

GBA Insurance Trust, Inc.

2022 Summary of Medical Benefits – Plan # 290 Open Access PPO

<u>Lifetime Maximum</u>	UNLIMITED	
<u>Calendar Year Deductibles</u>		
Individual	\$1,500	
Family	\$4,500	
<u>Out of Pocket Limits</u>		
Individual for Medical Only	\$5,000	
Individual for Medical & Prescription combined	\$7,350	
Family for Medical Only	\$10,000	
Family for Medical & Prescription combined	\$14,700	
	In-Network	Out-Network
<u>Co-Insurance % Payable Unless Specified</u>	80%	60%
<u>Emergency Services – Non Emergency use of the Emergency Room is not covered</u>	80%	80%
<u>Co-Payment (Preferred Providers Only)</u>		
Office Visit Co-Pay – Primary Care Physician	\$40	60%
Office Visit Co-Pay – Specialist Physician – no referral needed	\$50	60%
Preventive Care/Screening ** - Covered service based on age, gender & other factors	No Cost	60%
Diagnostic Test (x-ray, blood work, etc..) – prior authorization may be required	80%	60%
Imaging (CT/PET scans, MRIs) – prior authorization required	80%	60%
Surgery Office Visit Co-Pay	80%	60%
Urgent Care Center Co-Pay	\$60	60%
Inpatient Services – (hospital) - prior authorization required	80%	60%
Outpatient Services/Surgery – physician / surgeon fees – prior authorization required	80%	60%
Maternity Benefits (Office Visits/Physician fee / Childbirth/delivery services) (covers employee and spouse only)	\$50 copay first office visit, then 20%	60%
<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	60%
<u>Brand Name requested</u> – Generic Equivalent Available – pay generic copay (\$45 plus difference in cost of generic and brand name drug)	\$45 plus difference and brand name	in cost of generic drug
<u>Specialty Drugs</u> – 20% coinsurance up to a \$500 maximum cost per prescription per Month. Requires prior authorization / Step Therapy Required	80%	60%
<u>Voluntary Mail Order</u> – Maintenance RX	CVS Specialty	
90 day supply for generic (\$30) & preferred (\$90)	\$30/90 day supply	60%
30 day supply for non-preferred brand drugs (\$70)	\$90/90 day supply \$70/30 day supply	
<u>Skeletal Adjustments</u> - (max 20 visits per year)	80%	60%
<u>Rehabilitation Services</u> – Physical/Occupational - 30 visits / Speech - 20 visits /	Respiratory - 40 visits	
<u>Additional Information:</u>		
Physician Network on the Internet (GBB is the prefix for Pinnacle’s Network)	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/gbaithome.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 \$4,500 /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 ?	\$5,000 per person/\$10,000 per 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 cost	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	40% coinsurance	None
	Specialist visit	\$50 copay/visit	40% coinsurance	None
	Preventive care/screening/immunization	No cost	40% coinsurance; deductible waived for children under 6 years.	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)	20% coinsurance	40% coinsurance	Prior authorization may be required under some circumstances
	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% 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 Retail \$15 Mail order \$30	40% coinsurance plus difference between charge and negotiated rate	Retail covers up to a 30-day supply. Mail orders cover up to a 90-day supply for generic and preferred brand; 30 days for non-preferred brand drugs.
	Preferred brand drugs	Copay per prescription Retail \$45 Mail order \$90	40% coinsurance plus difference between charge and negotiated rate	Maximum benefit for ulcer drugs: \$30 Antihistamine \$20
	Non-preferred brand drugs	Copay per prescription Retail \$70 Mail order \$70	40% coinsurance plus difference between charge and negotiated rate	When generic equivalent available, member pays brand name 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 per 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	40% coinsurance	Prior authorization required
	Physician/surgeon fees	20% coinsurance	40% coinsurance	Prior authorization required
If you need immediate	Emergency room care	20% coinsurance	20% coinsurance	Not covered if not a medical emergency.

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

medical attention	Emergency medical transportation	20% coinsurance	20% coinsurance	Not covered if not a medical emergency.
	Urgent care	\$60 copay/visit	40% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance`	40% coinsurance	Prior authorization required.
	Physician/surgeon fees	20% coinsurance	40% coinsurance	Prior authorization required.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$40 copay/ office visit and 20% coinsurance for other outpatient services	40% coinsurance	Some outpatient services require prior authorization.
	Inpatient services	20% coinsurance	40% coinsurance	Prior authorization required.
If you are pregnant	Office visits	\$50 copay first office visit, then 20% coinsurance	40% coinsurance	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	40% coinsurance	
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	
If you need help recovering or have other special health needs	Home health care	No cost for first 15 visits per calendar year, then 20% coinsurance, deductible waived	40% coinsurance Deductible waived	Maximum visits: 40 per calendar year. Prior authorization required.
	Rehabilitation services	20% coinsurance	40% coinsurance	Cardiac and pulmonary rehab requires prior authorization and individual case management. Maximum visits: 30 per calendar year for physical and occupational therapy and skeletal adjustment, combined; 20 visits per year for speech therapy;
	Habilitation services	20% coinsurance	40% coinsurance	Generally, not covered. Benefits only for certain severe developmental delay.
	Skilled nursing care	No cost for first 10 days per calendar year, then 20% coinsurance, deductible waived	40% coinsurance Deductible waived	Maximum days: 60 per calendar year. Prior authorization required
	Durable medical equipment	20% coinsurance	40% coinsurance	Prior authorization required
	Hospice services	No cost	40% coinsurance Deductible waived	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
- 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.)

- Chiropractic care, limit 20 visits per year combined with physical and occupational therapy
- 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:

<i>Cost Sharing</i>	
Deductibles	\$1500
Copayments	\$65
Coinsurance	\$1970.60
<i>What isn't covered</i>	
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:

<i>Cost Sharing</i>	
Deductibles	\$1500
Copayments	\$740
Coinsurance	\$45.60
<i>What isn't covered</i>	
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:

<i>Cost Sharing</i>	
Deductibles	\$1500
Copayments	\$100
Coinsurance	\$20.40
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1620.40