




Mesquite ISD: EPO High Deductible Plan

Coverage for: Individual + Family | Plan Type: EPO HDHP



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 myblueelementil.com. 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 <https://www.healthcare.gov/sbc-glossary> or call 1-855-760-3135 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$3,400 individual / \$6,800 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. Certain preventive care is covered before you meet your deductible .	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 ?	\$7,050 individual / \$14,100 family	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, precertification penalties, and health care this plan doesn't cover.	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 myblueelementil.com or call 1-855-760-3135 for a list of preferred 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 [copayment](#) and [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
		Preferred Provider (You will pay the least)	Nonpreferred 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	30% coinsurance after deductible	Not Covered	MEHC On-Site Clinic (in-person or virtual): \$15 copay deductible does not apply. Includes Internist, General Physician, Family Practitioner, Pediatrician, Behavioral Health Physicians, or Gynecologist. Includes virtual visits. Teladoc: 30% coinsurance after deductible . The consult fee of \$42 will apply towards the deductible.
	Specialist visit	30% coinsurance after deductible	Not Covered	Includes virtual visits.
	Preventive care/screening/immunization	No charge deductible does not apply	Not Covered	MEHC On-Site Clinic: No charge deductible does not apply. 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. Limit 1 per plan year for hearing exam.
If you have a test	Diagnostic test (x-ray, blood work)	30% coinsurance after deductible	Not Covered	None.
	Imaging (CT/PET scans, MRIs)	30% coinsurance after deductible	Not Covered	Preauthorization is required for MRI/MRA/PET Scans. If you don't get preauthorization , benefits could be reduced by \$250.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Nonpreferred Provider (You will pay the most)	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.primetherapeutics.com	Generic drugs	20% coinsurance after deductible (Retail, Mail Order and Extended Supply Network "ESN")	Not Covered	Covers 30-day supply (Retail), 31-90 day supply (Mail Order and Extended Supply Network). Includes contraceptive drugs and devices obtainable from a pharmacy. Coinsurance and deductible do not apply to preventive drugs required by the Affordable Care Act including preferred generic FDA-approved women's contraceptives (participating pharmacy). Precertification and step therapy required. If you purchase a brand name drug when the physician has indicated a generic drug can be dispensed, you must pay difference in cost. If a nonparticipating pharmacy is used, you will be responsible for the copay, plus the difference in cost between the participating pharmacy and nonparticipating pharmacy. Specialty drugs must be obtained from participating specialty pharmacy provider. Retail not covered. 30-day supply limit. Medical specialty drugs including chemotherapy drugs require precertification . CVS is not a participating pharmacy.
	Preferred brand drugs	25% coinsurance after deductible (Retail, Mail Order and Extended Supply Network "ESN")	Not Covered	
	Non-preferred brand drugs	50% coinsurance after deductible (Retail, Mail Order and Extended Supply Network "ESN")	Not Covered	
	Specialty drugs	20% coinsurance after deductible (specialty pharmacy only)	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% coinsurance after deductible	Not Covered	Preauthorization is required for some procedures. If you don't get preauthorization , benefits could be reduced by \$250. Includes office surgery.
	Physician/surgeon fees	30% coinsurance after deductible	Not Covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Nonpreferred Provider (You will pay the most)	
If you need immediate medical attention	Emergency room care	30% coinsurance after deductible	Preferred provider benefit applies	Freestanding emergency room and non-emergency emergency room care \$500 copay per visit then 30% coinsurance after deductible .
	Emergency medical transportation	30% coinsurance after deductible	Preferred provider benefit applies	Ground and air transportation covered.
	Urgent care	30% coinsurance after deductible	Not Covered	None.
If you have a hospital stay	Facility fee (e.g., hospital room)	30% coinsurance after deductible	Not Covered	Preauthorization is required. If you don't get preauthorization , benefits could be reduced by \$250.
	Physician/surgeon fees	30% coinsurance after deductible	Not Covered	None.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	30% coinsurance after deductible	Not Covered	Includes virtual visits.
	Inpatient services	30% coinsurance after deductible	Not Covered	Preauthorization is required. If you don't get preauthorization , benefits could be reduced by \$250.
If you are pregnant	Office visits	30% coinsurance after deductible	Not Covered	Cost sharing does not apply for preventive services . Depending on the type of services, a coinsurance or deductible may apply.
	Childbirth/delivery professional services	30% coinsurance after deductible	Not Covered	Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery facility services	30% coinsurance after deductible	Not Covered	Preauthorization is required for stays longer than 48/96 hours. If you don't get preauthorization , benefits could be reduced by \$250.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Nonpreferred Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	30% coinsurance after deductible	Not Covered	Limited to 60 visits per plan year. Preauthorization is required. If you don't get preauthorization , benefits could be reduced by \$250.
	Rehabilitation services	30% coinsurance after deductible	Not Covered	This includes physical therapy, occupational therapy, and speech therapy.
	Habilitation services	30% coinsurance after deductible	Not Covered	
	Skilled nursing care	30% coinsurance after deductible	Not Covered	Limited to 25 days per plan year. Preauthorization is required. If you don't get preauthorization , benefits could be reduced by \$250.
	Durable medical equipment	30% coinsurance after deductible	Not Covered	Excludes repairs for misuse/abuse. Preauthorization is required for equipment costing more than \$2,500. If you don't get preauthorization , benefits could be reduced by \$250.
	Hospice services	30% coinsurance after deductible	Not Covered	Preauthorization is required. If you don't get preauthorization , benefits could be reduced by \$250.
If your child needs dental or eye care	Children's eye exam	30% coinsurance after deductible	Not Covered	One routine eye exam per plan year.
	Children's glasses	Not Covered	Not Covered	None.
	Children's dental check-up	Not Covered	Not Covered	None.

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](#).)

- Cosmetic surgery
- Dental care (Adult & Children)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine foot care (with exception of person with diagnosis of diabetes)
- Weight loss programs (except for required preventive services)

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

- Acupuncture (in lieu of anesthesia and nausea during pregnancy)
- Bariatric surgery (Blue Distinction Center or Blue Distinction Center + only)
- Chiropractic care (35 visits per plan year)
- Hearing aids (\$1,000 maximum/36 months for age 19 and older, no maximum for under age 19)
- Infertility treatment (limited to the diagnosis & treatment of underlying medical condition)
- Private-duty nursing
- Routine eye care (1 routine eye exam per plan year)

Your Rights to Continue Coverage: 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: Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 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 on how 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 the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or visit www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your appeal. Contact the Texas Department of Insurance's Consumer Health Assistance Program at 1-800-252-3439 or visit www.texashealthoptions.com.

Does this plan provide Minimum Essential Coverage? Yes.

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

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 1-855-760-3135.

Traditional Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-760-3135.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-760-3135.

Pennsylvania Dutch (Deutsch): Fer Hilf griege in Deutsch, ruf 1-855-760-3135 uff.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-760-3135.

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-855-760-3135.

Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-855-760-3135.

Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, a'gang 1-855-760-3135.

To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.

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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](#) \$3,400
- [Specialist coinsurance](#) 30%
- Hospital (facility) 30%
- Other [coinsurance](#) 30%

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	\$12,700
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$3,400
Copayments	\$0
Coinsurance	\$2,800
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$6,160

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$3,400
- [Specialist coinsurance](#) 30%
- Hospital (facility) 30%
- Other [coinsurance](#) 30%

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	\$5,600
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$3,400
Copayments	\$0
Coinsurance	\$600
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$3,920

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$3,400
- [Specialist coinsurance](#) 30%
- Hospital (facility) 30%
- Other [coinsurance](#) 30%

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	\$2,800
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,800
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$2,800

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.