable medical equipment</u>	Preferred: 30% <u>coinsurance</u> Participating: 40% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	<u>Prior authorization</u> is required for purchase of some <u>durable medical equipment</u> . The penalty for services from Non-Participating providers is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence.
	<u>Hospice services</u>	Preferred: 30% <u>coinsurance</u>	Non-Participating: 60%	Limited to 240 respite hours, limited to 10 inpatient

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>Network Provider</u> (You will pay the least)	<u>Out-Of-Network Provider</u> (You will pay the most)	
		Participating: 40% <u>coinsurance</u>	<u>coinsurance</u>	days – 6 month overall lifetime benefit limit.
If your child needs dental or eye care	Children's eye exam	\$25 <u>copay</u> /visit <u>Deductible</u> does not apply.	\$25 <u>copay</u> /visit <u>Deductible</u> does not apply.	Limited to one exam per calendar year.
	Children's glasses	No charge	No charge	Frames and lenses limited to 1 pair per calendar year.
	Children's dental check-up	No charge	10% <u>coinsurance</u> <u>Deductible</u> does not apply.	Limited to 2 visits per calendar year.

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.)

- | | | |
|---|---|--|
| <ul style="list-style-type: none"> • Assisted fertilization treatment • Bariatric surgery • Cosmetic surgery | <ul style="list-style-type: none"> • Dental care (Adult) • Long-term care • Private-duty nursing | <ul style="list-style-type: none"> • Routine eye care (Adult) • Weight loss programs |
|---|---|--|

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

- | | | |
|---------------|---|---|
| • Abortion | • Chiropractic care or other spinal manipulations | • Hearing aids |
| • Acupuncture | • Foot care | • Non-emergency care when traveling outside the U.S |

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: for ERISA plans, contact the Department of Labor's Employee Benefit's Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. For governmental plans, 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. For church plans and other plans, call 907-269-7900 or 1-800-467-8725 for the state insurance department, or the insurer at 1-800-508-4722 or TTY: 711. 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: your plan at 1-800-508-4722 or TTY: 711, or the state insurance department at 907-269-7900 or 1-800-467-8725, or Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

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 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 1-800-508-4722 or TTY: 711.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-508-4722 or TTY: 711.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-800-508-4722 or TTY: 711.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-508-4722 or TTY: 711.

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

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 <u>plan's</u> overall <u>deductible</u>	\$3,300
■ <u>Specialist coinsurance</u>	30%
■ Hospital (facility) <u>coinsurance</u>	30%
■ Other <u>coinsurance</u>	30%

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:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$3,300
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$2,800
<u>What isn't covered</u>	
Limits or exclusions	\$60
The total Peg would pay is	\$6,160

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$3,300
■ <u>Specialist coinsurance</u>	30%
■ Hospital (facility) <u>coinsurance</u>	30%
■ Other <u>coinsurance</u>	30%

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:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$3,300
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$600
<u>What isn't covered</u>	
Limits or exclusions	\$20
The total Joe would pay is	\$3,920

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$3,300
■ <u>Specialist coinsurance</u>	30%
■ Hospital (facility) <u>coinsurance</u>	30%
■ Other <u>coinsurance</u>	30%

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 **\$2,800**

In this example, Mia would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$2,800
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<u>What isn't covered</u>	
Limits or exclusions	\$0
The total Mia would pay is	\$2,800

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

Notice of availability and nondiscrimination 800-508-4722 | TTY: 711

Call for free language assistance services and appropriate auxiliary aids and services.

Tumawag para sa mga libreng serbisyo ng tulong sa wika at angkop na mga karagdagang tulong at serbisyo.

Llame para obtener servicios gratuitos de asistencia lingüística, y ayudas y servicios auxiliares apropiados.

무료 언어 지원 서비스와 적절한 보조 도구 및 서비스를 신청하십시오.

Hu thov kev pab txhais lus pub dawb thiab lwm yam khoom pab dawb thiab kev pab cuam ua tsim nyog.

Звоните для получения бесплатных услуг по переводу и других вспомогательных средств и услуг.

呼吁提供免费的语言援助服务和适当的辅助设备及服务。

呼籲提供免費的語言援助服務和適當的輔助設備及服務。

Vala'au mo auaunaga tau fesoasoani mo gagana e leai ni totogi ma fesoasoani fa'aopo'opo talafeagai ma auaunaga.

ໂທເພື່ອຮັບການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ ແລະ ການບໍລິການ ແລະ ການຊ່ວຍເຫຼືອພິເສດທີ່ເໝາະສົມແບບບໍ່ເສຍຄ່າ.

無料言語支援サービスと適切な補助器具及びサービスをお求めください。

Tumawag para kadagiti libre a serbisio iti tulong iti pagsasao ken dagiti nakanada nga aid ken serbisio iti komunikasion.

Gọi cho các dịch vụ hỗ trợ ngôn ngữ miễn phí và các hỗ trợ và dịch vụ phụ trợ thích hợp.

Звертайтеся за безкоштовною мовною підтримкою та відповідними додатковими послугами.

ติดต่อขอบริการช่วยเหลือด้านภาษาฟรีพร้อมความช่วยเหลือและบริการอื่นๆ เพิ่มเติม

Fordern Sie kostenlose Sprachunterstützungsdienste und geeignete Hilfsmittel und Dienstleistungen an.

Zadzwoń, aby uzyskać bezpłatną pomoc językową oraz odpowiednie wsparcie i usługi pomocnicze.

Rele pou w jwenn sèvis asistans lengwistik gratis ak èd epi sèvis oksilyè ki apwopriye.

Appelez pour obtenir des services gratuits d'assistance linguistique et des aides et services auxiliaires appropriés.

Ligue para serviços gratuitos de assistência linguística e auxiliares e serviços auxiliares adequados.

Chiama per i servizi di assistenza linguistica gratuiti e per gli ausili e i servizi ausiliari appropriati.

اتصل للحصول على خدمات المساعدة اللغوية المجانية والمساعدات والخدمات المناسبة.

برای خدمات کمک زبانی رایگان و کمک‌ها و خدمات امدادی مقتضی، تماس بگیرید.

Discrimination is against the law. Premera Blue Cross Blue Shield of Alaska (Premera) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex characteristics, intersex traits, pregnancy or related conditions, sexual orientation, gender identity, and sex stereotypes. Premera does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex. Premera provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). Premera provides free language assistance services to people whose primary language is not English, which may include qualified interpreters and information written in other languages. If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact our Civil Rights Coordinator. If you believe that Premera 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 grievance with: Civil Rights Coordinator — Complaints and Appeals, PO Box 91102, Seattle, WA 98111, Toll free: 855-332-4535, TTY: 711, Fax: 425-918-5592, Email AppealsDepartmentInquiries@Premera.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our 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 <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Ave SW, Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.