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 [www.bcbsnc.com](http://www.bcbsnc.com) or by calling 1-877-275-9787.

<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>$700 individual/$2,100 family (in-network) $2,300 individual/$6,900 family (out-of-network) Coinsurance and copayments do not apply to the deductible.</td>
<td>You must pay all the costs up to the deductable amount before this plan begins to pay for covered services you use. Your deductable starts over each January 1st. See the chart starting on page 2 for how much you pay for covered services after you meet the deductable.</td>
</tr>
<tr>
<td>Are there other deductibles for specific services?</td>
<td>No.</td>
<td>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.</td>
</tr>
<tr>
<td>Is there an out–of–pocket limit on my expenses?</td>
<td>Yes. Medical: $5,500 individual/$9,000 family (in-network) $10,000 individual/$20,000 family (out-of-network)</td>
<td>The out–of–pocket limit is the most you could pay during a coverage period (January through December) for your share of the cost of covered services. This limit helps you plan for health care expenses.</td>
</tr>
<tr>
<td>What is not included in the out–of–pocket limit?</td>
<td>Penalties for failure to obtain pre-authorizations for services, premiums, balance billed charges, and health care this plan doesn’t cover.</td>
<td>Even though you pay these expenses, they don’t count toward the out–of–pocket limit.</td>
</tr>
<tr>
<td>Is there an overall annual limit on what the plan pays?</td>
<td>No.</td>
<td>The chart starting on page 2 describes any limits on what the plan will pay for specific covered services, such as office visits.</td>
</tr>
<tr>
<td>Does this plan use a network of providers?</td>
<td>Yes. For a list of in-network providers, see <a href="http://www.bcbsnc.com/content/providersearch/index.htm">www.bcbsnc.com/content/providersearch/index.htm</a> or call 1-877-275-9787.</td>
<td>If you use an in-network doctor or other health care provider, this plan will pay some or all of the cost 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.</td>
</tr>
<tr>
<td>Do I need a referral to see a specialist?</td>
<td>No. You don’t need a referral to see a specialist.</td>
<td>You can see the specialist you choose without permission from this plan.</td>
</tr>
<tr>
<td>Are there services this plan doesn’t cover?</td>
<td>Yes.</td>
<td>Some of the services this plan doesn’t cover are listed on a later page. See your policy or plan document for additional information about excluded services.</td>
</tr>
</tbody>
</table>

Questions: Medical: Call 1-877-275-9787 or visit us at [www.bcbsnc.com](http://www.bcbsnc.com). If you aren’t clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at [http://ccio.cms.gov/programs/consumer/summaryandglossary/index.html](http://ccio.cms.gov/programs/consumer/summaryandglossary/index.html) or call 1-877-275-9787 to request a copy.
- **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.

<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>Your Cost If You Use an In-network Provider</th>
<th>Your Cost If You Use an Out-of-network Provider</th>
<th>Limitations &amp; Exceptions</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 or illness</td>
<td>$35 copay/visit</td>
<td>50% Coinsurance after deductible</td>
<td>---none---</td>
</tr>
<tr>
<td></td>
<td>Specialist visit</td>
<td>$55 copay / visit</td>
<td>50% Coinsurance after deductible</td>
<td>---none---</td>
</tr>
<tr>
<td></td>
<td>Other practitioner office visit</td>
<td>$55 copay/ visit Chiropractic Visit</td>
<td>50% Coinsurance after deductible/ Chiropractic Visit</td>
<td>Coverage is limited to 30 visits for Chiropractic care</td>
</tr>
<tr>
<td></td>
<td>Preventive care/screening/immunization</td>
<td>No Charge</td>
<td>50% Coinsurance after deductible</td>
<td></td>
</tr>
<tr>
<td>If you have a test</td>
<td>Diagnostic test (x-ray, blood work)</td>
<td>No Charge</td>
<td>50% Coinsurance after deductible</td>
<td>No coverage for tests not ordered by a doctor.</td>
</tr>
<tr>
<td></td>
<td>Imaging (CT/PET scans, MRIs)</td>
<td>$55 office visit; 20% Coinsurance after deductible In /outpatient</td>
<td>50% Coinsurance after deductible</td>
<td>---none---</td>
</tr>
</tbody>
</table>

Questions: Medical: Call 1-877-275-9787 or visit us at [www.bcbsnc.com](http://www.bcbsnc.com). If you aren’t clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at [http://cciio.cms.gov/programs/consumer/summaryandglossary/index.html](http://cciio.cms.gov/programs/consumer/summaryandglossary/index.html) or call 1-877-275-9787 to request a copy.
## Medical Benefit Plan of Elon University: BCBSNC Plan A

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

**Coverage Period:** 01/01/2016 – 12/31/2016

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

### 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 | Generic drugs | $12/prescription retail, $24/prescription mail order | Not Covered | Retail Supply – 30 day = 1 copay, 31-60 days = 2 copays, 61-90 days = 3 copays. Mail Supply – 90 day supply for maintenance medications.

More information about prescription drug coverage is available at [https://www.express-scripts.com](https://www.express-scripts.com).

Preferred brand drugs | $45/prescription at retail, $90/prescription at mail order | Not Covered | Retail Supply – 30 day = 1 copay, 31-60 days = 2 copays, 61-90 days = 3 copays. Mail Supply – 90 day supply for maintenance medications.

Non-preferred brand drugs | $90/prescription retail, $180/prescription mail order | Not Covered | Retail Supply – 30 day = 1 copay, 31-60 days = 2 copays, 61-90 days = 3 copays. Mail Supply – 90 day supply for maintenance medications.

Specialty drugs | Same as brand | Same as brand | Same as brand |

If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 30% Coinsurance after deductible | 50% Coinsurance after deductible | ---none---

Physician/surgeon fees | 30% Coinsurance after deductible | 50% Coinsurance after deductible | ---none---

If you need immediate medical attention | Emergency room services | $150/initial visit | $150/initial visit | ---none---

Emergency medical transportation | 30% Coinsurance after deductible | 30% Coinsurance after deductible | ---none---

Urgent care | $55/visit | 50% Coinsurance after deductible | ---none---

If you have a hospital stay | Facility fee (e.g., hospital room) | 30% Coinsurance after deductible | $250 admission; 50% Coinsurance after deductible | Precertification may be required

Physician/surgeon fee | 30% Coinsurance after deductible | 50% Coinsurance after deductible | ---none---

---

Questions: Medical: Call 1-877-275-9787 or visit us at [www.bcbsnc.com](http://www.bcbsnc.com). If you aren’t clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at [http://cciio.cms.gov/programs/consumer/summaryandglossary/index.html](http://cciio.cms.gov/programs/consumer/summaryandglossary/index.html) or call 1-877-275-9787 to request a copy.
### Common Medical Event

<table>
<thead>
<tr>
<th>Services You May Need</th>
<th>Your Cost If You Use an In-network Provider</th>
<th>Your Cost If You Use an Out-of-network Provider</th>
<th>Limitations &amp; Exceptions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>If you have mental health, behavioral health, or substance abuse needs</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mental/Behavioral health outpatient services</td>
<td>$35/office visit; 30% Coinsurance after deductible outpatient facility</td>
<td>50% Coinsurance after deductible</td>
<td>Prior Authorization may be required</td>
</tr>
<tr>
<td>Mental/Behavioral health inpatient services</td>
<td>30% Coinsurance after deductible</td>
<td>$250 admission; 50% Coinsurance after deductible</td>
<td>Precertification required</td>
</tr>
<tr>
<td>Substance use disorder outpatient services</td>
<td>$35/office visit; 30% Coinsurance after deductible outpatient facility</td>
<td>50% Coinsurance after deductible</td>
<td>Prior Authorization may be required</td>
</tr>
<tr>
<td>Substance use disorder inpatient services</td>
<td>30% Coinsurance after deductible</td>
<td>$250 admission; 50% Coinsurance after deductible</td>
<td>Precertification required</td>
</tr>
<tr>
<td><strong>If you are pregnant</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prenatal and postnatal care</td>
<td>30% Coinsurance after deductible</td>
<td>50% Coinsurance after deductible</td>
<td>--none--</td>
</tr>
<tr>
<td>Delivery and all inpatient services</td>
<td>30% Coinsurance after deductible</td>
<td>$250 admission; 50% Coinsurance after deductible</td>
<td>Precertification may be required</td>
</tr>
</tbody>
</table>

Questions: Medical: Call 1-877-275-9787 or visit us at www.bcbsnc.com. If you aren’t clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at http://cciio.cms.gov/programs/consumer/summaryandglossary/index.html or call 1-877-275-9787 to request a copy.
## Medical Benefit Plan of Elon University: BCBSNC Plan A

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

**Coverage Period:** 01/01/2016 – 12/31/2016

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

<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>Your Cost If You Use an In-network Provider</th>
<th>Your Cost If You Use an Out-of-network Provider</th>
<th>Limitations &amp; Exceptions</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you need help recovering or have other special health needs</td>
<td>Home health care</td>
<td>No Charge</td>
<td>50% Coinsurance after deductible</td>
<td>Prior Authorization required</td>
</tr>
<tr>
<td></td>
<td>Rehabilitation services</td>
<td>30% Coinsurance after deductible</td>
<td>30% Coinsurance after deductible</td>
<td>Limits may apply</td>
</tr>
<tr>
<td></td>
<td>Habilitation services</td>
<td>30% Coinsurance after deductible</td>
<td>50% Coinsurance after deductible</td>
<td>Limits may apply</td>
</tr>
<tr>
<td></td>
<td>Skilled nursing care</td>
<td>30% Coinsurance after deductible</td>
<td>50% Coinsurance after deductible</td>
<td>Limited to maximum of 120 days per benefit period. Precertification required</td>
</tr>
<tr>
<td></td>
<td>Durable medical equipment</td>
<td>30% Coinsurance after deductible</td>
<td>50% Coinsurance after deductible</td>
<td>Prior authorization required – limits may apply</td>
</tr>
<tr>
<td></td>
<td>Hospice service</td>
<td>No Charge</td>
<td>50% Coinsurance after deductible</td>
<td>Precertification may be required</td>
</tr>
</tbody>
</table>

| If your child needs dental or eye care | Eye exam | Not Covered | Not Covered | Excluded |
| | Glasses | Not Covered | Not Covered | Excluded |
| | Dental check-up | Not Covered | Not Covered | Excluded |

### 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.)

- Acupuncture
- Long-term care, respite care, rest cures
- Cosmetic surgery and services
- Dental Care (Except as specifically covered by the plan)
- Weight loss programs
- Bariatric Surgery
- Routine Eye Care

Questions: Medical: Call 1-877-275-9787 or visit us at [www.bcbsnc.com](http://www.bcbsnc.com). If you aren’t clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at [http://cciio.cms.gov/programs/consumer/summaryandglossary/index.html](http://cciio.cms.gov/programs/consumer/summaryandglossary/index.html) or call 1-877-275-9787 to request a copy.
Medical Benefit Plan of Elon University: BCBSNC Plan A

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

Coverage Period: 01/01/2016 – 12/31/2016

Coverage for: Individual/Family | Plan Type: PPO

**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.)

- Routine Foot Care
- Non-emergency care when traveling outside the U.S. (PPO). Coverage provided outside the United States. See www.bcbsnc.com
- Termination of Pregnancy
- Chiropractic care
- Most coverage provided outside the United States. See www.bcbsnc.com
- Hearing aids
- Private duty nursing

**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 BCBSNC at 1-877-275-9787. 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: BCBSNC at 1-877-275-9787 or mybcbsnc.com. You may also receive assistance from the Department of Labor’s Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform, if applicable.

**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.

Questions: Medical: Call 1-877-275-9787 or visit us at www.bcbsnc.com. If you aren’t clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at http://cciio.cms.gov/programs/consumer/summaryandglossary/index.html or call 1-877-275-9787 to request a copy.
Language Access Services:

Spanish (Español): Para obtener asistencia en español, llame al número que aparece al respaldo de su tarjeta del seguro.
Tagalog (Tagalog): Para matulungan sa Tagalog, tawagan ang numerong nasa likuran ng insurance card.
Chinese (中文): 如需國語或廣東話協助，請致電您保險卡背面的電話號碼。
Navajo (Dine): Diné bizaad bee shiká’adoowł ninzingo kwojį’ hólne’, naaltsoos áłts’ísí nantíígíí bine’déé’ binámboo bikáá’.

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.

<table>
<thead>
<tr>
<th>Having a baby (normal delivery)</th>
<th>Managing type 2 diabetes (routine maintenance of a well-controlled condition)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Amount owed to providers:</strong> $7,540</td>
<td><strong>Amount owed to providers:</strong> $5,400</td>
</tr>
<tr>
<td><strong>Plan pays:</strong> $4,790</td>
<td><strong>Plan pays:</strong> $3,520</td>
</tr>
<tr>
<td><strong>Patient pays:</strong> $2,750</td>
<td><strong>Patient pays:</strong> $1,880</td>
</tr>
</tbody>
</table>

**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: $700
- Copays: $50
- Coinsurance: $1,800
- Limits or exclusions: $200
- **Total:** $2,750

**Sample care costs:**
- Prescriptions: $2,800
- Medical Equipment and Supplies: $1,400
- Office Visits and Procedures: $700
- Education: $300
- Laboratory tests: $100
- Vaccines, other preventive: $100
- **Total:** $5,400

**Patient pays:**
- Deductibles: $700
- Copays: $800
- Coinsurance: $300
- Limits or exclusions: $80
- **Total:** $1,880
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.

Questions: Medical: Call 1-877-275-9787 or visit us at www.bcbsnc.com. If you aren’t clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at http://cciio.cms.gov/programs/consumer/summaryandglossary/index.html or call 1-877-275-9787 to request a copy.