



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.CityofLaCrosse.org/MedicalPlanMPD or call City Human Resources at 608-789-7595. 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 the Glossary at www.CityofLaCrosse.org/HR/EEBenefits or call 608-789-7595 to request a copy.

Important Questions	Answers	Why This Matters:
<p>What is the overall deductible?</p>	<p><u>In Network</u>: \$400 Individual / \$1200 maximum per Family <u>Out of Network</u>: \$800 Individual/no Family maximum</p>	<p>Generally, you must pay all the costs up to the individual <u>deductible</u> amount or family maximum <u>deductible</u> amount before this plan begins to pay.</p>
<p>Are there services covered before you meet your deductible?</p>	<p>Yes, <u>Preventive care</u> & covered services at the NFC, SmartChoiceMRI & Convenience Clinics.</p>	<p>For example, this plan 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 https://www.healthcare.gov/coverage/preventive-care-benefits/.</p>
<p>Are there other deductibles for specific services?</p>	<p>No.</p>	<p>You don't have to meet <u>deductible</u> for specific services.</p>
<p>What is the out-of-pocket limit for this plan?</p>	<p><u>Out-of-pocket limit on in-network co-insurance</u> \$600 Individual/\$1800 Family. Total plan <u>out-of-pocket limit</u> \$8150 Individual/\$16300 Family</p>	<p>Once the <u>in-network deductible</u> & <u>co-insurance</u> limit is reached, the plan pays 100% of eligible services. <u>Copayments</u> and fixed dollar limits or visits limits, when applicable, would still pertain. Such out-of-pocket limit for <u>coinsurance</u> only applies in-network. <u>Out-of-network co-insurance</u> is 30% with no limit (unless otherwise stated in plan). The total plan out-of-pocket limit is the most you could pay per year for covered services.</p>
<p>What is not included in the out-of-pocket limit?</p>	<p><u>Premiums</u>, <u>balance-billed</u> charges, <u>out of network</u> payments, and health care this plan doesn't cover.</p>	<p>Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u>.</p>
<p>Will you pay less if you use a network provider?</p>	<p>Yes. Visit www.Anthem.com or call 1-833-578-4439 for a list of <u>network providers</u>.</p>	<p>This plan uses a <u>provider network</u>. You will pay less if you use a provider in the plan's network. 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 plan pays (balance billing). Check with your <u>provider</u> before you get services.</p>
<p>Do you need a referral to see a specialist?</p>	<p>No</p>	<p>You can see the <u>specialist</u> you choose without a <u>referral</u>.</p>



On this chart, all **copayments** are applied before your **deductible** & **coinsurance** costs applied 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 <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$20 <u>copayment/visit</u> & 10% <u>coinsurance</u>	\$25 <u>copayment/visit</u> & 30% <u>coinsurance</u>	Copayment waived for pathologists, radiologists, anesthesiologist, non-physician rehabilitation therapy and non-physician allergy services.	
	<u>Specialist</u> visit				
	<u>Preventive care/ screening/ immunization</u>	No charge.	\$25 <u>copayment/visit</u> & 30% <u>coinsurance</u>		You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services you need are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	10% <u>coinsurance</u>	30% <u>coinsurance</u>	-----None-----	
	Imaging (CT/PET scans, MRIs)			Services at SmartChoiceMRI No Cost	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.serve-you-rx.com or call Serve You Rx at 1-800-759-3203	Formulary Tier 1 Generic drugs	\$10 <u>copay</u> 30 day/retail \$30 <u>copay</u> 90 day retail Or \$20 <u>copay</u> 90 day at mail order	<u>Excluded*</u>	90 Day mail order or 90 Day at Retail required after first two 30 day retail fills for Maintenance Medications. * <u>Out-of-network</u> prescription drugs generally not covered.	
	<u>Formulary</u> Tier 2 Brand drugs	\$25 <u>copay</u> 30 day/retail \$75 <u>copay</u> 90 day retail Or \$50 <u>copay</u> 90 day At mail order	<u>Excluded*</u>		
	Non Formulary Tier 3 drugs	100%	100%		Serve You Rx may approve an exception if member has tried <u>formulary</u> drugs without success or if there is a medical reason why member cannot take <u>formulary</u> drug(s).
	<u>Formulary Specialty drugs</u>	\$50 <u>copayment/ prescription</u>	<u>Excluded *</u>		Limited to 30 day supply and must be obtained from Serve You Rx Specialty Pharmacy. <u>Preauthorization</u> may be required.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u>	30% <u>coinsurance</u>	-----None-----	
	Physician/surgeon fees	\$20 <u>copayment/visit</u> & 10% <u>coinsurance</u>	\$25 <u>copayment/visit</u> & 30% <u>coinsurance</u>	<u>Copayment</u> applies only if physician visit is billed.	

* For more information about limitations and exceptions, see the plan or policy document at www.CityofLaCrosse.org/HR/EEBenefits

If you need immediate medical attention	Emergency room care	\$75 <u>copayment</u> /visit & 10% <u>coinsurance</u>	\$75 <u>copayment</u> /visit, <u>in network deductible</u> & 10% <u>coinsurance</u>	Copayment waived if admitted to inpatient status within 24 hours.
	<u>Emergency medical transportation</u>	10% <u>coinsurance</u>	<u>in network deductible</u> & 10% <u>coinsurance</u>	Out of network paid off billed charges.
	<u>Urgent care</u>	\$20 <u>copayment</u> /visit & 10% <u>coinsurance</u>	\$25 <u>copayment</u> /visit & 30% <u>coinsurance</u>	Out of state: \$75 copayment, in network co-insurance & <u>deductible</u>
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	30% <u>coinsurance</u>	-----None-----
	Physician/surgeon fees	\$20 <u>copayment</u> /visit & 10% coinsurance	\$25 <u>copayment</u> /visit & 30% coinsurance	<u>Copayment</u> applies only if physician visit is billed.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$20 <u>copayment</u> /visit & 10% <u>coinsurance</u>	\$25 <u>copayment</u> /visit & 30% coinsurance	Maintenance services excluded.
	Inpatient services			
If you are pregnant	Office visits	\$20 <u>copayment</u> /visit & 10% <u>coinsurance</u>	\$25 <u>copayment</u> /visit & 30% coinsurance	<u>Copayment</u> only applies when a physician visit is billed.
	Childbirth/delivery professional services	\$20 <u>copayment</u> /visit & 10% <u>coinsurance</u>	\$25 <u>copayment</u> /visit & 30% <u>coinsurance</u>	<u>Copayment</u> applies only if a physician visit is billed.
	Childbirth/delivery facility services	10% <u>coinsurance</u>	30% <u>coinsurance</u>	-----None-----
If you need help recovering or have other special health needs	<u>Home health care</u>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Limited to 40 visits per year.
	<u>Rehabilitation services</u>			Maintenance services excluded. <u>Pre-authorization</u> is recommended.
	<u>Habilitation services</u>			Limited to 60 days per year.
	<u>Skilled nursing care</u>			<u>Preauthorization</u> is recommended for purchases and rentals.
	<u>Durable medical equipment</u>			Limited to 180 daily visits per lifetime.
If your child needs dental or eye care	Children's eye exam	\$10 <u>copayment</u> /visit & 10% <u>coinsurance</u>	\$10 <u>copayment</u> /visit & <u>in network deductible</u> & 30% Coinsurance	Limited to one routine eye exam per year.
	Children's glasses	<u>Excluded</u>	<u>Excluded</u>	<u>Excluded</u>
	Children's dental check-up	<u>Excluded</u>	<u>Excluded</u>	<u>Excluded</u>

* For more information about limitations and exceptions, see the plan or policy document at www.CityofLaCrosse.org/HR/EEBenefits

Excluded Services & Other Covered Services:

Services Your Generally Does NOT Cover (Check your policy or [Plan](#) document for more information and a list of any other [excluded services](#).)

<ul style="list-style-type: none"> • Acupuncture • Bariatric Surgery • Cosmetic Surgery • Hearing aids (except for children under 18) 	<ul style="list-style-type: none"> • Infertility Treatment • Infertility Treatment • Non-Emergency Orthotics traveling outside the USA 	<ul style="list-style-type: none"> • Private Duty Nursing • Routine Dental Care or Orthodontics • Routine Dental Care • Routine Foot Care • Routine Foot Care • Routine Orthotics • Weight Loss Programs • Weight Loss Programs
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Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

<ul style="list-style-type: none"> • Adult Eye Exam • Chiropractic Care 	<ul style="list-style-type: none"> • Dental Restorative Services & Specific Oral Surgeries (defined in MPD) • Emergency coverage provided outside the USA 	<ul style="list-style-type: none"> • Hearing Aids for children under 18 • Hearing Exam
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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 City of La Crosse Employee Benefits Coordinator at (608) 789-8310. 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. 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 your [plan](#) administrator Anthem Blue Cross Blue Shield at 1-833-578-4439.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have [Minimum Essential Coverage](#) for a month, 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](#).

—————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](#) \$400
- [Specialist copayments](#) \$20
- Hospital (facility) [coinsurance](#) 10%
- Other [coinsurance](#) 10%

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	\$12,731
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$400
Copayments (Office Visit & Rx Drug)	\$73
Coinsurance	\$600
<i>What isn't covered</i>	
Limits or exclusions	\$11
The total Peg would pay is	\$1084

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

- The [plan's](#) overall [deductible](#) \$400
- [Specialist copayments](#) \$20
- Hospital (facility) [coinsurance](#) 10%
- Other [coinsurance](#) 10%

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	\$400
Copayments (Office Visit & Rx Drug)	\$720
Coinsurance	\$66
<i>What isn't covered</i>	
Limits or exclusions	\$33.93
The total Joe would pay is	\$1186

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

- The [plan's](#) overall [deductible](#) \$400
- [Specialist copayments](#) \$20
- Hospital (facility) [coinsurance](#) 10%
- Other [coinsurance](#) 10%

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	\$400
Copayments (Office Visit & ER)	\$115
Coinsurance	\$141
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$656