This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.BCBSRI.com or by calling 1-800-639-2227 or (401) 459-5000.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	**$1,750** person **/ $3,500** family towards in-network deductible.	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	No.	You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out–of–pocket limit on my expenses?	No.	There's no limit on how much you could pay during a coverage period for your share of the cost of covered services.
What is not included in the out–of–pocket limit?	This plan has no **out-of-pocket limit.**	Not applicable because there's no **out-of-pocket limit** on your expenses.
Is there an overall annual limit on what the plan pays?	Yes. **$5,250** person **/ $10,500** family towards in-network deductible.	This plan will pay for covered services only up to this limit during each coverage period, even if your own need is greater. You're responsible for all expenses above this limit. The chart starting on page 2 describes any limits on what the plan will pay for *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes, this plan uses in-network providers. See www.BCBSRI.com or call 1-800-639-2227 or (401) 459-5000 for a list of participating providers.	If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**.
Do I need a referral to see a specialist?	No. You don't need a referral to see a specialist.	You can see the **specialist** you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 4. See your policy or plan document for additional information about **excluded services**.

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if

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the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.

- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use participating **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.
	Specialist visit	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.
	Other practitioner office visit	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.
	Preventive care/screening/immunization	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.
If you have a test	Diagnostic test (x-ray, blood work)	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
	Imaging (CT/PET scans, MRIs)	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.[insert].	Generic drugs	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.
	Preferred brand drugs	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.
	Non-preferred brand drugs	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.
	Specialty drugs	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.
	Physician/surgeon fees	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you need immediate medical attention	Emergency room services	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.
	Emergency medical transportation	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.
	Urgent care	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.
If you have a hospital stay	Facility fee (e.g., hospital room)	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.
	Physician/surgeon fee	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.
	Mental/Behavioral health inpatient services	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.
	Substance use disorder outpatient services	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.
	Substance use disorder inpatient services	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.
If you are pregnant	Prenatal and postnatal care	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.
	Delivery and all inpatient services	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.
	Rehabilitation services	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.
	Habilitation services	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.
	Skilled nursing care	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.
	Durable medical equipment	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.
	Hospice service	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.
If your child needs dental or eye care	Eye exam	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
	Glasses	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.
	Dental check-up	Not Applicable	Not Applicable	The HRA will pay for or reimburse you for certain, qualified medical expenses up to the available account balance in your HRA.

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Cosmetic surgery
- Dental care (Adult)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Acupuncture (if prescribed for rehabilitation purposes)
- Bariatric surgery
- Chiropractic care
- Hearing aids

Your Rights to Continue Coverage:

**** Individual health insurance sample –**

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at [contact number]. You may also contact your state insurance department at [insert applicable State Department of Insurance contact information].

OR

**** Group health coverage sample –**

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 the plan at [contact number]. 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.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: [insert applicable contact information from instructions].

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does not meet the minimum value standard for the benefits it provides, but please refer to the SBC for the Roger Williams University-Facilities Option A Health Plan.**

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $7,040
- **Patient pays** $500

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Deductibles	$1,750
Copays	N/A
Coinsurance	N/A
Limits or exclusions	N/A
Total	**$1,750**

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $4,900
- **Patient pays** $500

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductibles	$1,750
Copays	N/A
Coinsurance	N/A
Limits or exclusions	N/A
Total	**$1,750**

Note: The amount paid by the plan is limited to the available balance in your account.

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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