

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

Independence  Drexel U.- Basic Option

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](#), at www.ibx.com/LGBooklet or by calling 1-800-ASK-BLUE (TTY:711). 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-ASK-BLUE (TTY:711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	For In-network Provider Tier 1: \$0 person / \$0 family/, Tier 2: \$300 person / \$600 family; for Out-of-network Provider \$1,000 person / \$2,000 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. Preventive care , Primary care services, Specialist services and Emergency room services are covered before you meet your 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?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	For In-network Provider Tier 1: \$1,000 person / \$2,000 family, Tier 2: \$2,000 person / \$4,000 family; for Out-of-network Provider \$3,000 person / \$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, 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. See www.ibx.com/find_a_provider or call 1-800-ASK-BLUE (TTY:711) 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.	You can see the specialist you choose without a referral .



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
		a Drexel University Provider	an In-Network Provider	an Out-Of Network Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$0 Copayment (copay) /visit	\$20 copay /visit, Deductible does not apply	30%	None
	Specialist visit	\$10 copay /visit	\$30 copay /visit, Deductible does not apply	30%	None
	Preventive care/screening /immunization	No Charge	No Charge, Deductible does not apply	30%, Deductible does not apply	Age and frequency schedules may apply. 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	10%(X-Ray)/No Charge(Blood Work)	30%	None
	Imaging (CT/PET scans, MRIs)	No Charge	10%	30%	Pre-certification required for certain services. *See section General Information. 20% reduction in benefits for failure to pre-cert out-of-network or BlueCard services.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://www.ibx.com/preapproval	Generic drugs	Retail: \$10 copay (per 30-day supply) Mail: \$20 copay			Covers up to a 30-day supply (retail) and a 90-day supply (mail order). Note: Step Therapy and prior authorization (PA) may be required.
	Preferred brand	Retail: \$30 copay (per 30-day supply) Mail: \$60 copay			
	Non-preferred drugs	Retail: \$50 copay (per 30-day supply) Mail: \$100 copay			
	Specialty drugs (under Rx plan)	N/A	Same as non-specialty retail (see above)	N/A	This medical plan cost share amount is for specialty injectable or infusion therapy drugs covered by the medical benefit. These drugs are typically administered by a health care professional in an office or outpatient facility. Self administered specialty drugs follow the applicable retail prescription cost-share under the FutureScripts Specialty Pharmacy Program. Prior-authorization required. *See section Outpatient Services.
	Specialty drugs (medical plan)	No Charge	10%	30%	

*For more information about limitations and exceptions, see [plan](#) or policy document at www.ibx.com/LGBooklet

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If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	10%	30%	Pre-certification required. *See section General Information. 20% reduction in benefits for failure to pre-authorize out-of-network outpatient services or treatments.
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*For more information about limitations and exceptions, see [plan](#) or policy document at www.ibx.com/LGBooklet

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		a Drexel University Provider	an In-Network Provider	an Out-Of Network Provider	
	Physician/surgeon fees	No Charge	10%	30%	Pre-certification required. *See section General Information. 20% reduction in benefits for failure to pre-authorize out-of-network outpatient services or treatments.
If you need immediate medical attention	Emergency room care	\$100 copay /visit	\$100 copay /visit, Deductible does not apply	Covered at in-network level	None
	Emergency medical transportation	No Charge	10%	Covered at in-network level	None
	Urgent care	No Charge at St. Chris Pediatric Urgent Care	\$35 copay /visit, Deductible does not apply	30%	Your costs for urgent care are based on care received at a designated urgent care center or facility, not your physician's office. Costs may vary depending on where you receive care.
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	10%	30%	Pre-certification required. \$1,000 member penalty for failure to pre-authorize inpatient services or treatment for out-of-network care.
	Physician/surgeon fees	No Charge	10%	30%	Pre-certification required. \$1,000 member penalty for failure to pre-authorize inpatient services or treatment for out-of-network care.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Not Covered	\$30 copay /visit, Deductible does not apply	30%	Pre-certification required. 20% reduction in benefits for failure to pre-authorize out-of-network outpatient services or treatments.
	Inpatient services	Not Covered	10%	30%	Pre-certification required. \$1,000 member penalty for failure to pre-authorize inpatient services or treatment for out-of-network care.
If you are pregnant	Office visits	\$10 copay /visit	\$20 copay /visit, Deductible does not apply	30%	Office visit cost share applies to the first OB visit only. Depending on the type of services, a copayment or coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Pre-notification requested for maternity care.

*For more information about limitations and exceptions, see [plan](#) or policy document at www.ibx.com/LGBooklet

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		a Drexel University Provider	an In-Network Provider	an Out-Of Network Provider	
	Childbirth/delivery professional services	No Charge	10%	30%	Office visit cost share applies to the first OB visit only. Depending on the type of services, a copayment or coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Pre-notification requested for maternity care.
	Childbirth/delivery facility services	No Charge	10%	30%	Office visit cost share applies to the first OB visit only. Depending on the type of services, a copayment or coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Pre-notification requested for maternity care.
If you need help recovering or have other special health needs	Home health care	No Charge	10%	30%	Pre-certification required. 20% reduction in benefits for failure to pre-authorize out-of-network outpatient services or treatments.
	Rehabilitation services	No Charge	\$30 copay /visit, Deductible does not apply	30%	Pre-certification required. 20% reduction in benefits for failure to pre-authorize out-of-network outpatient services or treatments.
	Habilitation services	No Charge	\$30 copay /visit, Deductible does not apply	30%	Pre-certification required. 20% reduction in benefits for failure to pre-authorize out-of-network outpatient services or treatments.
	Skilled nursing care	Not Covered	10%	30%	Pre-certification required. \$1,000 member penalty for failure to pre-authorize inpatient services or treatment for out-of-network care.
	Durable medical equipment	Not Covered	10%	30%	Pre-certification required. 20% reduction in benefits for failure to pre-authorize out-of-network outpatient services or treatments.
	Hospice services	No Charge	10%	30%	Pre-certification required. \$1,000 member penalty for failure to pre-authorize inpatient services or treatment for out-of-network care.
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	Not Covered	None
	Children's glasses	Not Covered	Not Covered	Not Covered	None
	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 .)		
<ul style="list-style-type: none"> • Acupuncture • Hearing aids • Routine Eye care (adult) 	<ul style="list-style-type: none"> • Cosmetic Surgery • Infertility treatment • Routine foot care 	<ul style="list-style-type: none"> • Dental care (adult) • Long-term care • Weight loss programs
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
<ul style="list-style-type: none"> • Bariatric Surgery • Private-duty nursing 	<ul style="list-style-type: none"> • Chiropractic Care 	<ul style="list-style-type: none"> • Non-emergency care when traveling outside the U.S. See www.bcbsglobalcore.com

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your [coverage](#) after it ends. To contact the [plan](#) at 1-800-ASK-BLUE (TTY:711) or the contact information for those agencies is: For group health [coverage](#) subject to ERISA, contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform; For non-federal governmental group health [plans](#), contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565 or www.cciio.cms.gov. Church [plans](#) are not covered by the Federal COBRA continuation [coverage](#) rules. If the [coverage](#) is insured, you should contact your State Insurance regulator regarding possible rights to continuation [coverage](#) under State law. 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: Pennsylvania Insurance Department - 1-877-881-6388 - <http://www.insurance.pa.gov/Consumers>.

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 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.*-----

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)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The plan's overall deductible	\$300	■ The plan's overall deductible	\$300	■ The plan's overall deductible	\$300
■ Specialist copayment	\$10	■ Specialist copayment	\$10	■ Specialist copayment	\$10
■ Hospital (facility) copayment	\$0	■ Hospital (facility) copayment	\$0	■ Hospital (facility) copayment	\$0
■ Other coinsurance	100%	■ Other coinsurance	100%	■ Other coinsurance	100%
This EXAMPLE event includes services like: Specialist office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (<i>ultrasounds and blood work</i>) Specialist visit (<i>anesthesia</i>)		This EXAMPLE event includes services like: Primary care physician office visits (<i>including disease education</i>) Diagnostic tests (<i>blood work</i>) Prescription drugs Durable medical equipment (<i>glucose meter</i>)		This EXAMPLE event includes services like: Emergency room care (<i>including medical supplies</i>) Diagnostic test (<i>x-ray</i>) Durable medical equipment (<i>crutches</i>) Rehabilitation services (<i>physical therapy</i>)	
Total Example Cost	\$12,800	Total Example Cost	\$7,400	Total Example Cost	\$1,900
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles	\$0	Deductibles	\$0	Deductibles	\$0
Copayments	\$0	Copayments	\$740	Copayments	\$20
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$0
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$50	Limits or exclusions	\$0	Limits or exclusions	\$70
The total Peg would pay is	\$50	The total Joe would pay is	\$740	The total Mia would pay is	\$90

Note: These numbers assume the patient does not participate in the [plan's](#) wellness program. If you participate in the [plan's](#) wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-800-ASK-BLUE (TTY:711)

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

Language Assistance Services

Spanish: ATENCIÓN: Si habla español, cuenta con servicios de asistencia en idiomas disponibles de forma gratuita para usted. Llame al 1-800-275-2583 (TTY: 711).

Chinese: 注意：如果您讲中文，您可以得到免费的语言协助服务。致电 1-800-275-2583。

Korean: 안내사항: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-275-2583 번으로 전화하십시오.

Portuguese: ATENÇÃO: se você fala português, encontram-se disponíveis serviços gratuitos de assistência ao idioma. Ligue para 1-800-275-2583.

Gujarati: ઢયના: જો તમે જરાતી બોલતા હો, તો િનિઃશ્ચ ભાષા સહાય સેવાઓ તમારા માટ ઉપલ ધ છે. 1-800-275-2583 વા ડ .

Vietnamese: LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi sẽ cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn. Hãy gọi 1-800-275-2583.

Russian: ВНИМАНИЕ: Если вы говорите по-русски, то можете бесплатно воспользоваться услугами перевода. Тел.: 1-800-275-2583.

Polish UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-275-2583.

Italian: ATTENZIONE: Se lei parla italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-275-2583.

Arabic: ٲيؤغلا ؤءء اسملا ؤامءء ناف ،ٲيؤرلا ؤؤلا ؤءءء ؤنك اءا :ٲؤؤلءم 1-800-275-2583 . مؤؤرل صئا .ن اءملل ائل ؤءاءم

French Creole: ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-275-2583.

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga serbisyo na tulong sa wika nang walang bayad. Tumawag sa 1-800-275-2583.

French: ATTENTION: Si vous parlez français, des services d'aide linguistique-vous sont proposés gratuitement. Appelez le 1-800-275-2583.

Pennsylvania Dutch: BASS UFF: Wann du Pennsylvania Deitsch schwetzscht, kannscht du Hilf griege in dei eegni Schprooch unni as es dich ennich eppes koschte zellt. Ruf die Nummer 1-800-275-2583.

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German: ACHTUNG: Wenn Sie Deutsch sprechen, können Sie kostenlos sprachliche Unterstützung anfordern. Wählen Sie 1-800-275-2583.

Japanese: 備考：母国語が日本語の方は、言語アシスタンスサービス（無料）をご利用いただけます。1-800-275-2583へお電話ください。

Persian (Farsi):
ٲٲروص هٲا ءمءرة ؤامءء ،ٲيؤك یم ؤبءص ی سراف رگا :ءءوة 1-800-275-2583 ءرامءءاب ءءءابى مم هار ءامءى اربن اءىار ٲيؤرل ءامء

Navajo: D77 baa ak0n7n7zin: D77 saad bee y1n7[ti'go Diné Bizaad, saad bee 1k1'1n7da'1wo'd66', t'11 jiik'eh. H0d77lnih koj8' 1-800-275-2583.

Urdu:
ٲيؤم ؤءم ؤلءى كٲا ؤءى ؤلؤٲن اءو ءراٲا رگا :ءى ءرا كراء ءءوة 1-800-275-2583 . ٲيؤر ك ل اك .ٲيؤه بائسء ؤامءء ن واعم

Mon-Khmer, Cambodian: សូមមេ ្ត ចាប់--អមមណ្ឌ ៖ ្តបសិនេបើអនកនីយយក មន-ខែមរ ឬក ខែមរ ឆន់ន្តយៃជនកក នីឆមនជ្ជល់ជ្ជនដល់ខែ កអនកេ យកកិកៃថ្ល ៤ ទូរសព្ទខែទេលខ 1-800-275-2583 ។

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Discrimination is Against the Law

This Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. This Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

This Plan provides:

- Free aids and services to people with disabilities to communicate effectively with us, such as: qualified sign language interpreters, and written information in other formats (large print, audio, accessible electronic formats, other formats).
- Free language services to people whose primary language is not English, such as: qualified interpreters and information written in other languages.

If you need these services, contact our Civil Rights Coordinator. If you believe that This Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Civil Rights Coordinator. You can file a grievance in the following ways: In person or by mail: ATTN: Civil Rights Coordinator, 1901 Market Street, Philadelphia, PA 19103, By phone: 1-888-377-3933 (TTY: 711) By fax: 215-761-0245, By email: civilrightscoordinator@1901market.com. If you need help filing a grievance, our Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.