

GBA Insurance Trust, Inc.

2022 Summary of Medical Benefits – Plan # 620 HMO Open Access

There are no benefits for OUT OF NETWORK Providers

<u>Lifetime Maximum</u>	UNLIMITED
<u>Calendar Year Deductibles</u>	
Individual / Family	\$1,500 person/\$3,000 Family
<u>Out of Pocket Limits</u>	
Individual for Medical Only	\$4,000
Individual for Medical & Prescription combined	\$7,350
Family for Medical Only	\$8,000
Family for Medical & Prescription combined	\$14,700
<u>Co-Insurance % Payable Unless Specified</u> (amount paid after deductible is met)	In-Network 80%
<u>Emergency Services – Non Emergency use of the Emergency Room is not covered</u>	\$150 copayment Copayment waived if admitted
<u>Co-Payment (Open Access HMO Providers Only)</u>	
Office Visit Co-Pay – Primary Care Physician	\$40
Office Visit Co-Pay – Specialist Physician – No referral needed	\$50
Preventive Care/Screening ** - Covered service based on age, gender & other factors	No Cost
Diagnostic Test (x-ray, bloodwork, etc..) primary or specialist office	No cost
hospital or outpatient facility – prior authorization may be required	80%
Imaging (CT/PET scans, MRIs) – prior authorization required	80%
Surgery Office Visit Co-Pay	\$40 / \$50
Urgent Care Center Co-Pay	\$60
Inpatient Services – prior authorization required	80%
Outpatient Services – physician / surgeon fees – prior authorization required	80%
Surgery outside a physician’s office – prior authorization required	80%
Maternity Benefits – (Office Visits/ Physicians Fees / Childbirth/Delivery Professional Services) Covers employee and spouse only	\$50 copay first visit, then 20%
	Insurance pays 80%
<u>Prescription Drug Program Co-Payment / Pharmacy Benefit Manager RxEDO</u>	CVS Caremark
Generic / Preferred Brand Name/ Non-Preferred Brand Names – 30 day supply	\$15 / \$45 / \$70
Brand Name requested – Generic Equivalent Available	\$45 plus difference between generic & brand name drug
<u>Specialty Drugs</u> – 20% coinsurance up to \$500 maximum cost per prescription per month. Requires prior authorization / Step Therapy Required	80%
	CVS Specialty
<u>Voluntary Mail Order</u> – Maintenance RX	\$30/90 day supply
90 day supply for generic (\$30) & preferred (\$90)	\$90/90 day supply
30 day supply for non-preferred brand drugs (\$70)	\$70/30 day supply
<u>Rehabilitation Services</u> – Physical/Occupational - 30 visits / Speech - 20 visits /	Respiratory - 40 visits
<u>Skeletal Adjustments</u>	Not Covered
<u>Additional Information:</u>	
Physician Network on the Internet (GNT is the prefix for Pinnacle’s Insurance)	www.anthem.com
Paragon Customer Service	877.380.0193
Claims Portal / https://paragon.vgagateway.com	Registration Code 90006065
Plan Certificates & Mail Order Info	www.gabankers.com
Wellview Telemedicine / Doctors On-Demand	877.293.9355 ext 2
Nurse Line “Blue Choice on Call”	888.724.2583

This is a summary and not a contract. Please refer to certificate booklet for complete benefit details.**If generic alternative available to a brand name, RX, must choose generic, otherwise, pay generic copay plus difference in generic & brand name drug. **Co-Pays, Co-Insurance and Deductibles waived for in-network preventive care services that meet the requirements of federal & state law including certain Screenings, immunizations, and physician visits. When out-of-state, in-network benefits provided by the nationwide PPO Provider Network



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, visit www.gabankers.com/GBAIT/gbait/home.asp. 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 and download the Glossary at www.healthcare.gov/sbc-glossary/ or call 1-877-380-0193 to request a copy

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$1,500 /person, \$3,000 /family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible ?	Yes, In-network preventive care, home health care, skilled nursing, telemedicine(Wellview only), hospice and prescription drugs.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other deductibles for specific services?	No	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	\$4,000 person/\$8,000 family for medical expenses; \$7,350 per person/\$14,700 family for medical and RX expenses combined.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit ?	Premiums, balance-billing charges, pre-authorization penalties, charges over maximum allowed amount, products and services plan doesn't cover, cost of brand name drug in excess of generic drug.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Will you pay less if you use a network provider ?	Yes. See www.anthem.com or call 1-877-380-0193 for a list of network providers.	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist ?	No	You can see the specialist you choose without a referral .

All [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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$40 copay/visit	Not covered	\$45 copay for after-hours visit
	Specialist visit	\$50 copay/visit	Not covered	None
	Preventive care/screening/immunization	No cost	Not covered	Covered services based on age, gender and other factors. 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)	No additional cost if received in primary or specialist office visit. 20% coinsurance if at hospital or outpatient facility.	Not covered	Prior authorization may be required under some circumstances
	Imaging (CT/PET scans, MRIs)	20% coinsurance		Prior Authorization required
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.caremark.com .	Generic drugs	Copay per prescription: \$15 retail \$30 mail order	Not covered	Retail covers up to a 30-day supply. Mail orders cover up to a 90-day supply for generic and preferred brands; 30 days for non-preferred brand drugs.
	Preferred brand drugs	Copay per prescription: \$45 retail \$90 mail order	Not covered	Maximum benefit for ulcer drugs: \$30 Antihistamine \$20
	Non-preferred brand drugs	Copay per prescription: \$70 retail or mail order	Not covered	When generic equivalent available, member pays brand copay plus difference in cost of generic and brand name drug. Step therapy required for certain drugs.
	Specialty drugs	20% coinsurance up to \$500 per prescription month	Not covered	Specialty drugs must be filled by CVS Specialty. Participation in the PrudentRx Copay Program will determine what you will pay. Step therapy required for certain drugs.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	Not covered	Prior authorization required
	Physician/surgeon fees	20% coinsurance	Not covered	Prior authorization required

[* For more information about limitations and exceptions, see the plan or policy document at www.gabankers.com/GBAIT/gbaithome.asp

If you need immediate medical attention	Emergency room care	\$150 copay/visit	\$150 copay/visit	Not covered if not a medical emergency. Copay waived if admitted to hospital.
	Emergency medical transportation	20% coinsurance	20% coinsurance	Not covered if not a medical emergency.
	Urgent care	\$60 copay/visit	Not covered	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance`	Not covered	Prior authorization required.
	Physician/surgeon fees	20% coinsurance	Not covered	Prior authorization required.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$40 copay/office visit, 20% coinsurance other outpatient services	Not covered	Some outpatient services require prior authorization.
	Inpatient services	20% coinsurance	Not covered	Prior authorization required.
If you are pregnant	Office visits	\$50 copay first office visit	Not covered	Not covered for dependents other than the spouse except as provided in preventive care. <u>Cost sharing</u> does not apply for <u>preventive</u> services. Maternity care may include tests and services described elsewhere in the SBC
	Childbirth/delivery professional services	20% coinsurance		
	Childbirth/delivery facility services	20% coinsurance	Not covered	
If you need help recovering or have other special health needs	Home health care	20% coinsurance	Not covered	Maximum visits: 120 per calendar year. Prior authorization required.
	Rehabilitation services	\$40 copay/visit for physical, occupational speech therapy. All others: 20% coinsurance	Not covered	Cardiac and pulmonary rehab requires prior authorization and individual case management. Maximum visits: 30 per calendar year for physical and occupational therapy combined; 20 visits per year for speech therapy; respiratory therapy 40 visits.
	Habilitation services	20% coinsurance	Not covered	Generally, not covered. Benefits only for certain severe developmental delay.
	Skilled nursing care	20% coinsurance	Not covered	Maximum days: 30 per calendar year. Prior authorization required
	Durable medical equipment	20% coinsurance	Not covered	Prior authorization required

	Hospice services	20% coinsurance	Not covered	Prior authorization required
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Annual screening covered under preventive care.
	Children's glasses	Not covered	Not covered	
	Children's dental check-up	Not covered	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](#).)

- Acupuncture (if prescribed for rehabilitation purposes)
- Bariatric surgery
- Chiropractic Care
- Cosmetic surgery
- Dental Care (Adult)
- Habilitative Care
- Hearing Aid
- Infertility Treatment
- Long-term care
- Non-emergency care when traveling outside the U.S. unless prior authorization obtained
- Routine eye care
- Routine foot care

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

- Private Duty Nursing when ICU or CCU is not available
- Weight loss programs, limited to Specialized Solutions Programs

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: Dept. of Labor 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: Paragon Benefits, Inc. at 1-800-277-9218 or the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform

Does this plan provide Minimum Essential Coverage? Yes

If you don't have [Minimum Essential Coverage](#) for a month under this plan or under other coverage, 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 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 1-800-277-9218

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-277-9218

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-277-9218

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-277-9218

————— *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](#) **\$1500**
- [Specialist \[cost sharing\]](#) **Copays & 20%**
- [Hospital \(facility\) \[cost sharing\]](#) **20%**
- [Other \[cost sharing\]](#) **\$60**

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	\$12731
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$1500
Copayments	\$65
Coinsurance	\$1970.60
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$3595.60

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

- The [plan's overall deductible](#) **\$1500**
- [Specialist \[cost sharing\]](#) **Copays & 20%**
- [Hospital \(facility\) \[cost sharing\]](#) **20%**
- [Other \[cost sharing\]](#) **\$55**

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	\$7389
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$1500
Copayments	\$740
Coinsurance	\$45.60
What isn't covered	
Limits or exclusions	\$55
The total Joe would pay is	\$2340.60

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- The [plan's overall deductible](#) **\$1500**
- [Specialist \[cost sharing\]](#) **Copays & 20%**
- [Hospital \(facility\) \[cost sharing\]](#) **20%**
- [Other \[cost sharing\]](#) **\$0**

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	\$1925
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$829
Copayments	\$370
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1199.00