



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](http://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/](http://www.healthcare.gov/sbc-glossary/) or call 1-800-438-9672 to request a copy.

Important Questions	Answers	Why This Matters:
<p>What is the overall <a href="#">deductible</a>?</p>	<p>For PCP-referred benefits: <b>\$0</b> individual/<b>\$0</b> family                      For self-referred <a href="#">network providers</a>: <b>\$0</b> individual/<b>\$0</b> family                      For self-referred <a href="#">out-of-network providers</a>: <b>\$150</b> individual/<b>\$450</b> family</p>	<p>Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a>, each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a>.</p>
<p>Are there services covered before you meet your <a href="#">deductible</a>?</p>	<p>Yes. <a href="#">Deductible</a> does not apply to PCP-referred benefits, self-referred in-network care or <a href="#">prescription drugs</a>. Only self-referred <a href="#">out-of-network provider</a> services are subject to an overall <a href="#">deductible</a>.</p>	<p>This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a>. See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</p>
<p>Are there other <a href="#">deductibles</a> for specific services?</p>	<p>No.</p>	<p>You don't have to meet <a href="#">deductibles</a> for specific services.</p>
<p>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</p>	<p><b>For medical and prescription expenses combined: \$3,000</b> individual/<b>\$6,000</b> family.</p>	<p>The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a>, they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.</p>
<p>What is not included in the <a href="#">out-of-pocket limit</a>?</p>	<p><a href="#">Premiums</a>, <a href="#">balance-billing</a> charges, out-of-network expenses and health care this <a href="#">plan</a> doesn't cover.</p>	<p>Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a>.</p>
<p>Will you pay less if you use a <a href="#">network provider</a>?</p>	<p>Yes. BlueChoice. See <a href="http://www.anthem.com">www.anthem.com</a> or call 1-800-438-9672 for a list of <a href="#">network providers</a>.</p>	<p>This <a href="#">plan</a> uses a provider <a href="#">network</a>. You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">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 provider's charge and what your <a href="#">plan</a> pays (<a href="#">balance billing</a>). Be aware, your <a href="#">network provider</a></p>

		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.
<b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b>	Yes. For PCP-referred benefits, your PCP must provide a <a href="#">referral</a> for services from a <a href="#">specialist</a> . No <a href="#">referral</a> is required for self-referred network or out-of-network <a href="#">specialist</a> .	This <a href="#">plan</a> will pay some or all of the costs to see a <a href="#">specialist</a> for covered services but only if you have a <a href="#">referral</a> before you see the <a href="#">specialist</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
		PCP-Referred	Self-Referred Network Provider	Self-Referred Out-of-Network Provider	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	\$5 <a href="#">copay</a> per visit, <a href="#">deductible</a> does not apply	\$15 <a href="#">copay</a> per visit, <a href="#">deductible</a> does not apply	20% <a href="#">coinsurance</a>	-----none-----
	<a href="#">Specialist</a> visit	\$5 <a href="#">copay</a> per visit, <a href="#">deductible</a> does not apply	\$15 <a href="#">copay</a> per visit, <a href="#">deductible</a> does not apply	20% <a href="#">coinsurance</a>	-----none-----
	<a href="#">Preventive care/screening/immunization</a>	No charge	No charge	20% <a href="#">coinsurance</a>	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.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	No charge	No charge	20% <a href="#">coinsurance</a>	-----none-----
	Imaging (CT/PET scans, MRIs)	No charge	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	-----none-----
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at 1-888-726-1631 or <a href="#">www.caremark.com</a>	Generic drugs	\$5/prescription (retail) \$5/prescription (mail service), <a href="#">deductible</a> does not apply		Your <a href="#">copay</a> and any <a href="#">balance billing</a> , <a href="#">deductible</a> 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 PCP-referred benefit <a href="#">copay</a> when using a CVS Caremark participating pharmacy.
	Preferred brand drugs	\$15/prescription (retail) \$15/prescription (mail service), <a href="#">deductible</a> does not apply		Your <a href="#">copay</a> and any <a href="#">balance billing</a> , <a href="#">deductible</a> does not apply.	
	Non-preferred brand drugs	\$30/prescription (retail) \$30/prescription (mail service), <a href="#">deductible</a> does not apply		Your <a href="#">copay</a> and any <a href="#">balance billing</a> , <a href="#">deductible</a> 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
		PCP-Referred	Self-Referred Network Provider	Self-Referred Out-of-Network Provider	
	<a href="#">Specialty drugs</a>	No coverage (retail); Prescription <a href="#">copay</a> (mail service), <a href="#">deductible</a> does not apply		Not covered	<a href="#">Specialty drugs</a> are available through preferred mail service only.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	-----none-----
	Physician/surgeon fees	No charge	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	-----none-----
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$25 <a href="#">copay</a> , <a href="#">deductible</a> does not apply	\$25 <a href="#">copay</a> , <a href="#">deductible</a> does not apply	Covered as In-Network	<a href="#">Copay</a> waived if admitted
	<a href="#">Emergency medical transportation</a>	No charge	No charge	Covered as In-Network	-----none-----
	<a href="#">Urgent care</a>	\$25 <a href="#">copay</a> , <a href="#">deductible</a> does not apply	\$25 <a href="#">copay</a> , <a href="#">deductible</a> does not apply	Covered as In-Network	-----none-----
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	Precertification required for <a href="#">out-of-network</a> hospital stay (or \$500 penalty may apply)
	Physician/surgeon fees	No charge	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	-----none-----
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit \$5 <a href="#">copay</a> per visit, <a href="#">deductible</a> does not apply Other Outpatient No charge	Office Visit \$5 <a href="#">copay</a> per visit, <a href="#">deductible</a> does not apply Other Outpatient No charge	Office Visit 20% <a href="#">coinsurance</a> Other Outpatient 20% <a href="#">coinsurance</a>	-----none-----
	Inpatient services	No charge	No charge	20% <a href="#">coinsurance</a>	Precertification required for <a href="#">out-of-network</a> hospital stay (or \$500 penalty may apply)
If you are pregnant	Office visits	\$5 <a href="#">copay</a> for initial visit, <a href="#">deductible</a> does not apply	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	<a href="#">Copay</a> applies to initial visit
	Childbirth/delivery professional services	No charge	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	Maternity care may include tests and services described elsewhere in the SBC (i.e.
	Childbirth/delivery	No charge	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	

\* For more information about limitations and exceptions, see the plan or policy document at [www.healthtrustnh.org](http://www.healthtrustnh.org).

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		PCP-Referred	Self-Referred Network Provider	Self-Referred Out-of-Network Provider	
	facility services				ultrasound.)
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	No charge	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	-----none-----
	<a href="#">Rehabilitation services</a>	No charge	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	-----none-----
	<a href="#">Habilitation services</a>	No charge	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	Autism spectrum disorder is excluded.
	<a href="#">Skilled nursing care</a>	No charge	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	-----none-----
	<a href="#">Durable medical equipment</a>	No charge	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	-----none-----
	<a href="#">Hospice services</a>	No charge	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	-----none-----
<b>If your child needs dental or eye care</b>	Children's eye exam	No charge	No charge	20% <a href="#">coinsurance</a>	Limited to one exam per year.
	Children's glasses	Not covered	Not covered	Not covered	\$40 reimbursement per member every two years for frames and lenses
	Children's dental check-up	Not covered	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](#).)**

- |  |   |   |
|--|---|---|
| <ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Cosmetic surgery</li> <li>• Dental care (Adult)</li> </ul> | <ul style="list-style-type: none"> <li>• Infertility treatment</li> <li>• Long-term care</li> <li>• Non-emergency care when traveling outside the U.S.</li> </ul> | <ul style="list-style-type: none"> <li>• Private duty nursing</li> <li>• Routine foot care unless you have been diagnosed with diabetes.</li> <li>• Weight loss programs</li> </ul> |
|--|---|---|

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

- |  |  |  |
|--|--|--|
| <ul style="list-style-type: none"> <li>• Bariatric surgery</li> <li>• Chiropractic care</li> </ul> | <ul style="list-style-type: none"> <li>• Hearing aids (limited to one hearing aid per ear each time a prescription changes)</li> </ul> | <ul style="list-style-type: none"> <li>• Routine eye care (Adult) (limit of one exam every two years)</li> </ul> |
|--|--|--|

\* For more information about limitations and exceptions, see the plan or policy document at [www.healthtrustnh.org](http://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.cio.cms.gov](http://www.cio.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:

For Medical Claims:

Anthem Blue Cross and Blue Shield  
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**

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](#).

---

*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](http://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](#) \$0
- [Specialist copayment](#) \$5
- 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*)

<b>Total Example Cost</b>	<b>\$12,840</b>
---------------------------	-----------------

In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$50
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$110</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 copayment](#) \$5
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

This EXAMPLE event includes services like:

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

<b>Total Example Cost</b>	<b>\$7,460</b>
---------------------------	----------------

In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$750
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$55
<b>The total Joe would pay is</b>	<b>\$805</b>

**Mia's Simple Fracture**

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

- The [plan's](#) overall [deductible](#) \$0
- [Specialist copayment](#) \$5
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

This EXAMPLE event includes services like:

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

<b>Total Example Cost</b>	<b>\$1,970</b>
---------------------------	----------------

In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$35
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$35</b>

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