




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 <https://hr.umich.edu/benefits-wellness/health-well-being/health-plans/health-plan-forms-documents> or call the number on the back of your BCN ID card. 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>.

Important Questions	Answers		Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$0 Network 1	\$2,000 individual / \$4,000 family Network 2	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 <a href="#">deductible</a> ?	Yes, preventive care, lab, emergency care, DME and some select services at Network 1.		This plan covers some items and services even though you haven't yet met your deductible amount, but a copayment or coinsurance may apply.
Are there other <a href="#">deductibles</a> for specific services?	No		Deductibles apply to some Network 2 services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	\$3,000 Individual / \$6,000 Family for Network 1 and 2 providers combined		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 must meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Premiums, balance-billing charges, any pharmacy penalty and health care this plan does not 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 <a href="#">network provider</a> ?	Yes. See <a href="http://www.bcbsm.com">www.bcbsm.com</a> or call the number on the back of your BCN ID card for a list of network providers		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 for the difference between the provider's charge and what your plan pays (balance billing). Be aware, you're 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 <a href="#">referral</a> to see a <a href="#">specialist</a> ?	Yes		This plan will pay some or all of the costs to see a specialist for covered services but only if you have a referral before you see the specialist.

 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 1	Network 2	Out-of-Network	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$20 copay/visit	\$20 copay/visit after deductible. Requires a referral from a Network 1 provider	Not covered	Referral required.
	<a href="#">Specialist</a> visit	\$20 copay/visit	\$20 copay/visit after deductible. Requires a referral from a Network 1 provider	Not covered	
	<a href="#">Preventive care/screening/immunization</a>	Covered 100%	Covered 100%	Not covered	You may have to pay for services that are not preventive.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	Covered 100%	Covered at 100% after deductible. Requires a referral from a Network 1 Provider.	Not covered	May require prior authorization. Note: Deductible does not apply to some lab services when provided by a Network 2 Provider. Check with plan.
	Imaging (CT/PET scans, MRIs)	Covered 100%	Covered at 100% after deductible. Requires a referral from a Network 1 Provider.	Not covered	May require prior authorization. Note: Deductible does not apply to some lab services when provided by a Network 2 Provider. Check with plan.
If you need drugs to treat your illness or condition	Generic drugs				Prime Therapeutics administers the U of M Prescription Drug Plan. Birdi Pharmacy Services administers mail order services. For more information about prescription drug coverage is available at <a href="https://hr.umich.edu/prescription-drug-plan">https://hr.umich.edu/prescription-drug-plan</a>
	Preferred brand drugs				
	Non-preferred brand drugs				
	<a href="#">Specialty drugs</a>				
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Covered 100%	Covered at 100% after deductible. Requires a referral from a Network 1	Not covered	May require prior authorization.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Network 1	Network 2	Out-of-Network	
	Physician/surgeon fees	Covered 100%	Provider. Covered at 100% after deductible. Requires a referral from a Network 1 Provider.	Not covered	
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$75 co-pay / visit	\$75 co-pay / visit	\$75 co-pay / visit	Co-pay waived if admitted.
	<a href="#">Emergency medical transportation</a>	Covered 100%	Covered 100%	Covered 100%	Non-emergency transport is not Covered.
	<a href="#">Urgent care</a>	\$20 co-pay / visit	\$20 co-pay / visit	\$20 co-pay / visit	
If you have a hospital stay	Facility fee (e.g., hospital room)	Covered 100%	Covered at 100% after deductible. Requires a referral from a Network 1 Provider.	Covered for emergency admission only	Requires prior authorization.
	Physician/surgeon fees	Covered 100%	Covered at 100% after deductible. Requires a referral from a Network 1 Provider.	Covered for emergency admission only	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$20 co-pay / visit	\$20 co-pay / visit after deductible	Not covered	Some outpatient services require prior authorization.
	Inpatient services	Covered 100%	Covered at 100% after deductible. Requires a referral from a Network 1 Provider.	Not covered	Requires prior authorization.
If you are pregnant	Prenatal and postnatal office visits	Covered 100%	Covered at 100% after deductible. Requires a referral from a Network 1 Provider.	Not covered	
	Delivery inpatient services	Covered 100%	Covered at 100% after deductible. Requires a referral from a Network 1 Provider.	Covered for emergency only	Requires prior authorization.
If you need help recovering or have other	<a href="#">Home health care</a>	Covered at 100%	Covered at 100% after deductible. Requires a	Not covered	May require prior authorization.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Network 1	Network 2	Out-of-Network	
special health needs			referral from a Network 1 Provider.		
	<a href="#">Rehabilitation services (physical, occupational, and speech therapy)</a>	\$20 copay / visit	\$20 copay / visit after deductible. Requires a referral from a Network 1 Provider.	Not covered	Requires prior authorization. Limited to 60 visits per medical episode per calendar year for any combination of therapies.
	<a href="#">Habilitation services</a>	\$20 copay / visit	\$20 copay / visit after deductible. Requires a referral from a Network 1 Provider.	Not covered	Requires prior authorization. Treatment for Applied Behavioral Analysis for autism spectrum disorder. Not covered outside of Michigan.
	<a href="#">Skilled nursing care</a>	Covered 100%	Covered at 100% after deductible. Requires a referral from a Network 1 Provider.	Not covered	Requires prior authorization. Limited to a maximum of 120 days per member per calendar year.
	<a href="#">Durable medical equipment</a>	Covered 100%	Covered 100%. Requires a referral from a Network 1 Provider.	Not covered	Requires prior authorization
	<a href="#">Hospice services</a>	Covered 100%	Covered at 100% after deductible. Requires a referral from a Network 1 Provider.	Not covered	Requires prior authorization for hospice room and board, limited to 45 days per lifetime.
If your child needs dental or eye care	Children's eye exam	Covered 100%	Covered up to \$40	Covered up to \$40	Limited to one routine eye exam per calendar year
	Children's glasses	Not covered	Not covered	Not covered	
	Children's dental check-up	Not covered	Not covered	Not covered	

**Excluded Services & Other Covered Services:**

<b>Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a>.)</b>		
<ul style="list-style-type: none"> <li>• Acupuncture treatment</li> <li>• Chiropractic care</li> </ul>	<ul style="list-style-type: none"> <li>• Glasses</li> <li>• Long term care</li> </ul>	<ul style="list-style-type: none"> <li>• Private duty nursing</li> <li>• Routine foot care</li> </ul>

**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 care
- Non-emergency care when traveling outside of the U.S.
- Weight loss programs

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

- Bariatric surgery
- Habilitation
- Hearing aids
- Infertility treatment
- Routine eye care
- Gender affirming treatment

**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: [insert State, HHS, DOL, and/or other applicable agency contact information]. 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 on how 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: [insert applicable contact information from instructions].

**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](#).

**Language Access Services:**

[Spanish (Español): Para obtener asistencia en Español, llame al [insert telephone number].]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa [insert telephone number].]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码[insert telephone number].]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' [insert telephone number].]

***To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.***

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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](#) \$0
- [Specialist \[cost sharing\]](#) \$0
- Hospital (facility) [\[cost sharing\]](#) 0%
- Other [\[cost sharing\]](#) 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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$
<b>The total Peg would pay is</b>	<b>\$0</b>

### Managing Joe's Type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) \$0
- [Specialist \[cost sharing\]](#) \$20
- Hospital (facility) [\[cost sharing\]](#) 0%
- Other [\[cost sharing\]](#) 0%

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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments x 4 visits</a>	\$80
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$
<b>The total Joe would pay is</b>	<b>\$0</b>

### Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$0
- [Specialist \[cost sharing\]](#) \$20
- Hospital (facility) [\[cost sharing\]](#) \$75
- Other [\[cost sharing\]](#) 0%

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)  
[Diagnostic test](#) (*x-ray*)  
[Durable medical equipment](#) (*crutches*)  
[Rehabilitation services](#) (*physical therapy*) x 4 visits

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$175
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$
<b>The total Mia would pay is</b>	<b>\$175</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.