## Anne Arundel County Public Schools
## Triple Option Actives w/Rx

**Coverage Period: 1/1/2022 – 12/31/2022**
**Coverage for:** Individual | **Plan Type:** POS

**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 general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can see the Glossary at www.carefirst.com/sbcg or call 1-855-258-6518 to request a copy. For more information about your coverage, or to get a copy of the complete terms of coverage, please visit www.carefirst.com.

| Important Questions | Answers | | | Why This Matters: |
|---|---|---|---|---|
| | Option 1 | Option 2 | Option 3 | |
| **What is the overall deductible?** | $0 | In-Network: $200 individual/$400 family | Out-of-Network: $300 individual/$600 family | Generally, you must pay all the costs from providers up to the deductible amount before this plan begins to pay. If you have other family member(s) on the plan, each family member may need to meet their own individual deductible, OR all family members may combine to meet the overall family deductible before the plan begins to pay, depending upon plan coverage. Please refer to your contract for further details. |
| **Are there services covered before you meet your deductible?** | Yes, all In-Network services, are provided without a deductible. | Yes, all In-Network preventive care services, as well as the following (non-hospital facilities only, when applicable): Primary care, Specialist, Retail health, Diagnostic testing, Prescription drugs, Outpatient surgery, Emergency room, Emergency medical transportation, Urgent care, Mental health outpatient services, Home health care, Rehabilitation services and Hospice services | No. | You must meet the deductible before the plan |
| **Are there other deductibles for specific services?** | There are no other specific deductibles. | There are no other specific deductibles. | There are no other specific deductibles. | You don't have to meet deductibles for specific services. |

| | | | | |
|---|---|---|---|---|
| **What is the out-of-pocket limit for this plan?** | Medical and Prescription Drug combined (except EGWP Members): In-Network: $6,350 individual/$12,700 family; Medical for all Members: In-Network: $2,000 individual/$6,000 family/$1,300 individual complimentary to Medicare. | Medical and Prescription Drug combined (except EGWP Members): In-Network: $6,350 individual/$12,700 family; Medical for all Members: In-Network: $2,000 individual/$6,000 family | Medical for all Members: Out-of-Network: $2,000 individual/$6,000 family | The out-of-pocket limit is the most you could pay in a plan year for covered services. If you have other family member(s) on the plan, each family member may need to meet their own out-of-pocket limits, OR all family members may combine to meet the overall family out-of-pocket limit, depending upon plan coverage. Please refer to your contract for further details. |
| **What is not included in the out-of-pocket limit?** | Premiums, balance-billing charges, health care this plan doesn't cover, copayments for certain services, and penalties for failure to obtain pre-authorization for services. | Premiums, balance-billing charges, health care this plan doesn't cover, copayments for certain services, and penalties for failure to obtain pre-authorization for services. | Premiums, balance-billing charges, health care this plan doesn't cover, copayments for certain services, and penalties for failure to obtain pre-authorization for services. | 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. See www.carefirst.com or call 855-258-6518 for a list of Network providers. | Yes. See www.carefirst.com or call 855-258-6518 for a list of Network providers. | Yes. See www.carefirst.com or call 855-258-6518 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?** | No | No | No | You can see the specialist you choose without a referral. |

| Common Medical Event | Services You May Need | What You Will Pay | | | Limitations, Exceptions, & Other Important Information |
|---|---|---|---|---|---|
| | | Preferred Network Provider (You will pay the least) | Non-Preferred Network Provider (You will pay more) | Out-of-Network Provider (You will pay the most) | |
| **If you visit a health care provider's office or clinic** | Primary care visit to treat an injury or illness | Provider: $10 copay per visit Hospital Facility: No Charge | Provider: $15 copay per visit Hospital Facility: Deductible, then 10% of Allowed Benefit | Provider & Hospital Facility: Deductible, then 20% of Allowed Benefit | If a service is rendered at a Hospital Facility, the additional Facility charge may apply |

| Common Medical Event | Services You May Need | What You Will Pay | | | Limitations, Exceptions, & Other Important Information |
|---|---|---|---|---|---|
| | | Preferred Network Provider (You will pay the least) | Non-Preferred Network Provider (You will pay more) | Out-of-Network Provider (You will pay the most) | |
| | Specialist visit | Provider: $10 copay per visit Hospital Facility: No Charge | Provider: $15 copay per visit Hospital Facility: Deductible, then 10% of Allowed Benefit | Provider & Hospital Facility: Deductible, then 20% of Allowed Benefit | If a service is rendered at a Hospital Facility, the additional Facility charge may apply |
| | Retail health clinic | $10 copay per visit | $15 copay per visit | Deductible, then 20% of Allowed Benefit | None |
| | Preventive care/screening/ immunization | No Charge | No Charge | Deductible, then 20% of Allowed Benefit | Some services may have limitations or exclusions based on your contract |
| **If you have a test** | Diagnostic test (x-ray, blood work) | Lab Test: Non-Hospital & Hospital: No Charge X-Ray: Non-Hospital & Hospital: No Charge | Lab Test: Non-Hospital: $15 copay per visit Hospital: No Charge X-Ray: Non-Hospital: $15 copay per visit Hospital: No Charge | Lab Test: Non-Hospital & Hospital: Deductible, then 20% of Allowed Benefit X-Ray: Non-Hospital & Hospital: Deductible, then 20% of Allowed Benefit | In-Network Lab Test benefits apply only to tests performed at LabCorp. |
| | Imaging (CT/PET scans, MRIs) | Non-Hospital & Hospital: No Charge | Non-Hospital: $15 copay per visit Hospital: No Charge | Non-Hospital & Hospital: Deductible, then 20% of Allowed Benefit | None |
| **If you need drugs to treat your illness or condition** More information about **prescription drug coverage** is available at www.carefirst.com/rxgroup | Generic drugs | $5 copay | $5 copay | Paid As In-Network | For all prescription drugs: Prior authorization may be required for certain drugs; No Charge for preventive drugs or contraceptives; Copay applies to up to 30-day supply; Up to 90-day supply of maintenance drugs is 2 copays Specialty Drugs: Participating Providers: covered when purchased through the Exclusive Specialty Pharmacy Network Non-Participating Providers: Not Covered |
| | Preferred brand drugs | $20 copay | $20 copay | Paid As In-Network | |
| | Non-preferred brand drugs | $35 copay | $35 copay | Paid As In-Network | |
| | Preferred Specialty drugs | Units 1-4: 50% of Allowed Benefit up to $75; Units 5-6: $75 copay | Units 1-4: 50% of Allowed Benefit up to $75; Units 5-6: $75 copay | Not Covered | |
| | Non-preferred Specialty drugs | Units 1-4: 50% of Allowed Benefit up to $75; Units 5-6: $75 copay | Units 1-4: 50% of Allowed Benefit up to $75; Units 5-6: $75 copay | Not Covered | |

| Common Medical Event | Services You May Need | What You Will Pay | | | Limitations, Exceptions, & Other Important Information |
|---|---|---|---|---|---|
| | | Preferred Network Provider (You will pay the least) | Non-Preferred Network Provider (You will pay more) | Out-of-Network Provider (You will pay the most) | |
| **If you have outpatient surgery** | Facility fee (e.g., ambulatory surgery center) | Non-Hospital & Hospital: No Charge | Non-Hospital: Deductible, then 10% of Allowed Benefit<br>Hospital: $15 copay per visit | Non-Hospital & Hospital: Deductible, then 20% of Allowed Benefit | None |
| | Physician/surgeon fees | Non-Hospital & Hospital: $10 copay per visit | Non-Hospital & Hospital: $15 copay per visit | Non-Hospital & Hospital: Deductible, then 20% of Allowed Benefit | None |
| **If you need immediate medical attention** | Emergency room care | $85 copay per visit | $85 copay per visit | Paid As In-Network | Limited to Emergency Services or unexpected, urgently required services; Additional professional charges may apply; Copay waived if admitted |
| | Emergency medical transportation | No Charge | No Charge | No Charge | None |
| | Urgent care | $10 copay per visit | $15 copay per visit | Deductible, then 20% of Allowed Benefit | Limited to unexpected, urgently required services |
| **If you have a hospital stay** | Facility fee (e.g., hospital room) | No Charge | Deductible, then 10% of Allowed Benefit | Deductible, then 20% of Allowed Benefit | Prior authorization is required |
| | Physician/surgeon fees | No Charge | Deductible, then 10% of Allowed Benefit | Deductible, then 20% of Allowed Benefit | None |

| Common Medical Event | Services You May Need | What You Will Pay | | | Limitations, Exceptions, & Other Important Information |
|---|---|---|---|---|---|
| | | Preferred Network Provider (You will pay the least) | Non-Preferred Network Provider (You will pay more) | Out-of-Network Provider (You will pay the most) | |
| **If you need mental health, behavioral health, or substance abuse services** | Outpatient services | Office Visit: $10 copay per visit Hospital Facility: No Charge | Office Visit: $10 copay per visit Hospital Facility: No Charge | Office Visit & Hospital Facility: Deductible, then 20% of Allowed Benefit | For treatment at an Outpatient Hospital Facility, additional charges may apply |
| | Inpatient services | No Charge | Deductible, then 10% of Allowed Benefit | Deductible, then 20% of Allowed Benefit | Prior authorization is required; Additional professional charges may apply |
| **If you are pregnant** | Office visits | No Charge | No Charge | Deductible, then 20% of Allowed Benefit | For routine pre/postnatal office visits only. For non-routine obstetrical care or complications of pregnancy, cost sharing may apply. |
| | Childbirth/delivery professional services | No Charge | Deductible, then 10% of Allowed Benefit | Deductible, then 20% of Allowed Benefit | None |
| | Childbirth/delivery facility services | No Charge | Deductible, then 10% of Allowed Benefit | Deductible, then 20% of Allowed Benefit | Additional professional charges may apply |
| **If you need help recovering or have other special health needs** | Home health care | No Charge | No Charge | No Charge | Prior authorization is required Level 2 & 3 – Benefits are limited to 90 days per benefit period |
| | Rehabilitation services | Provider: $10 copay per visit Hospital Facility: No Charge | Provider: $15 copay per visit Hospital Facility: No Charge | Provider & Hospital Facility: Deductible, then 20% of Allowed Benefit | If a service is rendered at a Hospital Facility, the additional Facility charge may apply Level 1: Benefits for Speech, Physical and Occupational Therapies are limited to 30 days combined per condition per benefit period Level 2 & 3: Benefits for Speech, Physical and Occupational Therapies are limited to 100 visits combined per benefit period |

| Common Medical Event | Services You May Need | What You Will Pay | | | Limitations, Exceptions, & Other Important Information |
|---|---|---|---|---|---|
| | | Preferred Network Provider (You will pay the least) | Non-Preferred Network Provider (You will pay more) | Out-of-Network Provider (You will pay the most) | |
| | Habilitation services | Provider:<br>$10 copay per visit<br>Hospital Facility:<br>No Charge | Provider:<br>$15 copay per visit<br>Hospital Facility:<br>No Charge | Provider & Hospital Facility: Deductible, then 20% of Allowed Benefit | Prior authorization is required after the first visit<br>Benefits are limited to Members under the age of 19<br>If a service is rendered at a Hospital Facility, the additional Facility charge may apply |
| | Skilled nursing care | No Charge | Deductible, then 10% of Allowed Benefit | Deductible, then 20% of Allowed Benefit | Prior authorization is required |
| | Durable medical equipment | No Charge | Deductible, then 10% of Allowed Benefit | Deductible, then 20% of Allowed Benefit | None |
| | Hospice services | No Charge | No Charge | No Charge | Prior authorization is required<br>Hospice Maximum:<br>Inpatient benefits are limited to 180 days per lifetime<br>Respite Care:<br>Benefits are limited to 14 days during the Hospice eligibility period<br>Bereavement:<br>Benefits are limited to a maximum of 6 months following the Member's death or 15 visits, whichever occurs first |
| **If your child needs dental or eye care** | Children's eye exam | $10 copay per visit | Not Covered | Not Covered | Benefits are limited to 1 visit per benefit period |
| | Children's glasses | Discount program available to all Members | Not Covered | Not Covered | Benefits are limited to 1 set of glasses/lenses per benefit period |
| | 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.) | | |
|---|---|---|
| • Cosmetic surgery | • Long-term care | • Routine foot care |
| • Dental care (Adult) | • Private-duty nursing | • Weight loss programs |

| Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.) | | |
|---|---|---|
| • Abortion | • Coverage provided outside the US. See www.carefirst.com | • Infertility treatment |
| • Acupuncture | • Hearing aids | • Non-emergency care when travelling outside the US |
| • Bariatric surgery | | • Routine eye care |
| • Chiropractic care | | |

**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 Labor Employee Benefits Security Administration, http://www.dol.gov/ebsa/healthreform, or call 1-866-444-EBSA (3272); or Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, http://www.cciio.cms.gov, or call 1-877-267-2323 x61565. 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: Department of Labor Employee Benefits Security Administration, http://www.dol.gov/ebsa/healthreform, or call 1-866-444-EBSA (3272); or Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, http://www.cciio.cms.gov, or call 1-877-267-2323 x61565.

**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.

**Language Access Services:**
Spanish (Español): Para obtener asistencia en Español, llame al 1-855-258-6518.
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-258-6518.
Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-855-258-6518.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-258-6518.

*To see examples of how this plan 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 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* | $10 |
| Hospital (facility) *Copayment* | $0 |
| Other *Copayment* | $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** | **$12,700** |
|---|---|

**In this example, Peg would pay:**

| *Cost Sharing* | |
|---|---|
| Deductibles | $0 |
| Copayments | $0 |
| Coinsurance | $0 |
| *What isn't covered* | |
| Limits or exclusions | $10 |
| **The total Peg would pay is** | **$10** |

### 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* | $10 |
| Hospital (facility) *Copayment* | $0 |
| Other *Copayment* | $0 |

**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:**

| *Cost Sharing* | |
|---|---|
| Deductibles | $0 |
| Copayments | $365 |
| Coinsurance | $0 |
| *What isn't covered* | |
| Limits or exclusions | $0 |
| **The total Joe would pay is** | **$365** |

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

| | |
|---|---|
| The plan's overall deductible | $0 |
| Specialist *Copayment* | $10 |
| Hospital (facility) *Copayment* | $85 |
| Other *Copayment* | $0 |

**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 | $0 |
| Copayments | $150 |
| Coinsurance | $0 |
| *What isn't covered* | |
| Limits or exclusions | $0 |
| **The total Mia would pay is** | **$150** |

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



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