 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. : cfa cfY ]bZfa U]cb'Uci hnci fVcj YfU] YZcf'lc [YhU'VdncZH.YVda d'YfY'Yfa g'cZVcj YfU] YZ'k k'Vi Y VVda # cddc'cf VmM' ]b[ ' % , ++!(%\$! \* +%\*": cf [YbYU'XYZ]b]cbg'cZVda a cb'Yfa g'g' W'Ug U'ck YX'Ua ci bZ'VUUbW'V' ]b] ž Vc]bgj fUbWž Vcdha Ybz'XXi V]VYž dfcj ]Yfž'cf ch'Yf'i bXYf ]bYX' Yfa g'



## What You Will Pay

Common Medical Event

Services You May Need

In-Network Tier 1  
Provider (You will  
pay the least) - UCM

Common Medical Event	Services You May Need	In-Network Tier 1 Provider (You will pay the least) - UCM Custom Plan	What You Will Pay	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
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If you need drugs to treat your illness or condition

[; YbYf\]Mxfi \[gž\]bW X\]b\[ : GdYV\]UmXfi \[g](#)  
[DfYZ\]ffYX V\]fUbX Xfi \[gž\]bW X\]b\[ : GdYV\]UmXfi \[g](#)  
[Bcb\]dfYZ\]ffYX V\]fUbX Xfi \[gž\]bW X\]b\[ : GdYV\]UmXfi \[g](#)

BchUdd]M]WY

FI DfYa ]yf: FYH]~%\$: [VzdU#](#) /  
 A U] C fXYf ~ &\$ [VzdU#](#) /  
 A U] C fXYf ~ %\$: [VzdU#](#) /  
 A U] C fXYf ~ %\$: [VzdU#](#) /

FYH]~%\$ [VzdU#](#) ž  
 h.Yb) \$ [Vz\]logj fUbW](#)  
 /A U] C fXYf ~ &\$: [VzdU#](#) ž h.Yb) \$ :  
[Vz\]logj fUbW](#)  
 FYH]~) \$ [VzdU#](#) ž  
 h.Yb) \$ [Vz\]logj fUbW](#)  
 /A U] C fXYf ~ %\$: [VzdU#](#) ž h.Yb) \$ :  
[Vz\]logj fUbW](#)  
 FYH]~+) [VzdU#](#) ž  
 h.Yb) \$ [Vz\]logj fUbW](#)  
 /A U] C fXYf ~ %\$: [VzdU#](#) ž h.Yb) \$ :  
[Vz\]logj fUbW](#)

7cj Yfgi d'te" ( 'XUngi dd'mff]YH]žLubX V]tk YYb" ) 'te %&\$XUngi dd'mfa U] cfXYf"  
 DfYgM]d]cbg Zcf U [gdYV\]UmXfi \[ k\]](#) bYYX'te VY ž YX'UhU'XYg]] bU'YX' gdYV]Umrd\Ufa U]h'UbX'UFY" ja ]YX'te U ' ( 'XUngi dd'm  
 7cj Yfgi d'te" ( 'XUngi dd'mff]YH]žLubX V]tk YYb" ) 'te %&\$XUngi dd'mfa U] cfXYf"  
 DfYgM]d]cbg Zcf U [gdYV\]UmXfi \[ k\]](#) bYYX'te VY ž YX'UhU'XYg]] bU'YX' gdYV]Umrd\Ufa U]h'UbX'UFY" ja ]YX'te U ' ( 'XUngi dd'm  
 7cj Yfgi d'te" ( 'XUngi dd'mff]YH]žLubX V]tk YYb" ) 'te %&\$XUngi dd'mfa U] cfXYf"  
 DfYgM]d]cbg Zcf U [gdYV\]UmXfi \[ k\]](#) bYYX'te VY ž YX'UhU'XYg]] bU'YX' gdYV]Umrd\Ufa U]h'UbX'UFY" ja ]YX'te U ' ( 'XUngi dd'm

If you have outpatient surgery

: U]V]1

BchUdd]M]WY

Common Medical Event

Services You May Need

In-Network Tier 1  
Provider (You will  
pay the least) - UCM  
Custom Plan

What You Will Pay

In-Network Tier 2  
Provider -  
BlueSelect Plus



Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		In-Network Tier 1 Provider (You will pay the least) - UCM Custom Plan	In-Network Tier 2 Provider - BlueSelect Plus	Out-of-Network Provider (You will pay the most)	

If you need help recovering or have other special health needs	<a href="#">7\]XV]fA.#XY] YfmZUW]mñ gYfj ]Wg</a>	&\$ <a href="#">Vz]bgi fUbW</a>	&\$ <a href="#">Vz]bgi fUbW</a>	)\$ <a href="#">Vz]bgi fUbW</a>	BcbY
	<a href="#">&lt;ca Y`YUH.WFY</a>	&\$ <a href="#">Vz]bgi fUbW</a>	&\$ <a href="#">Vz]bgi fUbW</a>	)\$ <a href="#">Vz]bgi fUbW</a>	*\$j ]gh7UYbXUFMYUfa U ]a i a "
	<a href="#">FYUW]hufcb:gYfj ]Wg</a>	&\$ <a href="#">Vz]bgi fUbW</a>	&\$ <a href="#">Vz]bgi fUbW</a>	)\$ <a href="#">Vz]bgi fUbW</a>	D\ng]M`UbX:cW/dU]cbU. *\$` Vta V]bYX:j ]gh7UYbXUFMYUfa U ]a i a " GdYWW`UbX`YU]b[. &\$`Vta V]bYX:j ]gh7UYbXUFMYUfa U ]a i a "
	<a href="#">&lt;UW]hufcb:gYfj ]Wg</a>	&\$ <a href="#">Vz]bgi fUbW</a>	&\$ <a href="#">Vz]bgi fUbW</a>	)\$ <a href="#">Vz]bgi fUbW</a>	D\ng]M`UbX:cW/dU]cbU. *\$` Vta V]bYX:j ]gh7UYbXUFMYUfa U ]a i a " GdYWW`UbX`YU]b[. &\$`Vta V]bYX:j ]gh7UYbXUFMYUfa U ]a i a "
	<a href="#">G`YX]bi fglb] WYF</a>	&\$ <a href="#">Vz]bgi fUbW</a>	&\$ <a href="#">Vz]bgi fUbW</a>	)\$ <a href="#">Vz]bgi fUbW</a>	' \$XUñ7UYbXUFMYUfa U ]a i a " Df]cf U hcf]hufcb]gYfj ]FYX": U]i fY` h`cV]b]b Uddfcj U`a UñfYg]`h]b`h`Y` VtghcZ]h`Y`gYfj ]W`W]b[ `ñai f` fYgdc]b]M]`m`h`
	<a href="#">Si fUVY`a YXW]Yei ]da Ybh</a>	&\$ <a href="#">Vz]bgi fUbW</a>	&\$ <a href="#">Vz]bgi fUbW</a>	)\$ <a href="#">Vz]bgi fUbW</a>	Df]cf U hcf]hufcb]gYfj ]FYX": U]i fY` h`cV]b]b Uddfcj U`a UñfYg]`h]b`h`Y` VtghcZ]h`Y`gYfj ]W`W]b[ `ñai f` fYgdc]b]M]`m`h`
	<a href="#">&lt;cgd]W`gYfj ]Wg</a>	&\$ <a href="#">Vz]bgi fUbW</a>	&\$ <a href="#">Vz]bgi fUbW</a>		

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		In-Network Tier 1 Provider (You will pay the least) - UCM Custom Plan	In-Network Tier 2 Provider - BlueSelect Plus	Out-of-Network Provider (You will pay the most)	
If your child needs dental or eye care	7\]XFYbfgj YmY Yl Ua	BchVtj YfYX	BchVtj YfYX	BchVtj YfYX	BcbY
	7\]XFYbfgj [ UggYg	BchVtj YfYX	BchVtj YfYX	BchVtj YfYX	BcbY
	7\]XFYbfgj XYbtU WYVW i d	BchVtj YfYX	BchVtj YfYX	BchVtj YfYX	BcbY

**Excluded Services & Other Covered Services:**

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)		
I 5Wdi bMii fY	I 7cga YrjVgj fl Yfm	I 8YbtU WfY
I <YUf]b[ U]Xg	I bZf]j]mthfYUa Ybh	I @b[!Yfa WfY
I Fci h]bY YmY WfY	I Fci h]bY ZchWfY	

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document)		
I 6Uf]Uhf]Vgj fl Yfm]a hYX hc ~ &\$\$\$\$\$ dYf @Z]ha Y	I 7\]fcdUWjWfY	I AUhf]m
I Bcb!Ya Yf[ YbWfWfY k \Yb hfU Y]b[ ci h]X Y h Y I "G"	I Df]j UY!Xi hmbi fg]b[	I K Y] \h'cgg'dfc[ fl a g


**Your Rights to Continue Coverage:** HNYfY UfY U[ YbVYg h UhWb \Yd]Znai k Ubhrc Wb]bi Y'nci fVtj YfU[ Y UZf] hYbXg" H Y Wb]b]b]Zfa U]cb'Zcf h cgY U[ YbVYg]g h Y 8YdUf]a YbhcZ @Uc]f]g 9a d'cmY' 6YbY]g GYWf]m 5Xa ]b]g h U]cb'Uh, \*\*!( (!96G5 fl &+&Lcf kkk"Xc"l]c] #U] YbVYg#VgU" CfZnai 'a UhiUgc Wb]b]b]8YdUf]a YbhcZ <YU h' UbX'<i a Ub GYf] jWgZ 7YbYf Zcf 7cbg] a Yf bZfa U]cb'UbX' b]g] flubW' Cj Yfg] [ \h'Uf%, ++!&\* +!& & 'l \*%) \*) 'cf kkk'Wlc'Wd]g]c] "ChYf Vtj YfU[ Y'cd]h]cb]g'a UhiVY' U] U]UVY'hc'nci 'hccZ]bW X]b[ 'Vi n]b[ ]bX] ]xi U] ]b]g] flubW' Vtj YfU[ Y'h'fci [ \ h Y <YU h' b]g] flubW' [A Uf YrdUW](#)": cf a cfY ]bZfa U]cb'Uci h h Y [A Uf YrdUW](#)z] ]g]h kkk"<YU h'7UfY]c] 'cfW ~, \$\$! '%!&) - \*\*

**Your Grievance and Appeals Rights:** HNYfY UfY U[ YbVYg h UhWb \Yd]Znai \Uj Y U Wza d'U]b]h]U] U]b]g]hnci f dUb Zcf U X Y b]U' cZU WUja "H jg Wza d'U]b]h]g WfYX U' [f]Y U b W 'cf UbdYU": cf a cfY ]bZfa U]cb'Uci hnci f f] [ \ h z'cc\_ Uh h Y Yl d'Ub U]cb'cZVbY]g]nci k ]' f W W] Y Zcf h Uha YX]W WUja "Mci f dUb XcW a Ybr]g Ugc' d'fc] j X Y Wza d'Yf' ]bZfa U]cb'cb \ck 'h'g] Va ]h U WUja z UbdYU zcf U F





About these Coverage Examples:

 This is not a cost estimator. It provides an example of how a plan might cover a service. The actual amount you pay depends on your plan's terms, conditions, and exclusions. For more information, contact your insurance provider.

**Peg is Having a Baby**  
 This example shows how a plan might cover a service. The actual amount you pay depends on your plan's terms, conditions, and exclusions.

- The plan's overall deductible \$1,000
- Specialist copayment \$60
- Hospital (facility) coinsurance 20%
- Other coinsurance 20%

This EXAMPLE event includes services like:  
[Obstetric services](#)  
[Delivery services](#)  
[Postpartum care](#)  
[Newborn care](#)

**Managing Joe's type 2 Diabetes**  
 This example shows how a plan might cover a service. The actual amount you pay depends on your plan's terms, conditions, and exclusions.

- The plan's overall deductible \$1,000
- Specialist copayment \$60
- Hospital (facility) coinsurance 20%
- Other coinsurance 20%

This EXAMPLE event includes services like:  
[Diabetes management](#)  
[Prescription drugs](#)

**Ma's Simple Fracture**  
 This example shows how a plan might cover a service. The actual amount you pay depends on your plan's terms, conditions, and exclusions.

- The plan's overall deductible \$1,000
- Specialist copayment \$60
- Hospital (facility) coinsurance 20%
- Other coinsurance 20%

Discrimination is Against the Law

6i Y?7 Wta d'Ygk ]h Udd]MUY: YXYFU Vj] ]f[ \hg`Uk g'UbX'XcYg'bchXlgWfa ]bUHY'cb'h'Y'VUg]g'cZfUWzWc'cfzbu]cbU'cf[[ ]oZU[ YzXlgU] ]mZcf gYI "'6i Y?7 'XcYg'bch  
YI W'XY'dYcdY'cf'fYU'h'Ya :XZYfYbhmVYU gY'cZfUWzWc'cfzbu]cbU'cf[[ ]oZU[ YzXlgU] ]mZcf gYI "  
6i Y?7.

- i Dfcj ]Xyg'ZYU'U]Xg'UbX'gyfj ]Wg'hc'dYcdY'k ]h X]gU] ]fYg'hc Wta a i b]MUY'YZW]Y Ymk ]h i gZgi W'Ug  
E i U]ZYX'g[[ b`Ub[ i U[ Y ]bYfdYfYfg  
K f]hYb ]bZfa U]cb ]b'ch'Yf'Zfa Uhg'fUf[ Y'df]bZ U X]czUWgg]VY'Y'Wfcb]WZfa Uhg'ch'Yf'Zfa Uhg
- i Dfcj ]Xyg'ZYU`Ub[ i U[ Y'gyfj ]Wg'hc'dYcdY'k \cgY'df]a Ufm]Ub[ i U[ Y ]g'bch9b[ ]g'Zgi W'Ug  
E i U]ZYX' ]bYfdYfYfg  
bZfa U]cb'k f]hYb ]b'ch'Yf`Ub[ i U[ Yg

Znai 'bYX'h.YgY'gyfj ]WgZ'Wb]U]7i gca YfGYfj ]Wz, ((!' -)!+%&'f]h'`ZYfz`[Ub\[ i U\[ Y'Yd4 Vi Y VWta "](#)

Znai 'W'Yj Y'h.Uh6i Y?7 \UgZ]YX'hc'dfcj ]XY'h.YgY'gyfj ]Wg'cfXlgWfa ]bUHY' ]b'Ubch'Yf'k'Uh'cb'h'Y'VUg]g'cZfUWzWc'cfzbu]cbU'cf[[ ]oZU[ YzXlgU] ]mZcf gYI znai 'Wb'Z'Y'  
U[ f]Yj UbW'k ]h 'h'Y'5ddYUg'8YdUf]a YbZ'DC'6cl '(%%-Z?UbgUg7]mZAC'\*(%%\*%-Z,%!' -)! )' +zHMI, %!, (&)\*\$+Z5DD95@G4 Vi Y VWta "Mti 'Wb'Z'Y'U'  
[ f]Yj UbW ]b'dYfgcb'cfVma U]ZcfYa U]"Znai 'bYX'Y'd'Z]b[ 'U[ f]Yj UbWz'h'Y'5ddYUg'8YdUf]a Ybh]g'Uj U]UY'hc'Y'd'nai "'Mti 'Wb'Ugc'Z'Y'U'V] ]f[ \hg'Wta d'U]bhk ]h 'h'Y'  
I "G"8YdUf]a YbhcZ<YU'h'UbX'<i a Ub'GYfj ]WgZ'CW'Zcf7] ]F[[ \hg'Y'Wfcb]M'nh'fci [ \h'Y'C'Z'W'Zcf7] ]F[[ \hg'7ca d'U]bhDcftU'Z'Uj U]UY'Uh\hmg.#eVd'cftU'\`g[ 'cj #  
[cVf#bcftU#cVm'cgZcfVma U\]`cf'd\cbY'Uh](#)

I "G"8YdUf]a YbhcZ<YU'h'UbX'<i a Ub'GYfj ]Wg  
&\$ \$' bXYdYbXYbW'5j Ybi YZGK  
Fcca )\$-: Z<<<'6i ]X]b[  
K Uj\]b[ hcbZ'8"7"'&\$&\$%  
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7ca d'U]bhZ'ca g'UY'Uj U]UY'Uh\hml.#k'k'\`g[ 'cj #cVf#Z'W'Z'Y'#bXYI '\ha "

Znai Zcf'gca YcbY'nai 'BY'Y'd]b[ Z'Ug'ei Yg]cbg'U'ci h6i Y?7Znai 'Uj Y'h'Y'f[ \h'hc [ Y'h'Y'd'UbX' ]bZ'fa U]cb ]b'nai f'Ub[ i U[ Y'Uhbc'W'g'h'hc'fU`\_hc'Ub ]bYfdYfYfZ'W'  
%, ++!(%\$!\*+%"

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miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-877-410-6716.

; Yfa Ub. : U`g[G]Y`cXYF`Ya UbX`XYa `G]Y`Y`Zbž: fU[ Yb`ni a `6i`Y?7`UMYbž`UMYb`G]Y`XUg`FYWłž`cgYb`cgY`<]Z`i bX`bZ`fa U]cbYb`]b`A`fYf`GdfUMY`ni`Yf`U`Yb`"l a`a`]h`Y]bYa`8c`a`Yg`WYf`ni`gdf`WYbžfi`Zb`G]Y`V]h`X]Y`Bi a a`Yf%, ++!(%\$!\*+%`Ub"

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Dcfhi [i YgY. 'GY'j cWžci 'U[i fa 'Uei Ya 'j cW.Ygz 'U↑ XUbXczHYa 'dyf[i bUj'gcVfY'c'6i Y?7žj cW.'HYa 'c'XjY]c XY'cMYfU↑ XUY' ]bZfa U, -c'Ya 'gyi 'X]ca UY'gYa 'Wgrog"

: cfHMbYfj ]Wgžd'YUgY'W`%, %\*!, (&)\*\$+"

