




Wyoming Educators' Benefit Trust: Plan 3 with Dental

Coverage for: ~~Single~~ Type: Traditional

 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, call 1-800-442-2376 or visit www.wyomingbluebenefits.com. 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 1-800-442-2376 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$1,000 per person / \$2,000 per 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 the <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. In-network <u>preventive care</u> , dental exams/cleanings, prescription drugs and services subject to a <u>copayment</u> are not subject to the <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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	Yes. \$50 / person, \$100 / family for dental care. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	Medical: \$2,500 per person / \$5,000 per family. Rx: \$1,500 per person not to exceed a combined maximum of \$7,150 per person/ \$14,300 per 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 <u>out-of-pocket limit</u> ?	<u>Premiums</u> , <u>balance billing</u> charges, sanctions, reductions and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See http://provider.bcbswy.com or call 1-800-442-2376 for a list of participating <u>providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's 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> .



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
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$35 copayment per visit Deductible does not apply.	\$35 copayment per visit Deductible does not apply.	Copayment applies to office visit only, related services are subject to deductible and 20% coinsurance . Teladoc consultations covered at 100%.
	Specialist visit	\$35 copayment per visit Deductible does not apply.	\$35 copayment per visit Deductible does not apply.	Copayment applies to office visit only, related services are subject to deductible and 20% coinsurance .
	Preventive care/ screening/immunization	No Charge. Deductible does not apply.	20% coinsurance	Benefits include but are not limited to those recommended by the USPSTF (A & B only), CDC Advisory Committee on Immunization Practices, and the HRSA for women's and children's preventive care. An additional \$50 per calendar year benefit is available for the employee and spouse for limited preventive screening services. One colonoscopy, at a participating provider , payable at 100% of allowable, prior to age 50. You may have to pay for services that aren't preventive. Ask your provider if these services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	20% coinsurance	-----None-----
	Imaging (CT/PET scans, MRIs)	20% coinsurance	20% coinsurance	When multiple MRI/MRT/ MRA's are performed on the same day, benefits for the technical component will be subject to a 50% reduction for each MRI/MRT/MRA after the first.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.bcbswy.com/st17	Generic drugs (Tier 1)	\$15 copayment per 30 day supply retail \$30 copayment per 90 day supply mail order Deductible does not apply.	Not Covered	Covers up to a 90 day supply retail and mail order. Prescription copayments are limited to \$1,500 maximum out-of-pocket per member per year.
	Preferred brand drugs (Tier 2)	\$40 copayment per 30 day supply retail \$80 copayment per 90 day supply mail order Deductible does not apply.	Not Covered	Covers up to a 90 day supply retail and mail order. Prescription copayments are limited to \$1,500 maximum out-of-pocket per member per year.
	Non-preferred brand drugs (Tier 3)	\$60 copayment per 30 day supply retail \$120 copayment per 90 day supply mail order Deductible does not apply.	Not Covered	Covers up to a 90 day supply retail and mail order. Prescription copayments are limited to \$1,500 maximum out-of-pocket per member per year.
	Specialty drugs (Tier 4)	20% coinsurance Deductible does not apply.	Not Covered	Must have pre-certification by Blue Cross Blue Shield of Wyoming. Members not meeting the pre-certification criteria after the first fill will be responsible for a 50% coinsurance . Member cost share for the 50% reduction will not apply toward the plan's coinsurance maximum.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	20% coinsurance	For surgeries performed in an office setting or at an ambulatory surgery center, the coinsurance may be reduced.
	Physician/surgeon fees	20% coinsurance	20% coinsurance	For surgeries performed in an office setting or at an ambulatory surgery center, the coinsurance may be reduced.
If you need immediate medical attention	Emergency room care	20% coinsurance	20% coinsurance	-----None-----
	Emergency medical transportation	20% coinsurance	20% coinsurance	-----None-----
	Urgent care	\$35 copayment per visit Deductible does not apply.	\$35 copayment per visit Deductible does not apply.	Copayment applies to office visit only, related services are subject to deductible and 20% coinsurance

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Failure to obtain pre-admission review may result in a denial or reduction in coverage.
	Physician/surgeon fees	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Failure to obtain pre-admission review may result in a denial or reduction in coverage.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% <u>coinsurance</u>	20% <u>coinsurance</u>	-----None-----
	Inpatient services	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Failure to obtain pre-admission review may result in a denial or reduction in coverage.
If you are pregnant	Office visits	\$35 <u>copayment</u> per visit <u>Deductible</u> does not apply.	\$35 <u>copayment</u> per visit <u>Deductible</u> does not apply.	<u>Copayment</u> applies to office visit only, related services are subject to <u>deductible</u> and 20% <u>coinsurance</u> . Maternity services not covered for dependent daughters.
	Childbirth/delivery professional services	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Maternity services not covered for dependent daughters.
	Childbirth/delivery facility services	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Maternity services not covered for dependent daughters.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	0% coinsurance	0% coinsurance	Must have pre-certification by Case Management. Failure to obtain pre-certification may result in a denial or reduction in coverage.
	Rehabilitation services	20% coinsurance	20% coinsurance	Must have pre-certification by Case Management. Failure to obtain pre-certification may result in a denial or reduction in coverage. Rehabilitation benefit is limited to specific diagnoses, see plan document for full detail. Inpatient rehabilitation is limited to patients that are able to participate in at least 5 hours of therapy. Outpatient cardiac rehabilitation is limited to 3 sessions per week with a maximum of 36 sessions per lifetime. Outpatient physical, occupational, and/or speech therapy have a combined 30 visit limit per illness or injury.
	Habilitation services	Not Covered	Not Covered	-----None-----
	Skilled nursing care	20% coinsurance	20% coinsurance	Must have pre-certification by Case Management. Failure to obtain pre-certification may result in a denial or reduction in coverage. Limited to 90 days maximum per calendar year. Extended Care Facility services are limited to 45 days per lifetime.
	Durable medical equipment	20% coinsurance	20% coinsurance	Some items require pre-certification. Failure to obtain pre-certification may result in a denial or reduction in coverage.
	Hospice services	0% coinsurance	0% coinsurance	Must have pre-certification by Case Management. Failure to obtain pre-certification may result in a denial or reduction in coverage. Inpatient hospice limited to 180 days per lifetime for terminally ill individuals with a life expectancy of no greater than 6 months.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	-----None-----
	Children's glasses	Not Covered	Not Covered	-----None-----
	Children's dental check-up	No Charge. <u>Deductible</u> does not apply.	No Charge. <u>Deductible</u> does not apply.	Limited to 2 exams per calendar year.

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u> .)		
<ul style="list-style-type: none"> • Acupuncture • Cosmetic surgery • Habilitation services 	<ul style="list-style-type: none"> • Hearing aids • Long-term care • Routine eye care (Adult) 	<ul style="list-style-type: none"> • Routine eye care (Child) • Routine foot care • Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)		
<ul style="list-style-type: none"> • Bariatric surgery - Requires prior approval • Chiropractic care - Limited to 30 visits per calendar year 	<ul style="list-style-type: none"> • Dental care (Adult) - Limited to 2 exams per calendar year • Infertility treatment - Limited to the correction of the condition causing infertility 	<ul style="list-style-type: none"> • Non-emergency care when traveling outside the U.S. • Private-duty nursing - Limited to inpatient services provided by an RN

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: Blue Cross Blue Shield of Wyoming at 800-442-2376, the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. 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: the Claim Supervisor - Blue Cross Blue Shield of Wyoming at 1-800-442-2376 or www.wyomingblue.com.

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)

- The [plan's](#) overall [deductible](#) \$1,000
- [Specialist copayment](#) \$35
- Hospital (facility) [coinsurance](#) 20%
- 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:

<i>Cost Sharing</i>	
Deductibles	\$1,000
Copayments	\$40
Coinsurance	\$1,500
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$2,600

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$1,000
- [Specialist copayment](#) \$35
- Hospital (facility) [coinsurance](#) 20%
- 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:

<i>Cost Sharing</i>	
Deductibles	\$1,000
Copayments	\$1,100
Coinsurance	\$300
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Joe would pay is	\$2,460

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$1,000
- [Specialist copayment](#) \$35
- Hospital (facility) [coinsurance](#) 20%
- 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:

<i>Cost Sharing</i>	
Deductibles	\$1,000
Copayments	\$70
Coinsurance	\$100
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,170

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



This Notice is Being Provided as Required by the Affordable Care Act

Translation Services

<p>If you, or someone you're helping, has questions about Blue Cross Blue Shield of Wyoming, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 800-442-2376.</p>	<p>Se tu o qualcuno che stai aiutando avete domande su Blue Cross Blue Shield of Wyoming, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare 800-442-2376.</p>
<p>Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Blue Cross Blue Shield of Wyoming, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 800-442-2376.</p>	<p>Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Blue Cross Blue Shield of Wyoming, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 800-442-2376.</p>
<p>如果您，或是您正在協助的對象，有關於[插入SBM項目的名稱 Blue Cross Blue Shield of Wyoming]方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話 [在此插入數字800-442-2376]。</p>	<p>Jika Anda, atau seseorang yang Anda tolong, memiliki pertanyaan tentang Blue Cross Blue Shield of Wyoming, Anda berhak untuk mendapatkan pertolongan dan informasi dalam Bahasa Anda tanpa dikenakan biaya. Untuk berbicara dengan seorang penerjemah, hubungi 800-442-2376.</p>
<p>Falls Sie oder jemand, dem Sie helfen, Fragen zum Blue Cross Blue Shield of Wyoming haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 800-442-2376.</p>	<p>ご本人様、またはお客様の身の回りの方でも、Blue Cross Blue Shield of Wyoming についてご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合、800-442-2376 までお電話ください。</p>
<p>Kung ikaw, o ang iyong tinutulungan, ay may mga katanungan tungkol sa Blue Cross Blue Shield of Wyoming, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 800-442-2376.</p>	<p>यदि तपाईं आफ्ना लागि आफैँ आवेदनको काम गर्दै, वा कसैलाई मद्दत गर्दै हुनुहुन्छ, Blue Cross Blue Shield of Wyoming बारे प्रश्नहरू छन् भने आफ्नो मातृभाषामा निःशुल्क सहायता वा जानकारी पाउने अधिकार छ। दोभाषे (इन्टरप्रेटर) सँग कुरा गर्नुपर्ने 800-442-2376 मा फोन गर्नुहोस्।</p>
<p>Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Blue Cross Blue Shield of Wyoming, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 800-442-2376.</p>	<p>اگر شما، یا کسی که شما به او کمک میکنید، سوال در مورد Blue Cross Blue Shield of Wyoming داشته باشید، حق این را دارید که کمک و اطلاعات به زبان خود را به طور رایگان دریافت نمایید. 800-442-2376 تماس حاصل نمایید.</p>
<p>만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Blue Cross Blue Shield of Wyoming 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 800-442-2376 로 전화하십시오.</p>	<p>જો તમે અથવા તમે કોઈને મદદ કરી રહ્યાં તેમાંથી કોઈને [એસબીએમ કાર્યક્રમનું નામ મુકો] વિશે પ્રશ્નો હોય તો તમને મદદ અને માહિતી મેળવવાનો અધિકાર છે. તે ખર્ચ વિના તમારી ભાષામાં પ્રાપ્ત કરી શકાય છે. દુભાષિયો વાત કરવા માટે, આ [અહીં દાખલ કરો નંબર] પર કોલ કરો.</p>
<p>Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Blue Cross Blue Shield of Wyoming, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 800-442-2376.</p>	<p>Dii kwe'ê atah nilinigií Blue Cross Blue Shield of Wyoming haada yit'êgo bina'idiilkidgo éi doodago háida biká anilyeedigií t'áadoo le'ê vina'idiilkidgo beehaz'áanii hóloq dii t'áá hazaadk'ehii háká a'doowolgo bee haz'ê doo báhq ilinigóó. Ata' halne'igií koji' bich'í' hodiilniil 800-442-2376.</p>



Non-Discrimination Notices

Blue Cross Blue Shield of Wyoming (BCBSWY) does not discriminate on the basis of race, color, national origin, sex, age, or disability in its health programs and activities.

BCBSWY provides appropriate auxiliary aids and services, including qualified interpreters for individuals with disabilities and information in alternate formats, free of charge and in a timely manner, when such aids and services are necessary to ensure an equal opportunity to participate to individuals with disabilities.

BCBSWY provides language assistance services, including translated documents and oral interpretation, free of charge and in a timely manner, when such services are necessary to provide meaningful access to individuals with limited English proficiency.

In order to obtain the interpretation services listed in paragraphs two (2) and three (3), Participants may call (800) 442-2376 or use BCBSWY's Telecommunications Device for the Deaf (TDD) at (800) 696-4710.

Participants have the right to file a grievance regarding potential discrimination. To file a grievance, please call BCBSWY at (307) 634-1393 or (800) 442-2376 and request the Grievance Officer in the Legal Department or mail a letter describing the grievance to 4000 House Avenue, Cheyenne, WY 82001 to the attention of the Legal Department.

If a Participant believes they have been discriminated against because of their race, color, national origin, disability, age, sex or religion, the Participant may file a discrimination complaint with the Office of Civil Rights. Please visit www.hhs.gov/ocr for directions to file a complaint.