Wright State University (International/Domestic): Student Health Plan



of coverage, <u>https://eoc.anthem.com/eocdps/6353SH07012021L02754M001</u>. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance</u> <u>billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary/</u> or call (844) 241-7085 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	<ul> <li>\$500/person or \$1,000/family for In-<u>Network Providers</u>.</li> <li>\$1,000/person or \$2,000/family for Out-of-<u>Network Providers</u>.</li> </ul>	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. <u>Preventive care</u> for In- <u>Network Providers</u> . Tier 1, Tier 2, Tier 3 for <u>Prescription Drugs</u> for In- <u>Network Providers</u> . Dental for In- <u>Network and</u> Out-of- <u>Network Providers</u> . Vision for In- <u>Network</u> <u>Providers</u> .	This plan 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 preventive services without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered preventive services at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
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-</u> <u>pocket limit</u> for this <u>plan</u> ?	<ul> <li>\$5,500/person or</li> <li>\$11,000/family for In-<u>Network</u></li> <li><u>Providers</u>. \$10,000/person or</li> <li>\$22,000/family for Out-of- <u>Network Providers</u>.</li> </ul>	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</u> <u>limit</u> ?	Non- <u>Network</u> Transplant Services, <u>Premiums</u> , <u>balance-</u> <u>billing</u> charges, and health care this <u>plan</u> doesn't cover.	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</u>	Yes, PPO. See https://www.anthem.com/healt	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u> <u>network</u> . You will pay the most if you use an out-of- <u>network provider</u> , and you might receive

provider?	h-insurance/provider-	a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u>
	directory/searchcriteria?planstat	pays ( <u>balance billing</u> ). Be aware your <u>network provider</u> might use an out-of- <u>network provider</u>
	e=OH&plantype=PPO&planna	for some services (such as lab work). Check with your provider before you get services.
	<u>me=Blue+Access+PPO</u> or call	
	(844) 241-7085 for a list of	
	network providers.	
Do you need a <u>referral</u>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .
to see a <u>specialist</u> ?		

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

		What You Will Pay		
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$25/visit then 20% coinsurance	40% coinsurance	none
	<u>Specialist</u> visit	\$25/visit then 20% coinsurance	40% coinsurance	none
If you visit a health care provider's office or clinic	Preventive care/screening/ immunization	No charge	40% <u>coinsurance</u>	Prescribed FDA approved contraceptives are not subject to cost- shares. Immunizations for children prior to their 6th birthday have no cost share for In-Network and Non-Network charges. Non-Network preventive care services for children prior to their 6th birthday have no deductible. You may have to pay for services that aren't preventive. Ask your provider 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)	\$25/visit then 20% coinsurance	40% <u>coinsurance</u>	Costs may vary by site of service. Includes coverage for Breast Tomosynthesis.
	Imaging (CT/PET scans, MRIs)	\$25/visit then 20% <u>coinsurance</u>	40% coinsurance	Costs may vary by site of service.
If you need drugs to treat your	Tier 1 - Typically Generic	\$15/prescription <u>deductible</u> does not apply	\$15/prescription then 40% <u>coinsurance</u> (retail)	*See Prescription Drug section

\* For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/63538H07012021L02754M001</u>.

		What You Will Pay		
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
illness or condition More information about		(retail) and \$37.50/prescription <u>deductible</u> does not apply (home delivery)		
prescription drug coverage is available at https://fm.formu lary navigator.com/F	Tier 2 - Typically <u>Preferred</u> / Brand	\$30/prescription <u>deductible</u> does not apply (retail) and \$75/prescription <u>deductible</u> does not apply (home delivery)	\$30/prescription then 40% <u>coinsurance</u> (retail)	
BO/ 143/Traditional <u>ABC</u> <u>4 Tier Student H</u> <u>e alth Plan.pdf</u>	Tier 3 - Typically Non- <u>Preferred</u> / <u>Specialty Drugs</u>	\$45/prescription <u>deductible</u> does not apply (retail) and \$112.50/prescription <u>deductible</u> does not apply (home delivery)	Not covered	
Traditional Open Drug List	Not Applicable	Not covered	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% <u>coinsurance</u>	Costs may vary by site of service.
outpatient surgery	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none
If you need	Emergency room care	\$125/visit then 20% <u>coinsurance</u>	Covered as In- <u>Network</u>	Copay waived if admitted. 20% <u>coinsurance</u> for Emergency Room Physician Fee.
If you need immediate medical attention	Emergency medical transportation	20% coinsurance	Covered as In- <u>Network</u>	Non-emergency non-network Ambulance Services are limited to \$50,000 per occurrence.
	Urgent care	\$35/visit then 20% coinsurance	40% <u>coinsurance</u>	none
If you have a	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	none
hospital stay	Physician/surgeon fees	20% coinsurance	40% coinsurance	none

\* For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/6353SH07012021L02754M001</u>.

		What You Will Pay		
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit \$25/visit then 20% <u>coinsurance</u> Other Outpatient 20% <u>coinsurance</u>	Office Visit 40% <u>coinsurance</u> Other Outpatient 40% <u>coinsurance</u>	Office Visit none Other Outpatient none
abuse services	Inpatient services	20% coinsurance	40% <u>coinsurance</u>	none
	Office visits	\$25/visit then 20% coinsurance	40% coinsurance	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	SDC (i.e. utrasound).
	Home health care	20% <u>coinsurance</u>	40% <u>coinsurance</u>	100 visits/benefit period.
<b>T</b> A 11 1	Rehabilitation services	20% coinsurance	40% <u>coinsurance</u>	* Soo The many Services conting
If you need help	Habilitation services	20% coinsurance	40% <u>coinsurance</u>	*See Therapy Services section
recovering or have other special	Skilled nursing care	20% coinsurance	40% <u>coinsurance</u>	150 days limit/benefit period.
health needs	Durable medical equipment	20% coinsurance	40% <u>coinsurance</u>	*See <u>Durable Medical Equipment</u> Section
	Hospice services	20% coinsurance	40% coinsurance	none
If your child	Children's eye exam	No charge	Reimbursed Up to \$30	*See Vision Services section
needs dental or	Children's glasses	No charge	Reimbursed Up to \$45	See vision Services secuon
eye care	Children's dental check-up	No charge	No charge	*See Dental Services section

## **Excluded Services & Other Covered Services:**

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded</u> <u>services</u>.)

- Acupuncture
- Dental care (adult)
- Long- term care
- Routine foot care unless you have been diagnosed with diabetes.
- Bariatric surgery
- Hearing aids
- Private-duty nursing
- Weight loss programs

- Cosmetic surgery
- Infertility treatment
- Routine eye care (adult)

\* For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/6353SH07012021L02754M001</u>.

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

- Chiropractic care 26 visits/benefit period.
   Most cov
  - Most coverage provided outside the United States. See <u>www.bcbsglobalcore.com</u>

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: Ohio Department of Insurance, 50 W. Town Street, Third Floor - Suite 300, Columbus, Ohio 43215, (800) 686-1526, (614) 644-2673. Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), <u>www.dol.gov/ebsa/healthreform</u>. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact:

ATTN: Grievances and Appeals, P.O. Box 105568, Atlanta GA 30348-5568

Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform

Ohio Department of Insurance, 50 W. Town Street, Third Floor - Suite 300, Columbus, Ohio 43215, (800) 686-1526, (614) 644-2673

## 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 <u>plan</u> 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 <u>plan</u> 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.

<b>Peg is Having a Baby</b> (9 months of in-network pre-natal care hospital delivery)	e and a
The <u>plan's</u> overall <u>deductible</u>	\$500
Specialist <i>copayment</i>	\$25
Hospital (facility) <u>coinsurance</u>	20%
Other <u>copayment</u>	\$25
This EXAMPLE event includes servic	ces
like:	
<b>Specialist</b> office visits ( <i>brenatal care</i> )	

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>	
Deductibles	\$500

<u>Copayments</u>	\$10
Coinsurance	\$2,400
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$2,970

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>	\$500
Specialist <u>copayment</u>	\$25

20% \$25

Hospital (facility) *coinsurance* Other *copayment* 

## 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>		
<b>Deductibles</b>	\$500	
<u>Copayments</u>	\$1,000	
<u>Coinsurance</u>	\$100	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,620	

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

The <u>plan's</u> overall <u>deductible</u>	\$500
Specialist <u>copayment</u>	\$25
Hospital (facility) <u>coinsurance</u>	20%
Other <u>copayment</u>	\$25

#### 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:		
Cost Sharing		
Deductibles	\$500	
<u>Copayments</u>	\$10	
Coinsurance	\$500	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1.010	

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

## (TTY/TDD: 711)

Albanian (Shqip): Nëse keni pyetje në lidhje me këtë dokument, keni të drejtë të merrni falas ndihmë dhe informacion në gjuhën tuaj. Për të kontaktuar me një përkthyes, telefononi (844) 241-7085

**Amharic (አጣርኛ)፦** ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማማኘት መብት አለዎት። አስተርዓሚ ለማና7ር (844) 241-7085 ይደውሉ።

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 7085-241 (844).

Armenian (հայերեն). Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվձար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով։ Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (844) 241-7085։

Bassa (Băsóð Wùdù): Ѝ dyi dyi-diè-dè bě bédé bá céè-dè nìà kɛ dyí ní, ɔ mò nì dyí-bèdèìn-dè bé m ké gbo-kpá-kpá kè bỗ kpõ dé m bídí-wùdùǔn bó pídyi. Ɓé m ké wudu-zììn-nyò dò gbo wùdù kɛ, dá (844) 241-7085.

Bengali (বাংলা): যদি এই নখিপত্রের বিষয়ে আপনার কোনো প্রশ্ন থাকে, তাহলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য (844) 241-7085 –তে কল করুন।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖုန် (844) 241-7085 သို့ ခေါ်ဆိုပါ။

Chinese (中文):如果您對本文件有任何疑問,您有權使用您的語言免費獲得協助和資訊。如需與譯員通話,請致電 (844) 241-7085。

Dinka (Dinka): Na noŋ thiëëc në ke de yä thorë, ke yin noŋ loŋ bë yi kuony ku wɛr alëu bë gɛɛr yic yin ne thoŋ du ke cin wëu tääuë ke piny. Te kor yin ba jam wënë ran ye thok geryic, ke yin col (844) 241-7085.

**Dutch (Nederlands):** Bij vragen over dit document hebt u recht op hulp en informatie in uw taal zonder bijkomende kosten. Als u een tolk wilt spreken, belt u (844) 241-7085.

Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ هزینهای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره 241-7085 (844) تماس بگیرید.

French (Français) : Si vous avez des questions sur ce document, vous avez la possibilité d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour parler à un interprète, appelez le (844) 241-7085.

German (Deutsch): Wenn Sie Fragen zu diesem Dokument haben, haben Sie Anspruch auf kostenfreie Hilfe und Information in Ihrer Sprache. Um mit einem Dolmetscher zu sprechen, bitte wählen Sie (844) 241-7085.

Greek (Ελληνικά) Αν έχετε τυχόν απορίες σχετικά με το παρόν έγγραφο, έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας δωρεάν. Για να μιλήσετε με κάποιον διερμηνέα, τηλεφωνήστε στο (844) 241-7085.

Gujarati (**ગુજરાતી**): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ય વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો (844) 241-7085.

Haitian Creole (Kreyòl Ayisyen): Si ou gen nenpòt kesyon sou dokiman sa a, ou gen dwa pou jwenn èd ak enfòmasyon nan lang ou gratis. Pou pale ak yon entèprèt, rele (844) 241-7085.

# Hindi (हिंदी): अगर आपके पास इस दस्तावेज़ के बारे में कोई प्रश्न हैं, तो आपको निःशुल्क अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। दुभाषिये से बात करने के लिए, कॉल करें <sup>(844)</sup> <sup>241-7085</sup> ।

**Hmong (White Hmong):** Yog tias koj muaj lus nug dab tsi ntsig txog daim ntawv no, koj muaj cai tau txais kev pab thiab lus qhia hais ua koj hom lus yam tsim xam tus nqi. Txhawm rau tham nrog tus neeg txhais lus, hu xov tooj rau (844) 241-7085.

Igbo (Igbo): O bụr ụ na į nwere ajujų o bula gbasara akwukwo a, į nwere ikike įnweta enyemaka na ozi n'asusu gi na akwughi ugwo o bula. Ka gi na okowa okwu kwuo okwu, kpoo (844) 241-7085.

**Ilokano (Ilokano):** Nu addaan ka iti aniaman a saludsod panggep iti daytoy a dokumento, adda karbengam a makaala ti tulong ken impormasyon babaen ti lenguahem nga awan ti bayad na. Tapno makatungtong ti maysa nga tagipatarus, awagan ti (844) 241-7085.

Indonesian (Bahasa Indonesia): Jika Anda memiliki pertanyaan mengenai dokumen ini, Anda memiliki hak untuk mendapatkan bantuan dan informasi dalam bahasa Anda tanpa biaya. Untuk berbicara dengan interpreter kami, hubungi (844) 241-7085.

**Italian (Italiano):** In caso di eventuali domande sul presente documento, ha il diritto di ricevere assistenza e informazioni nella sua lingua senza alcun costo aggiuntivo. Per parlare con un interprete, chiami il numero (844) 241-7085

Japanese (日本語): この文書についてなにかご不明な点があれば、あなたにはあなたの言語で無料で支援を受け情報を得る権利があります。通訳と話すには、(844) 241-7085 にお電話ください。

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