
 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, call us at 1-800-852-8300 or visit [www.mmeht.org](http://www.mmeht.org). 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 1-800-852-8300 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	\$0 for in <u>network providers</u> ; \$250/individual or \$500/family for <u>out of network providers</u>	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers. 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> .
<b>Are there services covered before you meet your deductible?</b>	Yes. Primary care, <u>preventive care</u> , <u>specialist</u> visits and certain <u>prescription drugs</u> . For more information see below.	This <u>plan</u> 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 <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other deductibles for specific services?</b>	No.	You don't have to meet <u>deductibles</u> for specific services.
<b>What is the out-of-pocket limit for this plan?</b>	\$1,500 individual / \$3,000 family for in <u>network providers</u> ; \$2,250 individual / \$4,500 family for <u>out-of-network providers</u>	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.
<b>What is not included in the out-of-pocket limit?</b>	<u>Copayments</u> on certain services, <u>premiums</u> , <u>balance-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> . However, <u>in-network copayments</u> will be capped at \$5,000 individual / \$10,000 family. This means that you will not have to pay more than \$6,500 individual / \$13,000 family for all covered services received in <u>network</u> (including <u>copayments</u> ).
<b>Will you pay less if you use a network provider?</b>	Yes. See <a href="http://www.mmeht.org">www.mmeht.org</a> or call 1-800-852-8300 for a list of <u>network providers</u> . Costs may vary by site of service and how the <u>provider</u> bills.	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 network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's charge</u> and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
<b>Do you need a referral to see a specialist?</b>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

 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
		In Network Provider (You will pay the least)	Out of Network Provider (You will pay the most)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	No <b>copayment</b> for the first visit then \$15 <b>copayment</b> /visit; <b>deductible</b> does not apply	\$15 <b>copayment</b> /visit then 10% <b>coinsurance</b>	Virtual visits (telehealth) benefits available.
	<u>Specialist</u> visit	\$25 <b>copayment</b> /visit; <b>deductible</b> does not apply	\$25 <b>copayment</b> /visit then 10% <b>coinsurance</b>	Virtual visits (telehealth) benefits available.
	<u>Preventive care/screening/immunization</u>	No charge	10% <b>coinsurance</b> ; <b>deductible</b> does not apply	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services you need are preventive. Then check what your <u>plan</u> will pay for.
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	No charge	30% <b>coinsurance</b>	None
	Imaging (CT/PET scans, MRIs)	\$100 <b>copayment</b> /test; <b>deductible</b> does not apply	30% <b>coinsurance</b>	<u>Copayments</u> are limited to \$300 per person per calendar year. The <u>provider</u> must contact Anthem Blue Cross and Blue Shield and obtain <u>preauthorization</u> .
<b>If you need drugs to treat your illness or condition</b> More information about <b>prescription drug coverage</b> is available at <a href="http://www.mmeht.org">www.mmeht.org</a>	Typically Lower Cost Generic drugs (Tier 1 Select Preventative)	\$10 <b>copayment</b> /prescription each 30-day supply (retail) \$20 <b>copayment</b> /prescription 90-day supply (mail order)		<u>Prescription drugs</u> are not subject to the overall <b>deductible</b> .
	Typically Generic drugs (Tier 1 Standard)	\$20 <b>copayment</b> /prescription each 30-day supply (retail) \$40 <b>copayment</b> /prescription 90-day supply (mail order)		Step therapy and <u>preauthorization</u> may apply to some drugs.
	Typically Preferred Brand drugs & Non-Preferred Generic Drugs (Tier 2)	\$40 <b>copayment</b> /prescription each 30-day supply (retail) \$80 <b>copayment</b> /prescription 90-day supply (mail order)		<u>Specialty drugs</u> may have separate cost structures and means of delivery. <u>Specialty drugs</u> may only be filled at a specialty pharmacy in quantities up to a 30-day supply, regardless of the tier in which they fall.
	Typically Non-Preferred Brand drugs (Tier 3)	\$60 <b>copayment</b> /prescription each 30-day supply (retail) \$120 <b>copayment</b> /prescription 90-day supply (mail order)		Certain exceptions may apply*. For specific information, contact <a href="http://www.mmeht.org">www.mmeht.org</a> .
	<u>Specialty drugs</u> (Tier 4)	\$150 <b>copayment</b> /prescription 30-day supply (specialty pharmacy) 90-day supply not available for <u>specialty drugs</u> )		
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	\$100 <b>copayment</b> /visit; <b>deductible</b> does not apply	30% <b>coinsurance</b>	<u>Copayment</u> applies to each procedure for which a facility fee is charged.
	Physician/surgeon fees	No charge	30% <b>coinsurance</b>	Outpatient surgical facility fee may apply.

\* For more information about limitations and exceptions, see the Health Trust Plan Document

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In Network Provider (You will pay the least)	Out of Network Provider (You will pay the most)	
If you need immediate medical attention	<u>Emergency room care</u>	\$150 <u>copayment</u> /visit; <u>deductible</u> does not apply	\$150 <u>copayment</u> /visit; <u>deductible</u> does not apply	None
	<u>Emergency medical transportation</u>	No charge	No charge	Must be <u>medically necessary</u>
	<u>Urgent care</u>	\$25 <u>copayment</u> /visit; <u>deductible</u> does not apply	\$25 <u>copayment</u> /visit then 10% <u>coinsurance</u>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>coinsurance</u> ; <u>deductible</u> does not apply	30% <u>coinsurance</u>	<u>Preauthorization</u> is required. If you don't get <u>preauthorization</u> , benefits may be denied.
	Physician/surgeon fees	No charge	30% <u>coinsurance</u>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit - No <u>copayment</u> for the first office visit then \$15 <u>copayment</u> /visit; <u>deductible</u> does not apply  Other Outpatient – No charge	Office Visit - \$15 <u>copayment</u> /visit then 10% <u>coinsurance</u>  Other Outpatient – 10% <u>coinsurance</u>	Office Visit – <u>Copayment</u> waived for virtual visits (telehealth) with in <u>network provider</u> .  Other Outpatient - The <u>provider</u> or participant must contact Anthem Blue Cross and Blue Shield's Mental Health Administrator for review of inpatient, partial hospitalization, and intensive outpatient non- <u>emergency services</u> , in order to receive the in <u>network</u> level of benefits. If <u>preauthorization</u> is not obtained, benefits may be denied.
	Inpatient services	10% <u>coinsurance</u> ; <u>deductible</u> does not apply	10% <u>coinsurance</u>	The <u>provider</u> or participant must contact Anthem Blue Cross and Blue Shield's Mental Health Administrator for review of inpatient, partial hospitalization, and intensive outpatient non- <u>emergency services</u> , in order to receive the in <u>network</u> level of benefits. If <u>preauthorization</u> is not obtained, benefits may be denied.
If you are pregnant	Office visits	No charge	\$15 PCP/\$25 Specialist <u>copayment</u> /visit then 10% <u>coinsurance</u>	<u>Cost sharing</u> does not apply to <u>preventive services</u> . Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).

\* For more information about limitations and exceptions, see the Health Trust Plan Document

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In Network Provider (You will pay the least)	Out of Network Provider (You will pay the most)	
	Childbirth/delivery professional services	No charge	30% <u>coinsurance</u>	If <u>preauthorization</u> is not obtained for an inpatient admission, benefits may be denied.
	Childbirth/delivery facility services	10% <u>coinsurance</u> ; <u>deductible</u> does not apply	30% <u>coinsurance</u>	
If you need help recovering or have other special health needs	<u>Home health care</u>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	<u>Plan</u> covers paramedical supportive services; does not cover daily living assistance.
	<u>Rehabilitation services</u>	\$25 <u>copayment</u> /visit; <u>deductible</u> does not apply	\$25 <u>copayment</u> /visit then 10% <u>coinsurance</u>	Coverage is limited to 75 visits for in <u>network</u> and out of <u>network</u> physical, occupational and speech therapy combined per calendar year.
	<u>Habilitation services</u>	\$25 <u>copayment</u> /visit; <u>deductible</u> does not apply	\$25 <u>copayment</u> /visit then 10% <u>coinsurance</u>	
	<u>Skilled nursing care</u>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Coverage is limited to 100 days per calendar year combined in and out of <u>network</u> . If <u>preauthorization</u> is not obtained, benefits may be denied.
	<u>Durable medical equipment</u>	20% <u>coinsurance</u> ; <u>deductible</u> does not apply	30% <u>coinsurance</u> ; <u>deductible</u> does not apply	None
	<u>Hospice services</u>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	None
If your child needs dental or eye care	Children's eye exam	No charge	10% <u>coinsurance</u> ; <u>deductible</u> does not apply	None
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	None

\* For more information about limitations and exceptions, see the Health Trust Plan Document

## 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.)\*

- Cosmetic Surgery
- Dental Care (Adult and Pediatric)
- Glasses for a child
- Long Term Care
- Non-emergency care when traveling outside the U.S.
- Private Duty Nursing
- Routine Foot Care (unless you have diabetes, vascular or systemic disease)
- Weight Loss Programs

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

- Acupuncture
- Bariatric Surgery (with prior authorization)
- Chiropractic Care (up to 36 visits per calendar year)
- Hearing Aids (frequency and dollar limits apply)
- Routine eye care (Adult and Pediatric)
- Infertility 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: Maine Municipal Employees Health Trust, 1-800-852-8300 or [www.mmeht.org](http://www.mmeht.org), Maine Bureau of Insurance, Department of Professional and Financial Regulation, 34 State House Station, Augusta, ME 04333, (800) 300-5000, the U.S. Department of Labor, Employee Benefits Security Administration, 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or the U.S. Department of Health and Human Services, 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.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.coverME.gov](http://www.coverME.gov) or call 1-866-636-0355.

**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:

- Maine Municipal Employees Health Trust, 60 Community Drive, Augusta, ME 04330-9486, [www.mmeht.org](http://www.mmeht.org)
- Anthem BCBS ME; ATTN: Grievances and Appeals, P.O. Box 218, North Haven, CT 06473-0218
- Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform)
- Maine Bureau of Insurance, Department of Professional and Financial Regulation, 34 State House Station, Augusta, ME 04333, (800) 300-5000, [www.maine.gov/pfr/insurance/](http://www.maine.gov/pfr/insurance/)
- Additionally, a consumer assistance program can help you file your appeal. Contact Consumers for Affordable Health Care, P.O. Box 2490, 108 Sewall St. Suite 200, Augusta, ME 04330-2490, (800) 965-7476, [www.maine cahc.org](http://www.maine cahc.org)

**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 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 Health Trust Plan Document

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 \$25
- Hospital (facility) coinsurance 10%
- Other coinsurance 20%

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>
---------------------------	-----------------

In this example, Peg would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$10
<u>Coinsurance</u>	\$800
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$870</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 \$25
- Hospital (facility) coinsurance 10%
- Other coinsurance 20%

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>
---------------------------	----------------

In this example, Joe would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$1,000
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$920</b>

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

- The plan's overall deductible \$0
- Specialist copayment \$25
- Hospital (facility) coinsurance 10%
- Other coinsurance 20%

This **EXAMPLE** event includes services like:

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

<b>Total Example Cost</b>	<b>\$2,800</b>
---------------------------	----------------

In this example, Mia would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$300
<u>Coinsurance</u>	\$50
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$350</b>