Coverage for: Single or Multi Plan Type: IND POS

Coverage Period: 01/01/2026 - 12/31/2026



The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> 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 <a href="www.lablue.com">www.lablue.com</a> or call 1-800-495-2583. For general definitions of common terms, such as <a href="allowed amount">allowed amount</a>, <a href="balance billing">balance billing</a>, <a href="coinsurance">coinsurance</a>, <a href="coinsurance">copayment</a>, <a href="deductible">deductible</a>, <a href="provider">provider</a> or other <a href="underlined">underlined</a> terms see the Glossary.

You can view the Glossary at <a href="https://www.healthcare.gov/sbc-glossary">www.healthcare.gov/sbc-glossary</a> or call 1-800-495-2583 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Enhanced Tier 1 & Tier 1: For network providers \$800 individual or \$2,400 family; for out-of-network providers \$9,600 individual or \$28,800 family.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. <u>Preventive Care</u> and Wellness are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <u>deductibles</u> for specific services?	Yes. \$50 for pediatric dental. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific <b>deductible</b> amount before this <b>plan</b> begins to pay for these services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Enhanced Tier 1 & Tier 1: For network providers \$3,350 individual / \$6,700 family; for outof-network providers \$27,300 individual / \$54,600 family.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> 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 <u>network provider</u> ?	Yes. See <u>www.lablue.com</u> or call <b>1-800-495-2583</b> for a list of <u>network providers</u> .	You pay the least if you use a <u>provider</u> in the Enhanced Tier 1 <u>network</u> . You pay more if you use a <u>provider</u> in the Tier 1 <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

Date Generated: 9/29/2025 01MK5160 R01/21 1 of 7



All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

†Deductible does not apply.

Tueductible does not apply.			Mile of March Mills	D	
			What You Will		
Common Medical Event	Services You May Need	In-Network Enhanced Tier 1 Provider (You will pay the least)	In-Network Tier 1 Provider	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	10% <u>Coinsurance</u>	10% <u>Coinsurance</u>	40% <u>Coinsurance</u>	If you have a <u>copayment plan</u> , the PCP <u>copayment</u> may be reduced or waived when services are rendered by a Quality Blue <u>Provider</u> . On eligible <u>plan</u> s, you may receive up to 2 \$0 PCP Virtual Visits (includes PCP, Urgent Care, and Behavioral Health visits).
	Specialist Visit	10% Coinsurance	10% Coinsurance	40% Coinsurance	None
	Preventive care/screening /immunization	No charge. †	No charge. †	40% Coinsurance	Prostate Cancer Screening, Colorectal Cancer Screening, Flexible Sigmoidoscopy, Colonoscopy, Abdominal Aortic Aneurysm Screening, Mammography, Osteoporosis Screening, Routine Pap Smear, Autism Screening, Developmental Screening, Hearing Screening, Lead Screening, Tuberculosis Screening, Vision Screening. For more information about Preventive Care & Wellness limitations and exceptions, see the brochure at <a href="https://www.lablue.com/preventive">https://www.lablue.com/preventive</a> .  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)	10% Coinsurance	10% Coinsurance	40% Coinsurance	May be required to obtain authorization.
	Imaging (CT/PET scans, MRIs)	10% Coinsurance	10% Coinsurance	40% Coinsurance	Must obtain authorization

		What You Will Pay			
Common Medical Event	Services You May Need	In-Network Enhanced Tier 1 Provider (You will pay the least)	In-Network Tier 1 Provider	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://www.lablue.com/pharmacy-2tier-formulary2026	Tier 1 - Typically Generic Drugs	10% <u>Coinsurance</u>	10% <u>Coinsurance</u>	10% <u>Coinsurance</u>	This plan has a 2-tier pharmacy benefit. This chart shows what you will typically pay for Generic, Preferred Brand, Non-Preferred Brand, and Specialty Drugs. What you will ultimately pay for drugs will depend on the Tier assigned to that drug. More information about prescription drug coverage is available at http://www.lablue.com/pharmacy-2tier-formulary2026.
	Tier 2 - Typically Preferred Brand Drugs	30% <u>Coinsurance</u>	30% Coinsurance	30% Coinsurance	See Drug Tier 1 Limitations, Exceptions, & Other Important Information.
	Tier 3 - Typically Non-Preferred Brand Drugs	30% <u>Coinsurance</u>	30% Coinsurance	30% Coinsurance	See Drug Tier 1 Limitations, Exceptions, & Other Important Information.
	Tier 4 - Typically Specialty Drugs	30% Coinsurance	30% Coinsurance	30% Coinsurance	See Drug Tier 1 Limitations, Exceptions, & Other Important Information.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% <u>Coinsurance</u>	10% Coinsurance	40% Coinsurance	Must obtain authorization. Failure to do so may result in a 30% penalty.
	Physician/Surgeon Fees	10% Coinsurance	10% <u>Coinsurance</u>	40% Coinsurance	Must obtain authorization. Failure to do so may result in a 30% penalty.
If you need immediate medical attention	Emergency room care	10% <u>Coinsurance</u>	10% <u>Coinsurance</u>	10% Coinsurance	Balance billing prohibited.
	Emergency medical transportation	10% <u>Coinsurance</u>	10% Coinsurance	40% Coinsurance	What you will pay for OON emergency ambulance services may be less in some cases. Balance billing may be prohibited.
	Urgent care	10% Coinsurance	10% Coinsurance	40% Coinsurance	None

		What You Will Pay			
Common Medical Event	Services You May Need	In-Network Enhanced Tier 1 Provider (You will pay the least)	In-Network Tier 1 Provider	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>Coinsurance</u>	10% Coinsurance	40% Coinsurance	Must obtain authorization
	Physician/surgeon fees	10% <u>Coinsurance</u>	10% Coinsurance	40% Coinsurance	None
If you need mental health, behavioral health or substance abuse services	Mental/Behavioral health outpatient services	10% Coinsurance	10% Coinsurance	40% Coinsurance	May be required to obtain authorization.
	Mental/Behavioral health inpatient services	10% Coinsurance	10% Coinsurance	40% Coinsurance	Must obtain authorization
	Substance use disorder inpatient services	10% Coinsurance	10% Coinsurance	40% Coinsurance	Must obtain authorization
	Substance use disorder outpatient services	10% Coinsurance	10% Coinsurance	40% Coinsurance	May be required to obtain authorization.
If you are pregnant	Office visits	10% Coinsurance	10% Coinsurance	40% Coinsurance	None
	Childbirth/delivery professional services	10% Coinsurance	10% Coinsurance	40% Coinsurance	None
	Childbirth/delivery facility services	10% <u>Coinsurance</u>	10% Coinsurance	40% Coinsurance	None

		What You Will Pay			
Common Medical Event	Services You May Need	In-Network Enhanced Tier 1 Provider (You will pay the least)	In-Network Tier 1 Provider	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need help recovering	Home health care	10% Coinsurance	10% Coinsurance	40% Coinsurance	Must obtain authorization
or have other special health needs	Rehabilitation services	10% <u>Coinsurance</u>	10% Coinsurance	40% Coinsurance	None
	Habilitation services	10% <u>Coinsurance</u>	10% <u>Coinsurance</u>	40% Coinsurance	None
	Skilled nursing care	10% <u>Coinsurance</u>	10% Coinsurance	40% Coinsurance	Must obtain authorization
	Durable medical equipment	10% <u>Coinsurance</u>	10% <u>Coinsurance</u>	40% Coinsurance	May be required to obtain authorization
	Hospice services	10% Coinsurance	10% Coinsurance	40% Coinsurance	Must obtain authorization
If your child needs dental or eye care	Children's eye exam	No charge	No charge	100% <u>Coinsurance</u>	These services are for members under the age of nineteen (19). Members who attain age 19 during a Policy Year will continue to have these Benefits until the end of that Policy Year.
	Children's glasses	No charge	No charge	100% <u>Coinsurance</u>	These services are for members under the age of nineteen (19). Members who attain age 19 during a Policy Year will continue to have these Benefits until the end of that Policy Year.
	Children's dental check-up	No charge	No charge	No charge	These services are for members under the age of nineteen (19). Members who attain age 19 during a Policy Year will continue to have these Benefits until the end of that Policy Year.

#### **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
 Bariatric surgery
 Cosmetic surgery
 Dental care (Adult)
 Expected abortions (except when the life of the mother is endangered)
 Infertility treatment
 Long-term care
 Routine eye care (Adult)
 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)

Chiropractic care	Non-emergency care when traveling outside the United	Private-Duty Nursing
Hearing aids	States	

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: Louisiana Department of Insurance, Office of Consumer Services, P.O. Box 94214, Baton Rouge La 70804-9214 or call 1-800-259-5300. 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 <a href="https://www.Healthcare.gov">www.Healthcare.gov</a> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u> or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact Louisiana Department of Insurance, Office of Consumer Services, P.O. Box 94214, Baton Rouge La 70804-9214 or call 1-800-259-5300.

#### 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 Minimum Value Standards? Not Applicable

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 1-800-495-2583.

Tagalog(Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-495-2583.

Chinese(中文): 如果需要中文的帮助,请拨打这个号码 1-800-495-2583.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-495-2583.

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

#### About these Coverage Examples:



**Total Example Cost** 

This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

¢5 600

#### Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> </ul>	\$800
<ul> <li>Specialist coinsurance</li> </ul>	10%
<ul> <li>Hospital (facility) coinsurance</li> </ul>	10%
Other <u>coinsurance</u>	10%

#### This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Service
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

In this example, Peg would pay:			
Cost Sharing			
Deductibles	\$800		
Copayments	\$0		
Coinsurance	\$1,180		
What isn't covered			
Limits or exclusions	\$60		
The total Peg would pay is	\$2,040		

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

<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> </ul>	\$800
<ul> <li>Specialist coinsurance</li> </ul>	10%
<ul> <li>Hospital (facility) coinsurance</li> </ul>	10%
Other coinsurance	10%

#### This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

\$12,700

Total Example Cost

Durable medical equipment (*glucose meter*)

Total Example Cost	\$5,000		
In this example, Joe would pay:			
Cost Sharing			
Deductibles	\$800		
Copayments	\$0		
Coinsurance	\$1,140		
What isn't covered			
Limits or exclusions	\$60		
The total Joe would pay is	\$2,000		

#### Mia's Simple Fracture

(in-network emergency room and follow up care)

• The <u>plan's</u> overall <u>deductible</u>	\$800
• Specialist coinsurance	10%
Hospital (facility) coinsurance	10%
Other coinsurance	10%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (*x-ray*)

Total Example Cost

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	Ψ2,000		
In this example, Mia would pay:			
Cost Sharing			
Deductibles	\$800		
Copayments	\$0		
Coinsurance	\$200		
What isn't covered			
Limits or exclusions	\$0		
The total Mia would pay is	\$1,000		

\$2 800

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

# Nondiscrimination Notice

Discrimination Is Against the Law

age, disability or sex. Louisiana Blue does not exclude people or treat them less favorably because of race, color, comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, Blue Cross and Blue Shield of Louisiana and its subsidiaries, HMO Louisiana, Inc. and Southern National Life, national origin, age, disability or sex.

Louisiana Blue and its subsidiaries:

- Provide people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provide free language services to people whose primary language is not English, which may include
- Qualified interpreters
- Information written in other languages

assistance services, you can call the Customer Service number on the back of your ID card or email MeaningfulAccessLanguageTranslation@lablue.com. If you are hearing impaired call 1-800-711-5519 (TTY 711). If you need reasonable modifications, appropriate auxiliary aids and services, or language

following steps: in another way on the basis of race, color, national origin, age, disability or sex, you have the right to take the If you believe that Louisiana Blue or one of its subsidiaries failed to provide these services or discriminated

If you are fully insured through Louisiana Blue or one of its subsidiaries, file a grievance in person or by mail, fax or email.

Section 1557 Coordinator In Person: 5525 Reitz Ave. Baton Rouge, LA 70809 Mail: P. O. Box 98012, Baton Rouge, LA 70898-9012 Phone: (225) 298-7238 or 1-800-711-5519 (TTY 711) Fax: (225) 298-7240

Email: Section1557Coordinator@lablue.com

2 If your employer sponsors a self-funded health plan and Louisiana Blue only serves as the Claims www.lablue.com/checkmyplan. if your plan is fully insured by Louisiana Blue or self-funded and sponsored by your employer, go to Administrator, contact your employer or your company's Human Resources Department. To determine

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: Whether you are fully insured or covered by a self-funded health plan, you can file a civil rights complaint with the

Phone: 1-800-368-1019, 1-800-537-7697 (TDD) Mail: 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, D.C. 2020

This notice is available at www.lablue.com.

Blue Cross and Blue Shield of Louisiana and its subsidiaries, HMO Louisiana Inc. and Southern National Life Insurance Company Inc., are independent licensees of the Blue Cross Blue Shield Association

## NOTICE

1-800-495-2583. Hearing-impaired customers call 1-800-711-5519 (TTY 711). Free language assistance services and auxiliary aids are available. If needed, please call the Customer Service number at

Servicio de Atención al Cliente al 1-800-495-2583. Los clientes con discapacidad auditiva pueden llamar al Tiene a su disposición servicios de asistencia lingüística y ayudas auxiliares gratuitas. Si necesita ayuda, llame 1-800-711-5519 (TTY 711).

numéro du service client au 1-800-495-2583. Les clients malentendants peuvent appeler le 1-800-711-5519 (ATS 711). Des services d'assistance linguistique gratuits et des aides auxiliaires sont disponibles. Si nécessaire, veuillez appeler le

1-800-495-2583. Khách hàng khiếm thính vui lòng gọi 1-800-711-5519 (TTY 711). Có sẵn dịch vụ hỗ trợ ngôn ngữ miễn phí và các phương tiện hỗ trợ. Nếu cần, vui lòng gọi Dịch vụ khách hàng theo số

1-800-711-5519 (TTY 711) • 免费提供语言协助服务和辅助工具。如有需要,请拨打客户服务电话 1-800-495-2583。听障客户请拨打

تتوفر خدمات مساعدة لغوية ووسائل مساعدة إضافية مجانية. وفي حال الحاجة إلى هذه الخدمات، يُرجى الاتصال بخدمة العملاء على الرقم 713-258-495-1. يُرجى من العملاء ذوي الإعاقة السمعية الاتصال على الرقم 711-5519-700-1 (خدمة الهاتف النصي 711).

sa 1-800-711-5519 (TTY 711). numero ng Serbisyo sa Customer sa 1-800-495-2583. Para sa mga customer na may kapansanan sa pandinig, tumawag Mayroong mga libreng serbisyo sa tulong sa wika at karagdagang tulong. Kung kailangan ito, mangyaring tawagan ang

전화하십시오. 1-800-495-2583으로 전화해 주시기 바랍니다. 청각 장애가 있는 고객은 1-800-711-5519(TTY 711)로 무료 언어 지원 서비스와 보조 도구를 이용하실 수 있습니다. 필요한 경우 고객 서비스 번호

ao Cliente no telefone 1-800-495-2583. Clientes com deficiência auditiva devem ligar para 1-800-711-5519 (TTY 711). Serviços de assistência de idioma e demais auxílios disponíveis gratuitamente. Se necessário, ligue para o Atendimento

ມີບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ ແລະ ເຄື່ອງຊ່ວຍເສີມຟຣີ. ຖ້າຕ້ອງການ, ກະວຸນາໂທຫາບໍລິການລູກຄ້າ ທີ່ເບີ 1-800-495-2583. ລູກຄ້າທີ່ຜິການຫູ ໃຫ້ໂທຫາ 1-800-711-5519 (TTY 711).

号1-800-495-2583までお電話ください。聴覚に障害のあるお客様は、1-800-711-5519 (TTY 711)までお電話ください。 無料の言語アシスタンスサービスと介助用補助具をご利用いただけます。必要な場合は、カスタマーサービス番

زبان کے سلسلے میں مفت معاونت کی سہولیات اور اضافی معاونتیں دستیاب ہیں. ضرورت پڑنے پر کسٹمر سروس سے ان نمبر پر رابطہ کریں: 710-45-111) 1-800-495-2583. سماعت کی کمی کے شکار افراد اس نمبر پر کال کریں: 711-5519-100-1 (711)

1-800-711-5519 (TTY 711). sich dazu telefonisch an den Kundenservice unter 1-800-495-2583. Sollten Sie schwerhörig sein, wählen Sie bitte die Bei Bedarf stehen Ihnen kostenlose Sprachhilfen und andere unterstützende Dienste zur Verfügung. Bitte wenden Sie

خدمات کمک زبانی رایگان و ابزارهای کمکی جانبی در دسترس هستند. در صورت نیاز، لطفاً با «خدمات مشتریان» به شماره 2583-495-490-1-000 تماس بگیرید. مشتریان کمشنوا با 711-5519-711) -801 بگیرند.

нарушениями слуха — 1-800-711-5519 (ТТҮ 711). необходимости позвоните в службу поддержки клиентов по номеру 1-800-495-2583. Телефон для клиентов с Мы предоставляем бесплатные услуги языковой поддержки и вспомогательное оборудование. При

มีบริการช่วยเหลือด้านภาษาและเครื่องสนับสนุนฟรี หากจำเป็น โปรดโทรติดต่อฝ่ายบริการลูกค้าได้ที่หมายเลข 1-800-495-2583 ลูกค้า ที่มีความบกพร่องทางการได้ยิน โปรดโทรไปที่หมายเลข 1-800-711-5519 (TTY 711)