## Consumer Directed Health Plan (CDHP) - Comprehensive

**Coverage Period Begins:** 01/01/2015  
**Coverage For:** UVM  
**Plan Type:** CDHP

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

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.bcbsvt.com/comp_cert or by calling (800) 255-4550.

<table>
<thead>
<tr>
<th>Important Questions</th>
<th>Answers</th>
<th>Why this matters:</th>
</tr>
</thead>
</table>
| **What is the overall deductible?** | $1,500 individual / $3,000 family.  
Co-insurance and co-payments do not apply to the deductible. Does not apply to preventive services.  
*Deductible applies to these services. This benefit combines your prescription drug and medical deductibles.* | You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. See the chart starting on page 2 for how much you pay for covered services after you meet the deductible. For a family contract, the family deductible must be met before the plan pays benefits. Your accumulators, such as deductibles and out-of-pocket limits and benefit limits apply to your plan year for all medical and prescription drug benefits. Your plan year: 01/01/2015 through 12/31/2015. |
| **Are there other deductibles for specific services?** | No. | You don't have to meet deductibles for specific services, but see the chart, starting on page 2, for other costs for services this plan covers. |
| **Is there an out-of-pocket limit on my expenses?** | Yes. $1,500 individual / $3,000 family.  
Prescription drugs are limited to $1,300 individual / $2,600 family. | The out-of-pocket limit 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 out-of-pocket limit?** | Premiums, balance-billed charges and health care this plan doesn't cover. | Even though you pay these expenses, they don't count toward the out-of-pocket limit. |
| **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 specific covered services, such as office visits. |
| **Does this plan use a network of providers?** | Yes. For a list of Participating providers see www.bcbsvt.com/findadoctor or call (800) 255-4550. | If you use an in-network doctor or other health care provider 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 provider for some services. Plans use the term in-network, preferred, or participating for providers in their network. See the chart starting on page 2 for how this plan pays different kinds of providers. |
| **Do I need a referral to see a specialist?** | No. | You can see the specialist you choose without permission from this plan. |
| **Are there services this plan doesn't cover?** | Yes. | See your policy or plan document for additional information about excluded services. |

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- **Co-payments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Co-insurance** 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 **co-insurance** 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 network providers by charging you lower deductibles, **co-payments**, and **co-insurance** amounts.

<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>Your cost if you use a</th>
<th>Limitations &amp; Exceptions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Participating Provider</td>
<td>Non-Participating Provider</td>
</tr>
<tr>
<td>If you visit a health care provider's office or clinic</td>
<td>Primary care visit to treat an injury or illness</td>
<td>No charge* for primary care physician and mental health / substance abuse</td>
<td>No charge* for primary care physician and mental health / substance abuse</td>
</tr>
<tr>
<td></td>
<td>Specialist visit</td>
<td>No charge*</td>
<td>No charge*</td>
</tr>
<tr>
<td></td>
<td>Other practitioner office visit</td>
<td>No charge* for chiropractic care, nutritional counseling, outpatient physical, speech, and occupational therapy</td>
<td>No charge* for outpatient physical, speech, and occupational therapy; chiropractic care and nutritional counseling not covered</td>
</tr>
<tr>
<td></td>
<td>Preventive care / Screening / Immunization</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>If you have a test</td>
<td>Diagnostic test (x-ray, blood work)</td>
<td>No charge* for office-based and outpatient hospital</td>
<td>No charge* for office-based and outpatient hospital</td>
</tr>
<tr>
<td></td>
<td>Imaging (CT/PET scans, MRIs)</td>
<td>No charge*</td>
<td>No charge*</td>
</tr>
</tbody>
</table>

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

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<tr>
<td></td>
<td></td>
<td>Participating Provider</td>
<td>Non-Participating Provider</td>
</tr>
<tr>
<td>If you need drugs to treat your illness or condition. More information about prescription drug coverage is at <a href="http://www.bcbsvt.com/rxcenter">www.bcbsvt.com/rxcenter</a>.</td>
<td>Generic drugs</td>
<td>No charge*</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Preferred brand drugs</td>
<td>No charge*</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Non-preferred brand drugs</td>
<td>No charge*</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Wellness drugs</td>
<td>No charge*</td>
<td>Not covered</td>
</tr>
<tr>
<td>If you have outpatient surgery</td>
<td>Facility fee (e.g., ambulatory surgery center)</td>
<td>No charge*</td>
<td>No charge*</td>
</tr>
<tr>
<td></td>
<td>Physician/surgeon fees</td>
<td>No charge*</td>
<td>No charge*</td>
</tr>
<tr>
<td>If you need immediate medical attention</td>
<td>Emergency room services</td>
<td>No charge* for facility and physician services</td>
<td>No charge* for facility and physician services</td>
</tr>
<tr>
<td></td>
<td>Emergency medical transportation</td>
<td>No charge*</td>
<td>No charge*</td>
</tr>
<tr>
<td>If you have a hospital stay</td>
<td>Facility fee (e.g., hospital room)</td>
<td>No charge*</td>
<td>No charge*</td>
</tr>
<tr>
<td></td>
<td>Physician/surgeon fee</td>
<td>No charge*</td>
<td>No charge*</td>
</tr>
<tr>
<td>If you have mental health, behavioral health, or substance abuse needs</td>
<td>Mental/Behavioral health outpatient services</td>
<td>No charge*</td>
<td>No charge*</td>
</tr>
</tbody>
</table>

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## Consumer Directed Health Plan (CDHP) - Comprehensive

$1,500/$3,000 deductible, 0% co-insurance

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

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</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Participating Provider</td>
<td>Non-Participating Provider</td>
</tr>
<tr>
<td>If you have mental health, behavioral health, or substance abuse needs</td>
<td>Mental/Behavioral health inpatient services</td>
<td>No charge*</td>
<td>No charge*</td>
</tr>
<tr>
<td></td>
<td>Substance use disorder outpatient services</td>
<td>No charge*</td>
<td>No charge*</td>
</tr>
<tr>
<td></td>
<td>Substance use disorder inpatient services</td>
<td>No charge*</td>
<td>No charge*</td>
</tr>
<tr>
<td>If you are pregnant</td>
<td>Prenatal and postnatal care</td>
<td>No charge</td>
<td>No charge*</td>
</tr>
<tr>
<td></td>
<td>Delivery and all inpatient services</td>
<td>No charge*</td>
<td>No charge*</td>
</tr>
<tr>
<td>If you need help recovering or have other special health needs</td>
<td>Home health care</td>
<td>No charge*</td>
<td>No charge*</td>
</tr>
<tr>
<td></td>
<td>Rehabilitation services</td>
<td>No charge* inpatient and cardiac / pulmonary services</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Habilitation services</td>
<td>No charge* for inpatient services</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Skilled nursing care (facility)</td>
<td>No charge*</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Durable medical equipment (including supplies)</td>
<td>No charge*</td>
<td>No charge*</td>
</tr>
<tr>
<td></td>
<td>Hospice</td>
<td>No charge*</td>
<td>No charge*</td>
</tr>
<tr>
<td>If your child needs dental or eye care</td>
<td>Eye exam</td>
<td>$20 co-payment per child exam; $20 co-payment per adult exam</td>
<td>We pay up to our allowed price less your $20 co-payment</td>
</tr>
<tr>
<td></td>
<td>Glasses</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

### Questions:
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**SNO/BPN:** 1018022 / Page 4 of 8
### Summary of Benefits and Coverage: What this Plan Covers & What it Costs

#### Consumer Directed Health Plan (CDHP) - Comprehensive

- **Coverage Period Begins:** 01/01/2015
- **Coverage For:** UVM  
  **Plan Type:** CDHP
- **Deductible:** $1,500/$3,000 deductible, 0% co-insurance

#### Your cost if you use a

<table>
<thead>
<tr>
<th>Participating Provider</th>
<th>Non-Participating Provider</th>
<th>Limitations &amp; Exceptions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>If your child needs dental or eye care</strong></td>
<td><strong>Dental check-up</strong></td>
<td><strong>Not covered</strong></td>
</tr>
</tbody>
</table>

#### Excluded Services & Other Covered Services:

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

- Acupuncture
- Hearing aids
- Weight loss programs
- Cosmetic Surgery (except with prior approval for reconstruction)
- Long-term care
- Dental care (child and adult)
- Routine foot care (except for treatment of diabetes)

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

- Acupuncture
- Hearing aids
- Weight loss programs
- Cosmetic Surgery (except with prior approval for reconstruction)
- Long-term care
- Dental care (child and adult)
- Routine foot care (except for treatment of diabetes)

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

- Bariatric Surgery
- Chiropractic Care (requires prior approval after 12 visits)
- Infertility Medications
- Non-emergency care when traveling outside the U.S. (www.bcbsvt.com/coveragewhiletraveling)
- Private-duty nursing (covered up to 14 hours per plan year)
- Routine eye care (one routine eye exam per child and adult member per calendar year)

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**SNO/BPN:** 1018022  /  Page 5 of 8
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 (800) 247-2583. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at (866) 444-3272 or www.dol.gov/ebva, or the U.S. Department of Health and Human Services at (877) 267-2323 x61565 or www.cciio.cms.gov.

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: (800) 255-4550.

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.

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.

- TAGALOG (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa (800) 255-4550.
- CHINESE (中文): 如果需要中文的帮助，请拨打这个号码 (800) 255-4550.
- NAVAJO (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijo holne' (800) 255-4550.

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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.

### Having a baby (normal delivery)

- **Amount owed to providers:** $7,540
- **Plan Pays:** $5,890
- **Patient pays:** $1,650

**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 $1,500
- Co-pays $0
- Coinsurance $0
- Limits or exclusions $150

**Total** $1,650

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

- **Amount owed to providers:** $5,400
- **Plan Pays:** $3,820
- **Patient pays:** $1,580

**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 $1,500
- Co-pays $0
- Coinsurance $0
- Limits or exclusions $80

**Total** $1,580

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SNO/BPN: 1018022 /
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, co-payments, and co-insurance 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 co-payments, deductibles, and co-insurance. 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.