University of Minnesota Graduate Assistants and Dependent Plan 1

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.bluecrossmnonline.com or call toll-free 1-866-873-5943. 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 https://www.healthcare.gov/sbc-glossary or call toll-free 1-866-873-5943 to request a copy.

<table>
<thead>
<tr>
<th>Important Questions</th>
<th>Answers</th>
<th>Why this Matters:</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is the overall deductible?</td>
<td>$200 individual medical Out-of-Network</td>
<td>Generally, you must pay all the costs from providers up to the deductible amount before this plan begins to pay.</td>
</tr>
<tr>
<td></td>
<td>$600 family medical Out-of-Network</td>
<td></td>
</tr>
</tbody>
</table>
| Are there services covered before you meet your deductible? | Yes. Out of network Well-child care, prenatal care, Emergency room services, Emergency medical transportation, urgent care, and Durable medical equipment 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?   | $2,500 individual medical combined Network and Out-of-Network, None Family Pharmacy: $300 individual | The out-of-pocket limit is the most you could pay in a year for covered services. |
| 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. |
**Will you pay less if you use a network provider?**

Yes. See [https://www.bluecrossmn.com/umngo](https://www.bluecrossmn.com/umngo) or call toll-free 1-866-873-5943 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.

You may have to pay for services that aren’t preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.

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### Common Medical Event

<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>What you Will Pay</th>
<th>Limitations, Exceptions, &amp; Other Important Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you visit a health care provider's office or clinic</td>
<td>Primary care visit to treat an injury</td>
<td><strong>Network Provider (You will pay the least)</strong>&lt;br&gt;$10 office visit copay;&lt;br&gt;$5 Convenience Clinic copay&lt;br&gt;no charge for all other services</td>
<td>20% coinsurance&lt;br&gt;------none------</td>
</tr>
<tr>
<td></td>
<td>Specialist visit</td>
<td><strong>Out-of-Network Provider (You will pay the most)</strong>&lt;br&gt;20% coinsurance&lt;br&gt;------none------</td>
<td>You may have to pay for services that aren’t preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.</td>
</tr>
<tr>
<td></td>
<td>Preventive care/screening/Immunization</td>
<td>No charge&lt;br&gt;20% coinsurance for adult preventive services&lt;br&gt;No charge for well-child care services&lt;br&gt;20% coinsurance for Preventive care,20% coinsurance for other services</td>
<td></td>
</tr>
<tr>
<td>If you have a test</td>
<td>Diagnostic test (x-ray, blood work)</td>
<td>No charge&lt;br&gt;0% coinsurance; deductible does not apply&lt;br&gt;------none------</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Imaging (CT/PET scans, MRIs)</td>
<td>No charge&lt;br&gt;20% coinsurance&lt;br&gt;------none------</td>
<td></td>
</tr>
<tr>
<td>If you need drugs to treat your illness or condition. A Retail Pharmacy is any licensed pharmacy that you can physically enter to obtain a prescription drug. A Mail Service Pharmacy</td>
<td>Preferred generic drugs</td>
<td><strong>Network Provider (You will pay the least)</strong>&lt;br&gt;$10.00 copay/retail&lt;br&gt;$20.00 copay/mail service&lt;br&gt;$20.00 copay/90dayRx Retail</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Preferred brand drugs</td>
<td><strong>Out-of-Network Provider (You will pay the most)</strong>&lt;br&gt;$10.00 copay/retail&lt;br&gt;$25.00 copay/retail</td>
<td>Covers up to 34-day supply (retail prescription)&lt;br&gt;90-day supply (mail order or 90dayRx Retail prescription).&lt;br&gt;No coverage for mail order and 90dayRx Retail services from out-of-network providers.</td>
</tr>
</tbody>
</table>

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All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.
dispenses prescription drugs through the U.S. Mail. More information about prescription drug coverage is available at [www.myprime.com](http://www.myprime.com)

<table>
<thead>
<tr>
<th>Specialty drugs</th>
<th>Non-preferred drugs</th>
<th>Non-preferred generic drugs: $50.00 copay/retail $100.00 copay/mail service $100.00 copay/90dayRx Retail</th>
<th>Non-preferred brand drugs: $50.00 copay/retail $100.00 copay/mail service $100.00 copay/90dayRx Retail</th>
</tr>
</thead>
<tbody>
<tr>
<td>Specialty drugs</td>
<td>Refer to applicable prescription drug cost sharing</td>
<td>Not covered</td>
<td>Covers up to 34-day supply (Specialty Pharmacy Network Supplier prescription) No coverage for services from out-of-network providers.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>If you have outpatient surgery</th>
<th>Facility fee (e.g., ambulatory surgery center)</th>
<th>No charge</th>
<th>0% coinsurance; deductible does not apply</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physician/surgeon fees</td>
<td>No charge</td>
<td>20% coinsurance</td>
<td>------------------------------------------</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>If you need immediate medical attention</th>
<th>Emergency room care</th>
<th>$40.00 copay/visit</th>
<th>$40.00 copay/visit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency medical transportation</td>
<td>20% coinsurance</td>
<td>20% coinsurance; deductible does not apply</td>
<td>------------------------------------------</td>
</tr>
<tr>
<td>Urgent care</td>
<td>$10 office visit copay; 0% coinsurance for all other services</td>
<td>20% coinsurance</td>
<td>------------------------------------------</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>If you have a hospital stay</th>
<th>Facility fee (e.g., hospital room)</th>
<th>No charge</th>
<th>0% coinsurance; deductible does not apply</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physician/surgeon fee</td>
<td>No charge</td>
<td>20% coinsurance</td>
<td>------------------------------------------</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>If you need mental health, behavioral health, or substance abuse services</th>
<th>Outpatient services</th>
<th>$10 office visit copay; no charge for all other services</th>
<th>20% coinsurance; deductible does not apply</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient services</td>
<td>No charge</td>
<td>0% coinsurance</td>
<td>------------------------------------------</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>If you are pregnant</th>
<th>Office visits</th>
<th>No charge</th>
<th>0% coinsurance; deductible does not apply</th>
<th>Cost sharing does not apply to certain preventive services. Depending on the type of services, other cost sharing may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).</th>
</tr>
</thead>
<tbody>
<tr>
<td>Childbirth/delivery professional services</td>
<td>No charge</td>
<td>20% coinsurance</td>
<td>------------------------------------------</td>
<td>----------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Childbirth/delivery facility services</td>
<td>No charge</td>
<td>0% coinsurance; deductible does not apply</td>
<td>------------------------------------------</td>
<td>----------------------------------------------------------------------------------------------------------</td>
</tr>
</tbody>
</table>
### If you need help recovering or have other special health needs

<table>
<thead>
<tr>
<th>Service</th>
<th>Coverage</th>
<th>Cost Share</th>
<th>Limitation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home health care</td>
<td>No charge</td>
<td>0% coinsurance; deductible does not apply</td>
<td>Limit of 120 visits per benefit period when you use <a href="#">Network Providers</a>. Limit of 60 visits per benefit period when you use <a href="#">out-of-Network Providers</a>.</td>
</tr>
<tr>
<td>Rehabilitation services</td>
<td>No charge for occupational therapy No charge for physical therapy No charge for speech therapy</td>
<td>20% coinsurance for occupational therapy 20% coinsurance for physical therapy 20% coinsurance for speech therapy</td>
<td>---none---</td>
</tr>
<tr>
<td>Habilitation services</td>
<td>No charge for occupational therapy No charge for physical therapy No charge for speech therapy</td>
<td>20% coinsurance for occupational therapy 20% coinsurance for physical therapy 20% coinsurance for speech therapy</td>
<td>---none---</td>
</tr>
<tr>
<td>Skilled nursing care</td>
<td>No charge</td>
<td>0% coinsurance; deductible does not apply</td>
<td>Combined <a href="#">Network</a> and <a href="#">out-of-network</a>: 120 days per Plan Year.</td>
</tr>
<tr>
<td>Durable medical equipment</td>
<td>20% coinsurance</td>
<td>20% coinsurance</td>
<td>Limited to one wig per year for Alopecia Areata</td>
</tr>
<tr>
<td>Hospice service</td>
<td>No charge</td>
<td>20% coinsurance</td>
<td>---none---</td>
</tr>
</tbody>
</table>

### If your child needs dental or eye care

<table>
<thead>
<tr>
<th>Service</th>
<th>Coverage</th>
<th>Cost Share</th>
<th>Limitation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children's eye exam</td>
<td>No charge</td>
<td>0% coinsurance; deductible does not apply</td>
<td>---none---</td>
</tr>
<tr>
<td>Children's glasses</td>
<td>No charge</td>
<td>20% coinsurance</td>
<td>One pair of eyeglasses or contacts per benefit period.</td>
</tr>
<tr>
<td>Dental check-up</td>
<td>No charge</td>
<td>Not covered</td>
<td></td>
</tr>
</tbody>
</table>

### 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 (unless for removal of port wine stain, reconstructive surgery)
- Long-term care
- Dental care (Adult)
- Private-duty nursing (as required by law)
- Routine foot care
- 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 (as required by law)
- Infertility treatment
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)

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, extension 61565 or www.cciio.cms.gov. Other options to continue coverage are available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit http://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: your Claims Administrator by calling toll-free 1-866-873-5943 or if you are covered under a plan offered by the State Health Plan, a city, county, school district, or Service Coop, you may contact the Department of Health and Human Services Health Insurance team at 888-393-2789.

Does this Coverage 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 Coverage Meet the Minimum Value Standard? 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 MNsure/the Marketplace.

Notice of Nondiscrimination Practices
Effective July 18, 2016

Blue Cross and Blue Shield of Minnesota and Blue Plus (Blue Cross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or gender. Blue Cross does not exclude people or treat them differently because of race, color, national origin, age, disability, or gender.

Blue Cross provides resources to access information in alternative formats and languages:
- Auxiliary aids and services, such as qualified interpreters and written information available in other formats, are available free of charge to people with disabilities to assist in communicating with us.
- Language services, such as qualified interpreters and information written in other languages, are available free of charge to people whose primary language is not English.

If you need these services, contact us at 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711.

If you believe that Blue Cross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or gender, you can file a grievance with the Nondiscrimination Civil Rights Coordinator
- by email at: Civil.Rights.Cood@bluecrossmn.com
- by mail at: Nondiscrimination Civil Rights Coordinator
  Blue Cross and Blue Shield of Minnesota and Blue Plus
  M495
Grievance forms are available by contacting us at the contacts listed above, by calling 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711. If you need help filing a grievance, assistance is available by contacting us at the numbers listed above.

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
- by telephone at: 1-800-368-1019 or 1-800-537-7697 (TDD)
- or by mail at: U.S. Department of Health and Human Services
  200 Independence Avenue SW
  Room 509F, HHH Building
  Washington, DC 20201


Language Access Services:

This information is available in other languages. Free language assistance services are available by calling the toll free number below. For TTY, call 711.

- Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al 1-855-903-2583. Para TTY, llame al 711.
- Haddii aad ku hadasho Soomaali, adigu waxaad heli kartaa caawimo luqad lacag la'aa ah. Wac 1-866-251-6736. Markay tahay dad maqalku ku adag yahay (TTY), wac 711.
- Afaan Oromo dubbattu yoo ta’ee, tajaajila gargaarsa afaan hiikuu kaffalii malee. Argachuu 1-855-315-4016 bilbila. TTY dhaaf, 711 bilbila.
- 如果您說中文，我們可以為您提供免費的語言協助服務。請撥打 1-855-315-4017。聽語障專 (TTY)，請拨打 711。
- Если Вы говорите по-русски, Вы можете воспользоваться бесплатными услугами переводчика. Звоните 1-855-315-4028. Для использования телефонного аппарата с текстовым выходом звоните 711.
- Si vous parlez français, des services d'assistance linguistique sont disponibles gratuitement. Appelez le +1-855-315-4029. Pour les personnes malentendantes, appelez le 711.
- 한국어를 사용하시는 경우, 무료 언어 지원 서비스가 제공됩니다. 1-855-904-2583 으로 전화하십시오. TTY 사용자는 711 로 전화하십시오.
- 言語障害者である場合、無料の言語支援サービスをご利用いただけます。1-866-356-2423 または TTY、1-800-368-1019 をご利用ください。

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To see examples of how this plan might cover costs for a sample medical situation, see the next page.
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 network prenatal care and a hospital delivery)

- The plan’s overall deductible: $0
- Specialist copayment: $10
- Hospital (facility) coinsurance: 0%
- 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)

**Total Example Cost**: $12,800

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

| Deductibles | $0 |
| Copayments  | $0 |
| Coinsurance | $1,900 |

**What isn’t covered**

- Limits or exclusions: $60

**The total Peg would pay is**: $1,960

Managing Joe’s type 2 Diabetes
(a year of routine network care of a well-controlled condition)

- The plan’s overall deductible: $0
- Specialist copayment: $10
- Hospital (facility) coinsurance: 0%
- 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)

**Total Example Cost**: $7,400

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

| Deductibles | $0 |
| Copayments  | $200 |
| Coinsurance | $400 |

**What isn’t covered**

- Limits or exclusions: $60

**The total Joe would pay is**: $660

Mia’s Simple Fracture
(network emergency room visit and follow up care)

- The plan’s overall deductible: $0
- Specialist copayment: $10
- Hospital (facility) coinsurance: 0%
- 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)

**Total Example Cost**: $1,900

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

| Deductibles | $0 |
| Copayments  | $10 |
| Coinsurance | $200 |

**What isn’t covered**

- Limits or exclusions: $60

**The total Mia would pay is**: $210

The total patient would pay amount assumes the patient is not using funds from a Flexible Spending Account (FSA), Health Savings Account (HSA), or an integrated Health Reimbursement Account (HRA), including an integrated HRA funded through a Voluntary Employee Beneficiary Association (VEBA-HRA). Account balances may provide you funds to help cover out-of-pocket expenses.

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.

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