Skidmore College Group Health Plan BSNENY PPO

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

Coverage Period: 01/01/2014 - 12/31/2014

Coverage for: Single/Family | **Plan Type:** PPO

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 http://www.skidmore.edu/hr/benefits/benefitsprograminfo.php or by calling 518-580-5000.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	In-network providers: None Out-of-network providers: $200 Individual/$500 Family	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
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?	In-network providers: $1,500 Individual/$3,000 Family Out-of-network providers: $3,000 Individual/$6,000 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. See www.bsneny.com for a list of participating providers or call 1-800-888-1238.	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	Some of the services this plan doesn't cover are listed on page 5 in the Services Your Plan Does NOT Cover section under Excluded Services & Other Covered Services. See your policy or plan document for additional information about **excluded services**.

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** 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 **coinsurance** 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 in-network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$15 co-pay/visit	20% co-insurance	None
	Specialist visit	$30 co-pay/visit	20% co-insurance	None
	Other practitioner office visit	$30 co-pay/visit for chiropractor	20% co-insurance for chiropractor	Acupuncture covered under Alternative Health Services.
	Preventive care/screening/immunization	$0 co-pay/visit	20% co-insurance	Adult routine physical not covered Out-of-Network.
If you have a test	Diagnostic test (x-ray, blood work)	$0 co-pay/visit	20% co-insurance	None
	Imaging (CT/PET scans, MRIs)	$0 co-pay/visit	20% co-insurance	None

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.catamaranrx.com or call 1-800-510-8980.	Generic drugs	Retail: $10 co-pay Mail order: $20 co-pay	Not covered	Quantity Limits: Erectile Dysfunction, Acne/Cosmetic Products Exclude: Diaphrams, IUDs, Misc Contraceptives, Immunizations, Hemophilac Factors, Misc Syringes, Resp Therapy Supplies, All OTC's (except for DEA Schedule V), Liquid Nutritional Supplement, Smoking Deterrents, Hair Replacement Products Specialty drugs could be generic, preferred brand, or non-preferred brand. Please visit our website for a copy of our medication guide.
	Preferred brand drugs	Retail: $25 co-pay Mail Order: $50 co-pay. Plus you pay the difference in cost between the generic and brand drug	Not covered	
	Non-preferred brand drugs	Retail: $40 co-pay Mail Order: $80 co-pay	Not covered	
	Specialty drugs	Same as generic, preferred brand and no-preferred brand above	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$100 co-pay/visit	20% co-insurance	None
	Physician/surgeon fees	$0 co-pay/visit	20% co-insurance	None
If you need immediate medical attention	Emergency room services	$75 co-pay/visit	$75 co-pay/visit	Co-pay is waiver if admitted
	Emergency medical transportation	$50 co-pay/visit	$50 co-pay/visit	None
	Urgent care	$25 co-pay/visit	$25 co-pay/visit	None
If you have a hospital stay	Facility fee (e.g., hospital room)	$250 co-pay	20% co-insurance	One co-pay per person per calendar year (In-Network)
	Physician/surgeon fee	$0 co-pay/visit	20% co-insurance	None

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$15 co-pay/visit	20% co-insurance	None
	Mental/Behavioral health inpatient services	$250 co-pay	20% co-insurance	One co-pay per person per calendar year (In-Network)
	Substance use disorder outpatient services	$15 co-pay/visit	20% co-insurance	None
	Substance use disorder inpatient services	$250 co-pay	20% co-insurance	None
If you are pregnant	Prenatal and postnatal care	$15 co-pay/visit	20% co-insurance	For participating providers, cost share applies only to initial visit to determine pregnancy
	Delivery and all inpatient services	$250 co-pay	20% co-insurance	None
If you need help recovering or have other special health needs	Home health care	$30 co-pay/visit	20% co-insurance	Limited to 200 visits/calendar year (including Home Infusion Therapy)
	Rehabilitation services	$30 co-pay/visit	20% co-insurance	Physical, occupations and speech therapy limits to a combined total of 80 outpatient visits per calendar year
	Habilitation services	$30 co-pay/visit	20% co-insurance	None
	Skilled nursing care	$250 co-pay	20% co-insurance	None
	Durable medical equipment	$0 co-pay/visit	20% co-insurance	None
	Hospice service	$0 co-pay/visit	20% co-insurance	None
If your child needs dental or eye care	Eye exam	$0 co-pay/visit age 0-4; $30 co-pay age 5 and over	20% co-insurance	Member cost share may vary by plan. Limited to 1 exam every 2 years
	Glasses	See limitations and exceptions	See limitations and exceptions	Discounts may apply; limited to $150 every 2 years
	Dental check-up	$0 co-pay/visit	Not covered	Limited to 2 exams in 12 months.

Excluded Services & Other Covered Services:

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

- Cosmetic surgery
- Custodial care
- Hearing aids
- Long-term care
- Private-duty nursing
- Routine foot care

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

- Acupuncture
- Bariatric surgery
- Chiropractic care
- Infertility treatment, limited to $10,000 per family per calendar year
- Non-emergency care when traveling outside the United States
- Routine eye care (Adult)
- Weight Loss programs

This document contains only a partial description of the benefits, limitations, exclusions and other provisions of this health care plan. It is not a policy. It is a general overview only. It does not provide all the details of this coverage, including benefits, exclusions and policy limitations. In the event there are discrepancies between this document and the policy, the terms and conditions of the policy will govern.

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 518-580-5000. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 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 the plan at 518-580-5000 or contact BSNENY at 1-800-888-1238 or Catamaran at 1-800-510-8980.

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.

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

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.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $7,120
- **Patient pays** $420

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	$0
Copays	$270
Coinsurance	$0
Limits or exclusions	$150
Total	**$420**

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

- **Amount owed to providers:** $5,400
- **Plan pays** $4,710
- **Patient pays** $690

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	$0
Copays	$610
Coinsurance	$0
Limits or exclusions	$80
Total	**$690**

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**, **copayments**, and **coinsurance** 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 **copayments**, **deductibles**, and **coinsurance**. 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.