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 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/ or call 1-800-438-9672 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For PCP-referred benefits: **$0** individual/**$0** family For self-referred network providers: **$0** individual/**$0** family For self-referred out-of-network providers: **$150** individual/**$450** family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Deductible does not apply to PCP-referred benefits, self-referred in-network care or prescription drugs. Only self-referred out-of-network provider services are subject to an overall deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	Yes. **$100** for Durable Medical Equipment from self-referred out-of-network providers. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan?	**For medical and prescription expenses combined**: **$3,000** individual/**$6,000** family.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, out-of-network expenses and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out–of–pocket limit.
Will you pay less if you use a network provider?	Yes. BlueChoice. See http://www.anthem.com or call 1-800-438-9672 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference

		between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	Yes. For PCP-referred benefits your PCP must provide a referral for services from a specialist. No referral is required for self-referred network or out-of-network specialist.	This plan will pay some or all of the costs to see a specialist for covered services but only if you have a referral before you see the specialist.

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	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$20 copay per visit, deductible does not apply	$50 copay per visit, deductible does not apply	20% coinsurance	--------none--------
	Specialist visit	$20 copay per visit, deductible does not apply	$50 copay per visit, deductible does not apply	20% coinsurance	--------none--------
	Preventive care/screening/ immunization	No charge	No charge	20% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	No charge	20% coinsurance	--------none--------
	Imaging (CT/PET scans, MRIs)	No charge	20% coinsurance	20% coinsurance	--------none--------

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	
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at 1-888-726-1631 or www.caremark.com	Generic drugs	$10/prescription (retail) $10/prescription (mail service), deductible does not apply		Your copay and any balance billing, deductible 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 copay when using a CVS Caremark participating pharmacy.
	Preferred brand drugs	$20/prescription (retail) $20/prescription (mail service), deductible does not apply		Your copay and any balance billing, deductible does not apply.	
	Non-preferred brand drugs	$45/prescription (retail) $45/prescription (mail service), deductible does not apply		Your copay and any balance billing, deductible does not apply.	
	Specialty drugs	No coverage (retail); Prescription copay (mail service), deductible does not apply		Not covered	Specialty drugs are available through preferred mail service only.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	20% coinsurance	20% coinsurance	--------none--------
	Physician/surgeon fees	No charge	20% coinsurance	20% coinsurance	--------none--------
If you need immediate medical attention	Emergency room care	$100 copay, deductible does not apply	$100 copay, deductible does not apply	Covered as In-Network	Copay waived if admitted
	Emergency medical transportation	No charge	No charge	No charge	--------none--------
	Urgent care	$50 copay, deductible does not apply	$50 copay, deductible does not apply	$50 copay before deductible, then 20% coinsurance after	--------none--------
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	20% coinsurance	20% coinsurance	Precertification required for out-of-network hospital stay (or $500 penalty may apply)
	Physician/surgeon fees	No charge	20% coinsurance	20% coinsurance	--------none--------

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	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit $20 copay per visit, deductible does not apply Other Outpatient No charge	Office Visit $20 copay per visit, deductible does not apply Other Outpatient No charge	Office Visit 20% coinsurance Other Outpatient 20% coinsurance	--------none--------
	Inpatient services	No charge	No charge	20% coinsurance	Precertification required for out-of-network hospital stay (or $500 penalty may apply)
If you are pregnant	Office visits	$20 copay for initial visit, deductible does not apply	20% coinsurance	20% coinsurance	Copay applies to initial visit
	Childbirth/delivery professional services	No charge	20% coinsurance	20% coinsurance	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery facility services	No charge	20% coinsurance	20% coinsurance	
If you need help recovering or have other special health needs	Home health care	No charge	20% coinsurance	20% coinsurance	--------none--------
	Rehabilitation services	No charge	20% coinsurance	20% coinsurance	--------none--------
	Habilitation services	No charge	20% coinsurance	20% coinsurance	--------none--------
	Skilled nursing care	No charge	20% coinsurance	20% coinsurance	--------none--------
	Durable medical equipment	No charge	20% coinsurance	$100 deductible, then 20% coinsurance	--------none--------
	Hospice services	No charge	20% coinsurance	20% coinsurance	--------none--------
If your child needs dental or eye care	Children's eye exam	No charge	No charge	20% coinsurance	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.)

- Acupuncture
- Cosmetic surgery
- Dental care (Adult)
- Long-term care
- Non-Emergency/Urgent Care when traveling outside the U.S.
- Private duty nursing
- Routine foot care unless you have been diagnosed with diabetes.
- Weight loss programs

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

- Bariatric surgery
- Chiropractic care
- Hearing aids (limited to one hearing aid per ear each time a prescription changes)
- Infertility treatment
- Routine eye care (Adult) (limit of one exam every two years)

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.ciio.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 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.

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	$20
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)*

Total Example Cost	**$12,840**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$0
Copayments	$50
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$110**

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	$20
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)*

Total Example Cost	**$7,460**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$0
Copayments	$770
Coinsurance	$0
What isn't covered	
Limits or exclusions	$55
The total Joe would pay is	**$825**

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

The plan's overall deductible	$0
Specialist copayment	$20
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)*

Total Example Cost	**$1,970**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$0
Copayments	$140
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$140**

The plan would be responsible for the other costs of these EXAMPLE covered services.