




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, they can be viewed at <http://www.hr.duke.edu/benefits/medical/medical-insurance> or by calling 919-684-5600. 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 919-684-5600 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	\$ 0	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
<b>Are there services covered before you meet your deductible?</b>	No	The <u>plan</u> does not have an overall <u>deductible</u> .
<b>Are there other deductibles for specific services?</b>	Yes; \$100 per person for retail brand prescription drugs.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
<b>What is the out-of-pocket limit for this plan?</b>	In-network: \$3,000 person / \$6,000 family; Out of-network: \$6,000 person / \$12,000 family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
<b>What is not included in the out-of-pocket limit?</b>	Premiums, balance-billed charges, and charges this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
<b>Will you pay less if you use a network provider?</b>	Yes. See <a href="http://www.bluecrossnc.com/members">www.bluecrossnc.com/members</a> or call 877-275-9787 for a list of participating providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . 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 charge</u> and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
<b>Do you need a referral to see a specialist?</b>	No	You can see the <u>specialist</u> you choose without a <u>referral</u> .

 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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	\$20 <u>copayment</u> /visit	No coverage	Medically necessary
	<u>Specialist</u> visit	\$55 <u>copayment</u> /visit		Chiropractic care \$55 <u>copayment</u> ; limited 20 visits per calendar year. Medically necessary
	<u>Preventive care/screening/immunization</u>	No charge	No coverage	Nutrition - Up to six visits per calendar year; No charge. Medically necessary. Visits provided as treatment for behavioral health diagnosis not subject to six-visit limit.  Most contraceptive drugs, IUDs and birth control implants are covered at no charge
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	No charge	No coverage	Medically necessary
	Imaging (CT/PET scans, MRIs)	No charge	No coverage	Medically necessary
<b>If you need drugs to treat your illness or condition</b> More information about <u>prescription drug coverage</u> is available at <a href="http://www.express-scripts.com">www.express-scripts.com</a>	Generic drugs	Retail (Up to 34 day supply): \$15 <u>copayment</u> ; Mail Order (Up to 90 day supply): \$25 <u>copayment</u>	Your reimbursement will be the contracted rate less the <u>copayment</u> . You pay the difference between cost and reimbursement.	After 3rd retail fill of long-term medications 50% <u>coinsurance</u> with \$15 or cost minimum and \$30 maximum. Step therapy and/or <u>preauthorization</u> may apply.
	Preferred brand drugs	Retail (Up to 34 day supply): \$50 <u>copayment</u> after \$100 brand <u>deductible</u> ; Mail Order Up to 90 day supply): \$130 <u>copayment</u>	Your reimbursement will be the contracted rate less the <u>copayment</u> . You pay the difference between cost and reimbursement.	After 3rd retail fill of long-term medications 50% <u>coinsurance</u> with \$70 minimum and \$165 maximum. No <u>deductible</u> for Duke pharmacies for 90 day supply. Step therapy and/or <u>preauthorization</u> may apply.
	Non-preferred brand drugs	Retail (Up to 34 day supply): \$70 <u>copayment</u> after \$100 brand <u>deductible</u> ; Mail Order Up to 90 day supply): \$180 <u>copayment</u>	Your reimbursement will be the contracted rate less the <u>copayment</u> . You pay the difference between cost and reimbursement.	After 3rd retail fill of long-term medications 50% <u>coinsurance</u> with \$85 minimum and \$180 maximum. No <u>deductible</u> for Duke pharmacies for 90 day supply. Step therapy and/or <u>preauthorization</u> may apply.

	<u>Specialty drugs</u>	Same as above for generic and brand.	Same as above for generic and brand.	Prior authorization required for some specialty drugs.
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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)	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	\$250 <u>copayment</u>	No coverage	Medically necessary
	Physician/surgeon fees			Medically necessary
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	\$250 <u>copayment</u> . Waived if admitted.	\$250 <u>copayment</u> . Waived if admitted.	Medically necessary
	<u>Emergency medical transportation</u>	No charge when medically necessary	No charge when medically necessary	Medically necessary
	<u>Urgent care</u>	\$35 <u>copayment</u>	Covered outside of the <u>plan</u> service area.	Coverage outside the service area only at urgent care center.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	\$600 or \$700 per admission <u>copayment</u>	No coverage	Precertification required. \$600 <u>copayment</u> for Duke, Duke Regional and Duke Raleigh Hospitals and \$700 for all other participating hospitals.
	Physician/surgeon fees			
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$20 <u>copayment</u> /visit	30% <u>coinsurance</u> of allowed amount after \$650 <u>deductible</u>	Up to 20 visits per calendar year for non-par providers, combined with substance use disorder.
	Inpatient services	\$600 per admission <u>copayment</u>	30% <u>coinsurance</u> of allowed amount after \$900 <u>deductible</u>	Precertification required. Up to 20 days per calendar year for non-par providers, combined with substance use disorder.
<b>If you are pregnant</b>	Office visits	\$20 <u>copayment</u> primary care or \$55 <u>copayment</u> specialist first visit	No coverage	Cost sharing does not apply for <u>preventive</u> services. Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services			Certification required. \$600 <u>copayment</u> for Duke, Duke Regional and Duke Raleigh

	Childbirth/delivery facility services	\$600 or \$700 per admission <u>copayment</u>	No coverage	Hospitals and \$700 for all other participating hospitals. Cost sharing does not apply for <u>preventive services</u> . Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
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)	
<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u>	No charge	No coverage	Up to 100 day annual maximum. Must be authorized by doctor.
	<u>Rehabilitation services</u>	\$55 <u>copayment</u>	No coverage	40 visits in a calendar year for physical and occupational therapy combined. Speech therapy 20 visits per calendar year; preauthorization required. Medically necessary
	<u>Habilitation services</u>	\$55 copayment	No coverage	Combined with Rehabilitation visits above.
	<u>Skilled nursing care</u>	No charge	No coverage	Up to 60 day annual maximum. Precertification is required.
	<u>Durable medical equipment</u>	No charge	No coverage	Medically necessary
	<u>Hospice services</u>	No charge		Must be authorized by doctor.
<b>If your child needs dental or eye care</b>	Children's eye exam	\$20 <u>copayment</u>	No coverage	One exam per calendar year.
	Children's glasses	No coverage	No coverage	None
	Children's dental check-up	No coverage	No coverage	None

**Excluded Services & Other Covered Services:**

<b>Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)</b>		
<ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Cosmetic surgery charges that are not medically necessary</li> <li>• Dental care (Adult and Child) except for limited exceptions for accidental injury to sound natural teeth</li> </ul>	<ul style="list-style-type: none"> <li>• Habilitation Services</li> <li>• Long-term care</li> <li>• Non-emergency care when traveling outside the U.S.</li> <li>• Out-of-network follow-up care</li> <li>• Private duty nursing</li> </ul>	<ul style="list-style-type: none"> <li>• Routine eye care (Except for annual exam/screening)</li> <li>• Routine foot care</li> <li>• Weight loss programs</li> </ul>

<b>Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)</b>		
<ul style="list-style-type: none"> <li>• Bariatric surgery - \$2,500 copay. Only at Duke facilities for employees with two years of service; preauthorization required.</li> <li>• Gender Affirmation surgery</li> </ul>	<ul style="list-style-type: none"> <li>• Chiropractic care - \$55 copay; 20 visit limit.</li> <li>• Hearing aids for children under 22. Limited to one every 36 months.</li> </ul>	<ul style="list-style-type: none"> <li>• Infertility treatment – Diagnosis only. Patient copays apply. COH, IVF, and other types of artificial conception are excluded.</li> </ul>

**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 Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://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](http://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: <http://www.hr.duke.edu/benefits/medical/medical-insurance> or by calling 919-684-5600 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

**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 919-684-5600.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 919-684-5600.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 919-684-5600.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 919-684-5600.

\_\_\_\_\_ *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 \$0
- Specialist copayment \$55
- Hospital (facility) copayment \$600
- Other coinsurance n/a

**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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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**In this example, Peg would pay:**

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$600
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$660</b>

**Managing Joe's type 2 Diabetes**

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

- The plan's overall deductible \$0
- Specialist copayment \$55
- Hospital (facility) copayment \$600
- Other coinsurance n/a

**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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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**In this example, Joe would pay:**

<i>Cost Sharing</i>	
Deductibles	\$100
Copayments	\$1,100
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$1,220</b>

**Mia's Simple Fracture**

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

- The plan's overall deductible \$0
- Specialist copayment \$55
- Hospital (facility) copayment \$600
- Other coinsurance n/a

**This EXAMPLE event includes services like:**

Emergency room care (*including medical supplies*)  
 Diagnostic test (*x-ray*)  
 Durable medical equipment (*crutches*)  
 Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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**In this example, Mia would pay:**

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$600
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$600</b>

The plan would be responsible for the other costs of these EXAMPLE covered services.

## Notice of Nondiscrimination

Duke University complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Duke University does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

### Duke University:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Kimberly Hewitt.

If you believe that Duke University has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Kimberly Hewitt, Vice President for Institutional Equity & Chief Diversity Officer, 114 S. Buchanan Blvd, Bay 8, Box 90012, Durham NC 27708, 919-684-8222 (p), 919-684-8580 (f), [oe-help@duke.edu](mailto:oe-help@duke.edu). You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Kimberly Hewitt, Vice President for Institutional Equity & Chief Diversity Officer is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW

Room 509F, HHH Building

Washington, D.C. 20201

1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

