Glossary of Health Coverage and Medical Terms

- This glossary has many commonly used terms, but isn't a full list. These glossary terms and definitions are intended to be educational and may be different from the terms and definitions in your plan. Some of these terms also might not have exactly the same meaning when used in your policy or plan, and in any such case, the policy or plan governs. (See your Summary of Benefits and Coverage for information on how to get a copy of your policy or plan document.)
- Bold blue text indicates a term defined in this Glossary.
- See page 4 for an example showing how deductibles, co-insurance and out-of-pocket limits work together in a real life situation.

Allowed Amount

Maximum amount on which payment is based for covered health care services. This may be called "eligible expense," "payment allowance" or "negotiated rate." If your provider charges more than the allowed amount, you may have to pay the difference. (See Balance Billing.)

Appeal

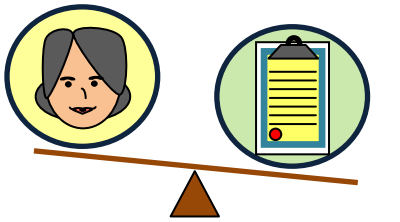
A request for your health insurer or plan to review a decision or a grievance again.

Balance Billing

When a provider bills you for the difference between the provider's charge and the allowed amount. For example, if the provider's charge is $100 and the allowed amount is $70, the provider may bill you for the remaining $30. A preferred provider may ***not*** balance bill you for covered services.

Co-insurance

Your share of the costs of a covered health care service, calculated as a percent (for example, 20%) of the allowed amount for the service. You pay co-insurance ***plus*** any deductibles you owe. For example, if the health insurance or plan's allowed amount for an office visit is $100 and you've met your deductible, your co-insurance payment of 20% would be $20. The health insurance or plan pays the rest of the allowed amount.



Jane pays 20% | Her plan pays 80%

(See page 4 for a detailed example.)

Complications of Pregnancy

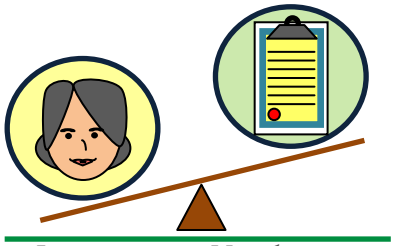
Conditions due to pregnancy, labor and delivery that require medical care to prevent serious harm to the health of the mother or the fetus. Morning sickness and a non-emergency caesarean section aren't complications of pregnancy.

Co-payment

A fixed amount (for example, $15) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

Deductible

The amount you owe for health care services your health insurance or plan covers before your health insurance or plan begins to pay. For example, if your deductible is $1000, your plan won't pay anything until you've met your $1000 deductible for covered health care services subject to the deductible. The deductible may not apply to all services.



Jane pays 100% | Her plan pays 0%

(See page 4 for a detailed example.)

Durable Medical Equipment (DME)

Equipment and supplies ordered by a health care provider for everyday or extended use. Coverage for DME may include: oxygen equipment, wheelchairs, crutches or blood testing strips for diabetics.

Emergency Medical Condition

An illness, injury, symptom or condition so serious that a reasonable person would seek care right away to avoid severe harm.

Emergency Medical Transportation

Ambulance services for an emergency medical condition.

Emergency Room Care

Emergency services you get in an emergency room.

Emergency Services

Evaluation of an emergency medical condition and treatment to keep the condition from getting worse.

OMB Control Numbers 1545-2229, 1210-0147, and 0938-1146

Excluded Services
Health care services that your health insurance or plan doesn't pay for or cover.

Grievance
A complaint that you communicate to your health insurer or plan.

Habilitation Services
Health care services that help a person keep, learn or improve skills and functioning for daily living. Examples include therapy for a child who isn't walking or talking at the expected age. These services may include physical and occupational therapy, speech-language pathology and other services for people with disabilities in a variety of inpatient and/or outpatient settings.

Health Insurance
A contract that requires your health insurer to pay some or all of your health care costs in exchange for a premium.

Home Health Care
Health care services a person receives at home.

Hospice Services
Services to provide comfort and support for persons in the last stages of a terminal illness and their families.

Hospitalization
Care in a hospital that requires admission as an inpatient and usually requires an overnight stay. An overnight stay for observation could be outpatient care.

Hospital Outpatient Care
Care in a hospital that usually doesn't require an overnight stay.

In-network Co-insurance
The percent (for example, 20%) you pay of the allowed amount for covered health care services to providers who contract with your health insurance or plan. In-network co-insurance usually costs you less than out-of-network co-insurance.

In-network Co-payment
A fixed amount (for example, $15) you pay for covered health care services to providers who contract with your health insurance or plan. In-network co-payments usually are less than out-of-network co-payments.

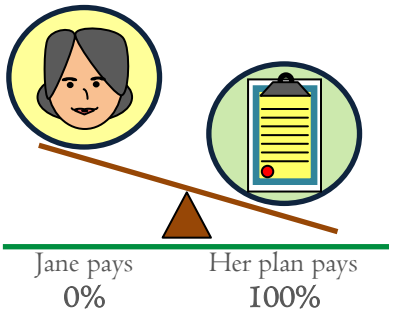
Medically Necessary
Health care services or supplies needed to prevent, diagnose or treat an illness, injury, condition, disease or its symptoms and that meet accepted standards of medicine.

Network
The facilities, providers and suppliers your health insurer or plan has contracted with to provide health care services.

Non-Preferred Provider
A provider who doesn't have a contract with your health insurer or plan to provide services to you. You'll pay more to see a non-preferred provider. Check your policy to see if you can go to all providers who have contracted with your health insurance or plan, or if your health insurance or plan has a "tiered" network and you must pay extra to see some providers.

Out-of-network Co-insurance
The percent (for example, 40%) you pay of the allowed amount for covered health care services to providers who do ***not*** contract with your health insurance or plan. Out-of-network co-insurance usually costs you more than in-network co-insurance.

Out-of-network Co-payment
A fixed amount (for example, $30) you pay for covered health care services from providers who do ***not*** contract with your health insurance or plan. Out-of-network co-payments usually are more than in-network co-payments.

Out-of-Pocket Limit


(See page 4 for a detailed example.)

The most you pay during a policy period (usually a year) before your health insurance or plan begins to pay 100% of the allowed amount. This limit never includes your premium, balance-billed charges or health care your health insurance or plan doesn't cover. Some health insurance or plans don't count all of your co-payments, deductibles, co-insurance payments, out-of-network payments or other expenses toward this limit.

Physician Services
Health care services a licensed medical physician (M.D. – Medical Doctor or D.O. – Doctor of Osteopathic Medicine) provides or coordinates.

Plan
A benefit your employer, union or other group sponsor provides to you to pay for your health care services.

Preauthorization
A decision by your health insurer or plan that a health care service, treatment plan, prescription drug or durable medical equipment is medically necessary. Sometimes called prior authorization, prior approval or precertification. Your health insurance or plan may require preauthorization for certain services before you receive them, except in an emergency. Preauthorization isn't a promise your health insurance or plan will cover the cost.

Preferred Provider
A provider who has a contract with your health insurer or plan to provide services to you at a discount. Check your policy to see if you can see all preferred providers or if your health insurance or plan has a "tiered" network and you must pay extra to see some providers. Your health insurance or plan may have preferred providers who are also "participating" providers. Participating providers also contract with your health insurer or plan, but the discount may not be as great, and you may have to pay more.

Premium
The amount that must be paid for your health insurance or plan. You and/or your employer usually pay it monthly, quarterly or yearly.

Prescription Drug Coverage
Health insurance or plan that helps pay for prescription drugs and medications.

Prescription Drugs
Drugs and medications that by law require a prescription.

Primary Care Physician
A physician (M.D. – Medical Doctor or D.O. – Doctor of Osteopathic Medicine) who directly provides or coordinates a range of health care services for a patient.

Primary Care Provider
A physician (M.D. – Medical Doctor or D.O. – Doctor of Osteopathic Medicine), nurse practitioner, clinical nurse specialist or physician assistant, as allowed under state law, who provides, coordinates or helps a patient access a range of health care services.

Provider
A physician (M.D. – Medical Doctor or D.O. – Doctor of Osteopathic Medicine), health care professional or health care facility licensed, certified or accredited as required by state law.

Reconstructive Surgery
Surgery and follow-up treatment needed to correct or improve a part of the body because of birth defects, accidents, injuries or medical conditions.

Rehabilitation Services
Health care services that help a person keep, get back or improve skills and functioning for daily living that have been lost or impaired because a person was sick, hurt or disabled. These services may include physical and occupational therapy, speech-language pathology and psychiatric rehabilitation services in a variety of inpatient and/or outpatient settings.

Skilled Nursing Care
Services from licensed nurses in your own home or in a nursing home. Skilled care services are from technicians and therapists in your own home or in a nursing home.

Specialist
A physician specialist focuses on a specific area of medicine or a group of patients to diagnose, manage, prevent or treat certain types of symptoms and conditions. A non-physician specialist is a provider who has more training in a specific area of health care.

UCR (Usual, Customary and Reasonable)
The amount paid for a medical service in a geographic area based on what providers in the area usually charge for the same or similar medical service. The UCR amount sometimes is used to determine the allowed amount.

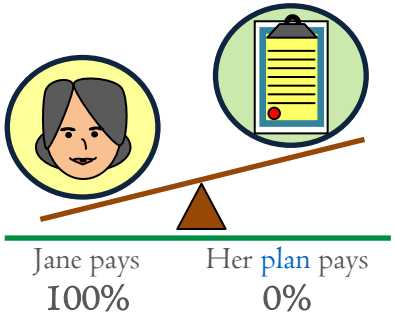
Urgent Care
Care for an illness, injury or condition serious enough that a reasonable person would seek care right away, but not so severe as to require emergency room care.

How You and Your Insurer Share Costs - Example

Jane's Plan Deductible: $1,500 **Co-insurance:** 20% **Out-of-Pocket Limit:** $5,000

January 1st
Beginning of Coverage Period

December 31st
End of Coverage Period

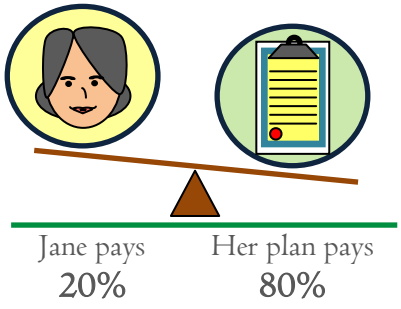


Jane hasn't reached her $1,500 deductible yet

Her plan doesn't pay any of the costs.

Office visit costs: $125
Jane pays: $125
Her plan pays: $0

more costs

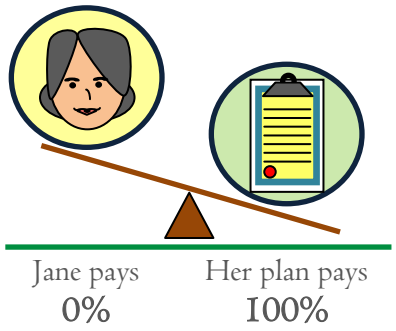


Jane reaches her $1,500 deductible, co-insurance begins

Jane has seen a doctor several times and paid $1,500 in total. Her plan pays some of the costs for her next visit.

Office visit costs: $75
Jane pays: 20% of $75 = $15
Her plan pays: 80% of $75 = $60

more costs



Jane reaches her $5,000 out-of-pocket limit

Jane has seen the doctor often and paid $5,000 in total. Her plan pays the full cost of her covered health care services for the rest of the year.

Office visit costs: $200
Jane pays: $0
Her plan pays: $200

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.indecscorp.com or by calling 1-888-446-3327.

	Answers	Why this Matters:
What is the overall deductible?	$300 Individual; $ 800 Family. Applies to **out-of-network** services only.	For out-of-network services, you must pay all the costs up to the deductible amount before this plan begins to pay for covered services. The deductible starts over every Jan. 1. See chart on page 2 on how you pay after meeting the deductible.
Are there other deductibles for specific services?	No	You don't have to pay deductibles for specific services; however, see the chart beginning on page 2 for other costs for services this plan covers.
Is there an out–of–pocket limit on my expenses?	$1,000 Individual; $1,800 Family. **Applies to out-of-network services only**.	The out-of-pocket limit is the most you could pay during a coverage period of one year for your share of the cost of the covered out-of-network services. This limit helps you plan for health care expenses.
What is not included in the out–of–pocket limit?	Premiums, deductibles, co-pays, penalty for failure to obtain pre-certification, balance-billed charges, prescription drugs, services the plan doesn't cover.	Even though you pay for these services, they don't count toward the out-of-pocket limit. (Out-of-pocket limits apply to out-of-network benefits only.)
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for *specific* covered services, such as office visits.
Does the plan use a network of providers?	Yes. For a list of in-network providers, see www.bcbs.com or call BC/BS 1-800-810-2583 (physician locator).	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 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 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 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 **in-network** providers by charging you lower deductibles, copayments and coinsurance amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$15 co-pay per visit	$15 co-pay per visit, plus deductible and 20% co-insurance	.....None.....
	Specialist visit	$15 co-pay per visit	$15 co-pay per visit, plus deductible and 20% co-insurance	.....None.....
	Other practitioner office visit	$15 co-pay per visit	$15 co-pay per visit, plus deductible and 20% co-insurance	.....None.....
	Preventive care/ screening/immunizations	$15 co-pay per visit	Not covered.	Copays refer *specifically* to **"adult wellness benefit"**. Certain preventive services and immunizations are covered, such as mammograms and well child visits. See plan document for details on other specific benefits.
If you have a test	Diagnostic tests (e.g., x-ray, blood work) (out-patient)	Co-pay $35 per day	$70 co-pay per day, plus deductible and 20% co-insurance	.....None.....
	Imaging (CT/PET scans, MRIs) (out-patient)	Co-pay $35 per day	$70 co-pay per day, plus deductible and 20% co-insurance	Some tests require pre-certification. See plan document for details.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.indecscorp.com	Generic drugs	$5 per prescription co-pay for up to 34-day supply	Same as in-network, but paid by plan reimbursement. Call Envision RX Option at 1-800-361-4542 for details.	Mail order is $7.50 per prescription for 90-day supply.
	Preferred brand drugs	$20 per prescription co-pay for up to 34-day supply	Same as in-network, but paid by plan reimbursement. Call Envision RX Option at 1-800-361-4542 for details.	Mail order is $30 per prescription for 90-day supply.
	Non-preferred brand drugs	$40 per prescription co-pay for up to 34-day supply	Same as in-network, but paid by plan reimbursement. Call Envision RX Option at 1-800-361-4542 for details.	Mail order is $60 per prescription for 90-day supply.
	Specialty drugs	$20 or $40 per prescription for 30-day supply	Same as in-network, but paid by plan reimbursement.	Call Orchard Specialty Pharmacy at 1-877-437-9012 for details on specialty drugs.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$35 per day	$70 per day, subject to copay, deductible and 20% co-insurance.	.....None.....
	Physician/surgeon fees	$15 per visit	$15 plus deductible and 20% co-insurance.	.....None.....
If you need immediate medical attention	Emergency room services	Co-pay of $50 per visit	Co-pay of $70 per visit.	Co-pay may be waived if patient is admitted to hospital from ER.
	Emergency medical transportation	Subject to deductible and 20% co-insurance after Plan pays first $50 of allowed amount.		Total reimbursement for volunteer ambulance is $50 per year.
	Urgent care	$15 per visit	$15 per visit, plus deductible and 20% co-insurance.	.....None.....

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you have a hospital stay	Facility fee (e.g., hospital room)	$0	$500 per admission deductible plus any charges over allowed amount.	Pre-notification required for hospitalizations (except childbirth). Out-of-network facilities may balance bill for charges over allowed amount.
	Physician/surgeon fee	$15 per doctor, per visit	$15 co-pay, plus deductible and 20% co-insurance to Out-of-Network maximum.	Out-of-network providers may balance bill for charges over allowed amount
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$15 per visit up to 100 visits per calendar year	$15 co-pay per visit after $300 out-of-network deductible up to 30 visits per calendar year visit limit/60 visits lifetime.	Pre-notification & other limits apply to mental health and substance abuse benefits. Limits may be greater for severe, biologically based mental illness. See your plan document for details of benefits and potential penalties.
	Mental/Behavioral health inpatient services	$0 per visit up to 100 days per calendar year	50% of charges after $500 deductible, and any charges over allowed amount for up to 30 days per calendar year.	See your plan document for a complete explanation of benefits and pre-certification requirements.
	Substance abuse disorder outpatient services	$0 per visit up to 60 visits per calendar year	50% of allowable amount up to 60 visits per calendar year.	Limit includes 20 visits for family members.
	Substance abuse disorder inpatient services	$0	50 % of allowable amount after $500 deductible.	Inpatient limit is 4 weeks per confinement; 6 weeks per year.
If you are pregnant	Prenatal and postnatal care	$15 co-pay per visit	$15 per visit, plus deductible and 20% co-insurance.	.....None.....
	Delivery and all inpatient services	$0	$500 per admission deductible, plus any charges over allowed amount.	.....None.....

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	$0	All charges in excess of allowed amount.	Benefit limited to 180 days per calendar year. Pre-notification required.
	Rehabilitation services	$0 if confined to a facility	$500 deductible and all charges in excess of allowed amount.	Benefit limited to 100 days per calendar year.
	Habilitation services	Not covered	Not covered	Not covered.
	Skilled nursing care (facility)	$0	$500 deductible and all charges in excess of allowed amount.	Benefit limit is 180 days per calendar year. Pre-notification required.
	Durable medical equipment	Deductible and 20% co-insurance	Deductible and 20% co-insurance	.....None.....
	Hospice service (out-patient care; in-patient care has different co-pays; see plan document)	$0	All charges in excess of allowed amount	Pre-notification required.
If your child needs dental or eye care	Eye exam (Routine)	Not covered.	Not covered.	Not covered.
	Glasses	Not covered.	Not covered.	Not covered.
	Dental check-up	Not covered.	Not covered.	Not covered.

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This is not a complete list. Check your plan document for other excluded services.)

- Acupuncture
- Eye Exams(routine; adult and child)
- Hearing Aids
- Weight Loss Programs
- Cosmetic Surgery
- Glasses(adult and child)
- Long-term Care
- Dental Care (adult and child)
- Habilitation Services
- Routine Foot Care

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

- Bariatric Surgery – mandatory second surgical opinion required.
- Chiropractic care (pre-certification required)
- Infertility Treatment (Limit of $25,000 on Qualified Procedures; see Plan document for details of coverage of infertility)
- Non-emergency when traveling outside the U.S.
- Private Duty Nursing (after first 48 hours of service). No benefit when confined to a Facility.

Your Rights to Continue Coverage:

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: 1)You commit fraud; 2) The insurer stops offering services in the State; 3) You move outside the coverage area
For more information on your rights to continue coverage, contact the insurer at 1-888-446-3327. You may also contact the New York State Department of Financial Services (insurance department) at 1-877-267-2323, ext. 61565 or www.ccilo.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 refer to your plan document or contact INDECS at 1-888-446-3327.

----------*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** $ 7,480
- **Patient pays** $ 60

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	$0
Copays	$60
Coinsurance	$0
Limits or exclusions	$0
Total	**$60**

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

Amount owed to providers: $5,400
- **Plan pays** $4,680
- **Patient pays** $ 720

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	$0
Copays	$720
Coinsurance	$0
Limits or exclusions	$0
Total	**$720**

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 estmators. 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.