Coverage for: Individual + Family | Plan Type: PPO

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 <u>plan</u> (called the <u>premium</u>) 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 1-877-235-9258 or at www.bcbstx.com/americanairlines. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary or call 1-855-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-Network: \$1,700 Individual / \$5,100 Family Out-of-Network: \$3,000 Individual / \$9,000 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> , primary care services with <u>copay</u> , and prescription drugs 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 <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	In-Network: \$4,900 Individual / \$9,800 Family Out-of-Network: \$9,000 Individual / \$18,000 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, preauthorization penalties, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.bcbstx.com/americanairlines or call 1-800-810-2583 for a list of network providers .	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 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.

Camman		What You Will Pay		Limitations Evacutions & Other	
Common Medical Event	Services You May Need	In-Network Provider	Out-of-Network Provider	Limitations, Exceptions, & Other Important Information	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$25 copayment/visit; deductible does not apply	(You will pay the most) 40% coinsurance	For virtual visit, in-network \$20 copay per visit by a Designated Virtual Network Provider; deductible does not apply. No virtual visit coverage for out-of-network. If you receive services in addition to office visit, additional copays, deductibles, or coinsurance may apply.	
	Specialist visit	\$45 <u>copayment</u> /visit; <u>deductible</u> does not apply	40% coinsurance	If you receive services in addition to office visit, additional copays, deductibles, or coinsurance may apply.	
	Preventive care/screening/immunization	No Charge	40% coinsurance	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.	
If you have a test	Diagnostic test (x-ray, blood work)	Freestanding/Office: No Charge; Hospital: 20% coinsurance	40% coinsurance	Prior authorization required for certain services; \$250 penalty if not preauthorized out-of-network.	
If you have a test	Imaging (CT/PET scans, MRIs)	Freestanding/Office: No Charge; Hospital: 20% coinsurance	40% coinsurance	None	
	Generic drugs	Retail: 20% coinsurance (\$10 min, \$40 max) Mail: 20% coinsurance (\$5 min, \$80 max) Deductible does not apply	Retail: 20% coinsurance (\$10 min, \$40 max) Deductible does not apply Mail: not covered	Benefits shown are for Retail up to a 30-day supply and Mail-Order up to a 90-day supply. Some prescriptions require	

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Preferred brand drugs	Retail: 30% coinsurance (\$30 min, \$100 max) Mail: 30% coinsurance (\$60 min, \$200 max) Deductible does not apply	Retail: 30% coinsurance (\$30 min, \$100 max) Deductible does not apply Mail: not covered	preauthorization. Other limitations may apply, see the SPD, "Prescription Drug Program" chapter, for details.* Specialty Drugs must be filled at CVS
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.caremark.com	Non-preferred brand drugs	Retail: 50% coinsurance (\$45 min, \$150 max) Mail: 50% coinsurance (\$90 min, \$300 max) Deductible does not apply	Retail: 50% coinsurance (\$45 min, \$150 max) Deductible does not apply Mail: not covered	Specialty Pharmacy. Specialty Drugs on the PrudentRx Drug List are \$0 for enrolled members. Please reference SPD. Infertility medications limited to \$25,000/lifetime.
	Specialty drugs	Specialty Drugs follow the generic, preferred and non-preferred copays listed above; Deductible does not apply	Not covered	
If you have	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	Prior authorization; \$250 penalty if not preauthorized out-of-network.

Common		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
outpatient surgery	Physician/surgeon fees	20% coinsurance	40% coinsurance	None	
If you need immediate medical attention	Emergency room care	Facility Charges: \$200 <u>copayment</u> /visit plus 20% <u>coinsurance</u>	Facility Charges: \$200 <u>copayment</u> /visit plus 20% <u>coinsurance</u>	Emergency room copayment waived if admitted. For out-of-network, in-network deductible applies for true emergency.	
utterfacti	Emergency medical transportation	20% coinsurance	20% coinsurance	For both in-network and out-of-network, 40% coinsurance for non-emergencies.	
	<u>Urgent care</u>	20% coinsurance	40% coinsurance	None	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	Preauthorization is required; \$250 penalty if not preauthorized Out-of-Network.	
noophui stay	Physician/surgeon fees	20% coinsurance	40% coinsurance	None	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No Charge for office visits; 20% coinsurance for partial hospitalization, intensive outpatient treatment, and ABA therapy	40% coinsurance	Certain services must be preauthorized; refer to your SPD * for details; \$250 penalty if not preauthorized <u>Out-of-Network</u> .	
	Inpatient services	20% coinsurance	40% coinsurance	Preauthorization is required; \$250 penalty if not preauthorized Out-of-Network.	
	Office visits	No Charge	40% coinsurance	Prior authorization required out-of-network for inpatient stays that exceed 48 hours for natural delivery or 96 hours for	
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	cesarean or \$250 penalty applies. Cost sharing does not apply for preventive services. Depending on the type of service, a copayment, coinsurance or deductible may apply. Maternity care minclude tests and services described elsewhere in the SBC (i.e. ultrasound). Doula services are limited to \$2,000 pe pregnancy.	

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	above
If you need help recovering or have other special health	Home health care	20% coinsurance	40% coinsurance	Limit of 40 visits per calendar year. Preauthorization is required for certain services (skilled nursing by RN or LPN); \$250 penalty if not preauthorized Out-of-Network.
needs	Rehabilitation services	20% coinsurance	40% coinsurance	None
	Habilitation services	20% coinsurance	40% coinsurance	Habilitation services for Learning Disabilities are not covered.
	Skilled nursing care	20% coinsurance	40% coinsurance	Limited to 60 days per illness per calendar year. Confinement must occur within 15 days of release from hospital. Preauthorization is required; \$250 penalty if not preauthorized Out-of-Network.
	Durable medical equipment	20% coinsurance	40% coinsurance	Prior authorization required for DME over \$1,000; \$250 penalty applies if not preauthorized out-of-network.
	Hospice services	20% coinsurance	40% coinsurance	Preauthorization is required; \$250 penalty if not preauthorized Out-of-Network.
	Children's eye exam	Not Covered	Not Covered	Children routine vision exam is not covered
If your child needs dental or eye care	Children's glasses	Not Covered	Not Covered	Child glasses are not covered
domai or eye oure	Children's dental check-up	Not Covered	Not Covered	Child dental check-up is not covered

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.)

- Children's eye exam
- Children's glasses
- Children's dental check-up
- Cosmetic surgery
- Dental care (Adult)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Routine foot care (with the exception of person with diagnosis of diabetes)
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture
- Bariatric surgery (limited to one surgery per lifetime, when performed at Center of Excellence by provider who is part of the Lantern network)
- Chiropractic care (20 visits per year)
- Hearing aids (2 hearing aids per 36 month period, Maximum paid amount of \$3,500 per hearing aid every 36 months which includes repairs)
- Infertility treatment \$50,000 lifetime max
- Private-duty nursing

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: the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. 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: Blue Cross and Blue Shield of Texas at 1-877-235-9258 or visit www.bcbstx.com/americanairlines, or the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.bcbstx.com/americanairlines, or the U.S. Department of Labor's Employee Benefits

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 the 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.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-877-235-9258.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-235-9258.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-235-9258.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-877-235-9258.

To see examples of how this <u>plan</u> 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 <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.

Peg is Having a Baby

(9 months of <u>in-network</u> pre-natal care and a hospital delivery)

■ The plan's overall deductible	\$1,700
■ Specialist copayment	\$45
■ 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	\$12,700

In this example, Peg would pay:

<u>Cost Sharing</u>		
<u>Deductibles</u>	\$1,700	
<u>Copayments</u>	\$30	
Coinsurance	\$2,200	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$3,990	

Managing Joe's type 2 Diabetes

(a year of routine <u>in-network</u> care of a well-controlled condition)

■ The plan's overall deductible	\$1,700
Specialist copayment	\$45
■ 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	\$5,600

In this example, Joe would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$900
Copayments	\$300
Coinsurance	\$1,000
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$2,220

Mia's Simple Fracture

(<u>in-network</u> emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$1,700
■ Specialist copayment	\$45
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
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In this example, Mia would pay:

Cost Sharing		
<u>Deductibles</u>	\$1,700	
Copayments	\$300	
Coinsurance	\$100	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$2,100	



Non-Discrimination Notice

Health Care Coverage Is Important For Everyone

We do not discriminate on the basis of race, color, national origin (including limited English knowledge and first language), age, disability, or sex (as understood in the applicable regulation). We provide people with disabilities with reasonable modifications and free communication aids to allow for effective communication with us. We also provide free language assistance services to people whose first language is not English.

To receive reasonable modifications, communication aids or language assistance free of charge, please call us at 855-710-6984.

If you believe we have failed to provide a service, or think we have discriminated in another way, you can file a grievance with:

Office of Civil Rights Coordinator Attn: Office of Civil Rights Coordinator TTY/TDD:

Phone:

855-664-7270 (voicemail)

300 E. Randolph St., 35th Floor

855-661-6965 855-661-6960 Fax:

Chicago, IL 60601

Email: civilrightscoordinator@bcbsil.com

You can file a grievance by mail, fax or email. If you need help filing a grievance, please call the toll-free phone number listed on the back of your ID card (TTY: 711).

You may file a civil rights complaint with the US Department of Health and Human Services, Office for Civil Rights, at:

US Dept of Health & Human Services 200 Independence Avenue SW

Phone: 800-368-1019 TTY/TDD: 800-537-7697

Room 509F, HHH Building

Complaint Portal:

Washington, DC 20201

ocrportal.hhs.gov/ocr/smartscreen/main.jsf Complaint Forms:

hhs.gov/civil-rights/filing-a-complaint/index.html

This notice is available on our website at bcbstx.com/legal-and-privacy/non-discrimination-notice

ATTENTION: If you speak another language, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 855-710-6984 (TTY: 711) or speak to your provider.

Español Spanish		ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 855-710- 6984 (TTY: 711) o hable con su proveedor.
Arabic	العربية	تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم 856-710-750 (TTY: 711) أو تحدث إلى مقدم الخدمة.



中文 Chinese	注意:如果您说中文,我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务,以无障碍格式提供信息。致电 855-710-6984(文本电话:711)或咨询您的服务提供商。
Français French	ATTENTION: Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 855-710-6984 (TTY: 711) ou parlez à votre fournisseur.
Deutsch German	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistenzdienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 855-710-6984 (TTY: 711) an oder sprechen Sie mit Ihrem Provider.
ગુજરાતી Gujarati	ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો મફત ભાષાકીય સહ્યયતા સેવાઓ તમારા માટે ઉપલબ્ધ છે. ચોગ્ય ઑક્ઝિલરી સહાય અને ઍક્સેસિબલ ફ્રૉર્મેટમાં માહિતી પૂરી પાડવા માટેની સેવાઓ પણ વિના મૂલ્ચે ઉપલબ્ધ છે. 855-710-6984 (TTY: 711) પર ક્રૉલ કરો અથવા તમારા પ્રદાતા સાથે વાત કરો.
हिंदी Hindi	ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध होती हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निःशुल्क उपलब्ध हैं। 855-710-6984 (TTY: 711) पर कॉल करें या अपने प्रदाता से बात करें।
Italiano Italian	ATTENZIONE: se parli Italiano, sono disponibili servizi di assistenza linguistica gratuiti. Sono inoltre disponibili gratuitamente ausili e servizi ausiliari adeguati per fornire informazioni in formati accessibili. Chiama l'855-710-6984 (tty: 711) o parla con il tuo fornitore.
한국어 Korean	주의: 한국어 를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 855-710- 6984(TTY: 711)번으로 전화하거나 서비스 제공업체에 문의하십시오.
Diné Navajo	SHOOH: Diné bee yániłti'gogo, saad bee aná'awo' bee áka'anída'awo'ít'áá jiik'eh ná hóló. Bee ahił hane'go bee nida'anishí t'áá ákodaat'éhígíí dóó bee áka'anída'wo'í áko bee baa hane'í bee hadadilyaa bich'į' ahoot'i'ígíí éí t'áá jiik'eh hóló. Kohjį' 855-710-6984 (TTY: 711) hodíilnih doodago nika'análwo'í bich'į' hanidziih.
فارسي Farsi	توجه: اگر فارسي صحبت می کنید، خدمات پشتیبانی زبانی رایگان در دسترس شما قرار دارد. همچنین کمکها و خدمات پشتیبانی مناسب برای ارائه اطلاعات در قالبهای قابل دسترس، بهطور رایگان موجود میباشند. با شماره 6984-710-855 (تلهتایپ: 711) تماس بگیرید یا با ارائهدهنده خود صحبت کنید.
Polski Polish	UWAGA: Osoby mówiące po polsku mogą skorzystać z bezpłatnej pomocy językowej. Dodatkowe pomoce i usługi zapewniające informacje w dostępnych formatach są również dostępne bezpłatnie. Zadzwoń pod numer 855-710-6984 (TTY: 711) lub porozmawiaj ze swoim dostawcą.
РУССКИЙ Russian	ВНИМАНИЕ: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 855-710-6984 (ТТҮ: 711) или обратитесь к своему поставщику услуг.
Tagalog Tagalog	PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyong tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 855-710-6984 (TTY: 711) o makipag-usap sa iyong provider.
اردو Urdu	توجه دیں: اگر آپ اردو بولتے ہیں، تو آپ کے لیے زبان کی مفت مدد کی خدمات دستیاب ہیں۔ قابل رسائی فارمیٹس میں معلومات فراہم کرنے کے لیے مناسب معاون امداد اور خدمات بھی مفت دستیاب ہیں۔6984-710-855 (711:TTY) پر کال کریں یا اپنے فراہم کنندہ سے بات کریں.
Việt Vietnamese	LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 855-710-6984 (Người khuyết tật: 711) hoặc trao đổi với người cung cấp dịch vụ của bạn.

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