

Yeshiva University: Saver Total Blue w/ HSA

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/2017 – 12/31/2017

Coverage for: Family/Individual | Plan Type: HSA



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.empireblue.com or by calling 1-800-342-9816.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u>?	For in-network providers \$2,600 individual / \$6,500 family For out-of-network providers \$4,500 individual / \$11,250 family Doesn't apply to in-network preventive care.	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	No	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. For in-network providers \$4,750 individual / \$11,875 family For out-of-network providers \$10,500 individual / \$25,500 family	The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <u>out-of-pocket limit</u>?	Premiums, balance-billed charges, penalties, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Is there an overall annual limit on what the plan pays?	No	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a <u>network of providers</u>?	Yes. For a list of <u>in-network providers</u> , see www.empireblue.com or call 1-800-342-9816	If you use an in-network doctor or other health care <u>provider</u> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> .

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Do I need a referral to see a <u>specialist</u> ?	No	You can see the <u>specialist</u> you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 9. See your policy or plan document for additional information about <u>excluded services</u> .



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use in-network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	20% coinsurance	40% coinsurance	—————none—————
	Specialist visit	20% coinsurance	40% coinsurance	—————none—————
	Other practitioner office visit	20% coinsurance	40% coinsurance	Failure to obtain preauthorization may result in non-coverage or reduced coverage for chiropractic for in-network only. Not required for out-of-network.
	Preventive care/screening/immunization	No Charge	40% coinsurance, but Not Covered for prescriptions	Limit of one physical exam/year for in-network only. Not covered for out-of-network. Other limitations apply. Refer to your formal contract of coverage for details.

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If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	40% coinsurance	—————none—————
	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance	—————none—————
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.empireblue.com	Generic drugs	\$7.50/prescription for retail Preventive Rx \$15/prescription for mail order after deductible	Not Covered	Deductible waived for Preventive Rx
	Preferred brand drugs	\$15/prescription for retail \$30/prescription for mail order after deductible	Not Covered	Deductible waived for Preventive Rx
	Non-preferred brand drugs	20% coinsurance	Not Covered	—————none—————
	Specialty drugs	20% coinsurance	40% coinsurance	In order for certain specialty injectable medications to be covered under Empire's pharmacy plan, prescriptions must be filled by our exclusive vendor.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	Failure to obtain preauthorization may result in reduced coverage of 50%, up to \$5,000/admission in-network & out-of-network.
	Physician/surgeon fees	20% coinsurance	40% coinsurance	

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If you need immediate medical attention	Emergency room services	20% coinsurance	20% coinsurance	Copay waived if admitted to hospital within 24 hours.
	Emergency medical transportation	20% coinsurance	20% coinsurance	May be required to pay the difference between the reasonable and customary allowed amount and the total charges of an out-of-network provider.
	Urgent care	20% coinsurance	40% coinsurance	—————none—————
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	Failure to obtain preauthorization may result in reduced coverage of 50%, up to \$5,000/admission in-network & out-of-network.
	Physician/surgeon fee	20% coinsurance	40% coinsurance	
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	20% coinsurance	40% coinsurance	Unlimited number of medically necessary visits or days.
	Mental/Behavioral health inpatient services	20% coinsurance	40% coinsurance	Failure to obtain preauthorization may result in reduced coverage of 50%, up to \$5,000/admission in-network & out-of-network.
	Substance use disorder outpatient services	20% coinsurance	40% coinsurance	
	Substance use disorder inpatient services	20% coinsurance	40% coinsurance	
If you are pregnant	Prenatal and postnatal care	20% coinsurance	40% coinsurance	—————none—————
	Delivery and all inpatient services	20% coinsurance	40% coinsurance	Not covered in out-of-network birthing centers. Failure to obtain preauthorization may result in reduced coverage of 50%, up to \$5,000/admission in-network & out-of-network. Coverage includes infertility treatment.
If you need help recovering or have	Home health care	20% coinsurance	40% coinsurance	Limited to 200 visits/year (a visit equals 4 hours). Deductible waived.

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other special health needs	Rehabilitation services	20% coinsurance	40% coinsurance	Failure to obtain preauthorization may result in reduced coverage of 50%, up to \$5,000/admission in-network only. Limitation of 60 days/year inpatient care combined in-network & out-of-network. Limitaion of 60 visits/year total home,office, outpatient for combined in-network & out-of-network.
	Habilitation services			All rehabilitation and habilitation visits count toward your rehabilitation visit limit.
	Skilled nursing care	20% coinsurance	40% coinsurance	Failure to obtain preauthorization may result in reduced coverage of 50%, up to \$5,000/admission in-network only. Limitation of 60 days/year.
	Durable medical equipment	20% coinsurance	40% coinsurance	Failure to obtain preauthorization may result in reduced coverage of 50%, up to \$5,000/admission in-network only.
	Hospice service	20% coinsurance	40% coinsurance	Limitation of 210 days/lifetime.
If your child needs dental or eye care	Eye exam	\$20 / visit	\$40 allowance	—————none—————
	Glasses	Lenses: \$20 copay, then covered in full Frames: \$130 allowance, then 20% off remaining balance	\$45 allowance	—————none—————
	Dental check-up	Not Covered	Not Covered	—————none—————

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Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- | | | |
|--------------------|----------------|------------------------|
| • Cosmetic surgery | • Dental care | • Private-duty nursing |
| • Long-term care | • Hearing aids | • Routine foot care |

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- | | | |
|---------------------|--|---|
| • Acupuncture | • Non-emergency care when traveling outside the U.S. | • Weight loss programs (discounts only) |
| • Bariatric surgery | • Infertility treatment | • Coverage provided outside the United States. See www.BCBS.com/bluecardworldwide |
| • Chiropractic care | | |

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-342-9816. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

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Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal or file a grievance. For questions about your rights, this notice, or assistance, you can contact:

Empire BlueCross BlueShield
P.O. Box 1407
Church Street Station
New York, NY 10008-1407
Attention: Member Services

If your complaint concerns behavioral healthcare, call 1-800-342-9816 or write to:

Empire Behavioral Health Services
370 Bassett Road Bldg. 3, 2nd Floor
North Haven, CT 06473

Department of Labor's Employee Benefits Security Administration

1-866-444-EBSA (3272)

www.dol.gov/ebsa/healthreform

Additionally, a consumer assistance program can help you file your appeal. Contact:

Community Service Society of New York, Community Health Advocates

105 East 22nd Street, 8th floor

New York, NY 10010

(888) 614-5400

<http://www.communityhealthadvocates.org/>

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan or policy does provide minimum essential coverage.**

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Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

Si no es miembro todavía y necesita ayuda en idioma español, le suplicamos que se ponga en contacto con su agente de ventas o con el administrador de su grupo. Si ya está inscrito, le rogamos que llame al número de servicio de atención al cliente que aparece en su tarjeta de identificación.

如果您是非會員並需要中文協助，請聯絡您的銷售代表或小組管理員。如果您已參保，則請使用您 ID 卡上的號碼聯絡客戶服務人員。

Kung hindi ka pa miyembro at kailangan ng tulong sa wikang Tagalog, mangyaring makipag-ugnayan sa iyong sales representative o administrator ng iyong pangkat. Kung naka-enroll ka na, mangyaring makipag-ugnayan sa serbisyo para sa customer gamit ang numero sa iyong ID card.

Doo bee a'tah ni'liigoo eí dooda'í, shikáa adoolwoł íínízinigo t'áá diné k'éjígó, t'áá shoodí ba na'alníhí ya sidáhí bich'í naabídííłkiid. Eí doo biigha daago ni ba'nija'go ho'aalagú bich'í hodiilní. Hai'daa iini'taago eíya, t'áá shoodí diné ya atáh halne'ígú ní béesh bee hane'í wólta' bi'ki si'niilígú bi'kéhgo bich'í hodiilní.

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

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About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



**This is
not a cost
estimator.**

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$5,200
- Patient pays \$2,340

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$750
Copays	\$260
Coinsurance	\$1,180
Limits or exclusions	\$150
Total	\$2,340

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$3,850
- Patient pays \$1,550

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$750
Copays	\$510
Coinsurance	\$210
Limits or exclusions	\$80
Total	\$1,550

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Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, copayments, and coinsurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as copayments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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