

Colorado Health Plan Description Form Anthem Blue Cross and Blue Shield BluePreferred for Individuals Plans

PART A: TYPE OF COVERAGE

1. TYPE OF PLAN	Preferred provider plan
2. OUT-OF-NETWORK CARE COVERED? ¹	Yes, but the patient pays more for out-of-network care
3. AREAS OF COLORADO WHERE PLAN IS AVAILABLE	Plan is available throughout Colorado

PART B: SUMMARY OF BENEFITS

Important Note: This form is not a contract, it is only a summary. The contents of this form are subject to the provisions of the policy, which contains all terms, covenants and conditions of coverage. Your plan may exclude coverage for certain treatments, diagnoses, or services not noted below. The benefits shown in this summary may only be available if required plan procedures are followed (e.g., plans may require prior authorization, a referral from your primary care physician, or use of specified providers or facilities). Consult the actual policy to determine the exact terms and conditions of coverage.

	IN-NETWORK		OUT-OF-NETWORK	
	Individual	Family	Individual	Family
4. ANNUAL DEDUCTIBLE				
25-500D/1000-80% plan	\$500	\$500 per family member	\$1,000	\$1,000 per family member
25-1000D/1000-80% plan	\$1,000	\$1,000 per family member	\$2,000	\$2,000 per family member
25-2000D/1000-80% plan	\$2,000	\$2,000 per family member	\$4,000	\$4,000 per family member
25-500D/2000-80% plan	\$500	\$500 per family member	\$1,000	\$1,000 per family member
25-1000D/2000-80% plan	\$1,000	\$1,000 per family member	\$2,000	\$2,000 per family member
25-2000D/2000-80% plan	\$2,000	\$2,000 per family member	\$4,000	\$4,000 per family member
3000D/2000-80% plan	\$3,000	\$3,000 per family member	\$6,000	\$6,000 per family member
5. OUT-OF-POCKET ANNUAL MAXIMUM²	Dollar amount below excludes deductible and copayments. The out-of-pocket annual maximum does not include coinsurance for Other Mental Health Care.			
	Individual	Family	Individual	Family
25-500D/1000-80% plan	\$1,000	\$1,000 per family member	\$2,000	\$2,000 per family member
25-1000D/1000-80% plan	\$1,000	\$1,000 per family member	\$2,000	\$2,000 per family member
25-2000D/1000-80% plan	\$1,000	\$1,000 per family member	\$2,000	\$2,000 per family member
25-500D/2000-80% plan	\$2,000	\$2,000 per family member	\$4,000	\$4,000 per family member
25-1000D/2000-80% plan	\$2,000	\$2,000 per family member	\$4,000	\$4,000 per family member
25-2000D/2000-80% plan	\$2,000	\$2,000 per family member	\$4,000	\$4,000 per family member
3000D/2000-80% plan	\$2,000	\$2,000 per family member	\$4,000	\$4,000 per family member
6. LIFETIME OR BENEFIT MAXIMUM PAID BY THE PLAN FOR ALL CARE	\$2,000,000 per member in- and out-of-network combined for all covered services. Morbid obesity surgery has a lifetime maximum payment of \$7,500 per member for services received from a Center of Excellence facility; total lifetime maximum shall not exceed \$7,500 per member in- and out-of-network combined. Major organ transplants have a lifetime maximum of \$1,000,000 per transplant per member.		\$2,000,000 per member in- and out-of-network combined for all covered services. Morbid obesity surgery has a lifetime maximum payment of \$1,500 per member for services received from a facility that has not been designated as a Center of Excellence; total lifetime maximum shall not exceed \$7,500 per member in- and out-of-network combined. Major organ transplants have a lifetime maximum of \$1,000,000 per transplant per member.	
7A. COVERED PROVIDERS	Anthem Blue Cross and Blue Shield PPO Provider Network. See provider directory for complete list of current providers.		All providers licensed or certified to provide covered benefits.	
7B. With respect to network plans, are all the providers listed in 7A accessible to me through my primary care physician?	Yes		Yes	

	IN-NETWORK	OUT-OF-NETWORK
11. PRESCRIPTION DRUGS Level of coverage and restrictions on prescriptions a) Inpatient care b) Outpatient care c) Prescription Mail Service	Included with inpatient hospital (see line 12) Tier 1 generic formulary \$15 copayment, tier 2 brand formulary \$40 copayment, tier 3 non-formulary \$60 copayment at a participating pharmacy up to a 34-day supply. Tier 1 generic formulary \$30 copayment, tier 2 brand formulary \$80 copayment, tier 3 non-formulary \$120 copayment through the mail order service up to a 90-day supply. In addition to the cost sharing described above, if you purchase a brand-name drug when there is a FDA rated equivalent drug available, you are responsible for the Tier-2 and Tier-3 Copayment for brand-name drugs and you will pay the difference between the cost of the brand-name and the cost of the generic. For example: a Tier-3 brand-name prescription costs \$50; a generic Tier-1 substitution is available, the generic prescription costs \$20, you pay the \$30 difference plus the Tier-3 Copayment. The \$30 difference is not applied towards any other cost-sharing requirement. For drugs on our approved list, contact Customer Service at 1-800-423-6174. Covered only when received from a participating pharmacy.	Included with inpatient hospital (see line 12) Not covered Not covered
12. INPATIENT HOSPITAL	Plan pays 80% coinsurance after deductible	Plan pays 60% coinsurance after deductible
13. OUTPATIENT/AMBULATORY SURGERY	Plan pays 80% coinsurance after deductible	Plan pays 60% coinsurance after deductible
14. DIAGNOSTICS a) Laboratory & x-ray b) MRI, nuclear medicine and other high-tech services	Plan pays 80% coinsurance after deductible Plan pays 80% coinsurance after deductible	Plan pays 60% coinsurance after deductible Plan pays 60% coinsurance after deductible
15. EMERGENCY CARE³	Plan pays 80% coinsurance after deductible	Plan pays 60% coinsurance after deductible
16. AMBULANCE a) Ground b) Air	Plan pays 60% coinsurance after deductible, up to a maximum benefit of \$350. Plan pays 60% coinsurance after deductible, up to a maximum benefit of \$5,000.	Plan pays 60% coinsurance after deductible, up to a maximum benefit of \$350. Plan pays 60% coinsurance after deductible, up to a maximum benefit of \$5,000.
17. URGENT, NON-ROUTINE, AFTER HOURS CARE	Plan pays 80% coinsurance after deductible	Plan pays 60% coinsurance after deductible
18. BIOLOGICALLY-BASED MENTAL ILLNESS CARE⁴	Biologically-Based Mental Illness Care is paid as Other Mental Health Care, see line 19.	Biologically-Based Mental Illness Care is paid as Other Mental Health Care, see line 19.

	IN-NETWORK	OUT-OF-NETWORK
19. OTHER MENTAL HEALTH CARE a) Inpatient care b) Outpatient care	Plan pays 50% coinsurance after deductible. Limited to 45 full or 90 partial days per member in each benefit year, in- and out-of-network combined. Plan pays 50% coinsurance after deductible, up to a maximum benefit of \$500 per member in each benefit year, in-and out-of-network combined. Maximum payment for inpatient and outpatient care is limited to \$10,000 per member per lifetime.	
20. ALCOHOL & SUBSTANCE ABUSE a) Inpatient Care b) Outpatient care	Not covered Not covered	Not covered Not covered
21. PHYSICAL, OCCUPATIONAL, AND SPEECH THERAPY a) Inpatient b) Outpatient	Plan pays 80% coinsurance after deductible. Covered when received as part of an inpatient hospital admission for acute care and for rehabilitation therapy for up to 30 days per illness or injury, in- and out-of-network combined. Plan pays 80% coinsurance after deductible. Speech therapy is limited to 60 visits per member in each benefit year, in-and out-of-network combined, except for children to age 5.	Plan pays 60% coinsurance after deductible. Covered when received as part of an inpatient hospital admission for acute care and for rehabilitation therapy for up to 30 days per illness or injury, in- and out-of-network combined. Plan pays 60% coinsurance after deductible. Speech therapy is limited to 60 visits per member in each benefit year, in-and out-of-network combined, except for children to age 5.
22. DURABLE MEDICAL EQUIPMENT	Plan pays 80% coinsurance after deductible. See policy for types and circumstances of coverage. For prosthetic devices (arms and legs), benefits are provided with the same deductible and coinsurance as provided by Medicare.	Plan pays 60% coinsurance after deductible. See policy for types and circumstances of coverage.
23. OXYGEN	Plan pays 80% coinsurance after deductible	Plan pays 60% coinsurance after deductible
24. ORGAN TRANSPLANTS	Plan pays 80% coinsurance after deductible. See policy for details.	Plan pays 60% coinsurance after deductible. See policy for details.
25. HOME HEALTH CARE	Plan pays 80% coinsurance after deductible. Limited to 60 visits per member in each benefit year, in-and out-of-network combined.	Plan pays 60% coinsurance after deductible.
26. HOSPICE CARE a) Inpatient Care b) Outpatient care	Plan pays 80% coinsurance after deductible Plan pays 80% coinsurance. Limited to 91 days per member in each benefit period, in-and out-of-network combined.	Plan pays 60% coinsurance after deductible Plan pays 60% coinsurance after deductible. Limited to 91 days per member in each benefit period, in-and out-of-network combined.
27. SKILLED NURSING FACILITY CARE	Not covered	Not covered
28. DENTAL CARE	Not covered	Not covered
29. VISION CARE	Vision benefits included in this plan can be found on the separate Anthem Vision Summary Description.	
30. CHIROPRACTIC CARE	Not covered	Not covered
31. SIGNIFICANT ADDITIONAL COVERED SERVICES (list up to 5)	\$500 additional accident benefits per member per accident in allowed charges. When a member desires another professional opinion, they may obtain a second surgical opinion.	

PART C: LIMITATIONS AND EXCLUSIONS

32. PERIOD DURING WHICH PRE-EXISTING CONDITIONS ARE NOT COVERED. ⁵	12 months for all pre-existing conditions unless the covered person is a HIPAA-eligible individual as defined under federal and state law, in which case there are no pre-existing condition exclusions.
33. EXCLUSIONARY RIDERS. Can an individual's specific, pre-existing condition be entirely excluded from the policy?	Yes, unless the individual is a HIPAA-eligible individual as defined under federal and state law.
34. HOW DOES THE POLICY DEFINE A "PRE-EXISTING CONDITION"?	A pre-existing condition is an injury, sickness, or pregnancy for which a person incurred charges, received medical treatment, consulted a health-care professional, or took prescription drugs within 12 months immediately preceding the effective date of coverage.
35. WHAT TREATMENTS AND CONDITIONS ARE EXCLUDED UNDER THIS POLICY?	Exclusions vary by policy. List of exclusions is available immediately upon request from your carrier, agent, or plan, sponsor (e.g., employer). Review them to see if a service or treatment you may need is excluded from the policy.

PART D: USING THE PLAN

	IN-NETWORK	OUT-OF-NETWORK
36. Does the enrollee have to obtain a referral and/or prior authorization for specialty care in most or all cases?	No	Yes, the member is responsible for obtaining pre-certification unless the provider participates with Anthem Blue Cross and Blue Shield.
37. Is prior authorization required for surgical procedures and hospital care (except in an emergency)?	Yes	Yes, the member is responsible for obtaining pre-certification unless the provider participates with Anthem Blue Cross and Blue Shield.
38. If the provider charges more for a covered service than the plan normally pays, does the enrollee have to pay the difference?	No	Yes, unless the provider participates with Anthem Blue Cross and Blue Shield.
39. What is the main customer service number?	303-831-2391 or 1-800-423-6174	
40. Whom do I write/call if I have a complaint or want to file a grievance? ⁶	Anthem Blue Cross and Blue Shield Complaints and Appeals 700 Broadway, Denver, CO 80273 303-831-2391 or 1-800-423-6174	
41. Whom do I contact if I am not satisfied with the resolution of my complaint or grievance?	Write to: Colorado Division of Insurance ICARE Section 1560 Broadway, Suite 850, Denver, CO 80202	
42. To assist in filing a grievance, indicate the form number of this policy; whether it is individual, small group, or large group; and if it is a short-term policy.	Policy form #'s 96319, individual	

¹ "Network" refers to a specified group of physicians, hospitals, medical clinics and other health care providers that your plan may require you to use in order for you to get any coverage at all under the plan, or that the plan may encourage you to use because it may pay more of your bill if you use their network providers (i.e., go in-network) than if you don't (i.e., go out-of-network).

² "Out-of-pocket maximum" The maximum amount you will have to pay for allowable covered expenses under a health plan, which may or may not include the deductible or copayments, depending on the contract for that plan.

³ "Emergency care" means services delivered by an emergency care facility which are necessary to screen and stabilize a covered person. The plan must cover this care if a prudent lay person having average knowledge of health services and medicine and acting reasonably would have believed that an emergency medical condition or life- or limb threatening emergency existed.

⁴ "Biologically based mental illnesses" means schizophrenia, schizoaffective disorder, bipolar affective disorder, major depressive disorder, specific obsessive-compulsive disorder, and panic disorder.

⁵ Waiver of pre-existing condition exclusions. State law requires carriers to waive some or all of the pre-existing condition exclusion period based on other coverage you recently may have had. Ask your carrier or plan sponsor (e.g., employer) for details.

⁶ Grievances. Colorado law requires all plans to use consistent grievance procedures. Write the Colorado Division of Insurance for a copy of those procedures.

ANTHEM VISION SUMMARY PLAN DESCRIPTION

This Summary Plan Description outlines the vision benefits available to you through the Anthem Vision Plan. This is a summary of your vision benefit. Please review your benefit certificate for plan details. For eligibility definitions please contact your group administrator.

Anthem's Provider Network: Anthem Vision contracts with many providers which include independent optometrists and ophthalmologists as well as retail locations. Anthem members have access to approximately 10,000 conveniently located providers nationwide. Members may call Anthem Vision toll-free (800) 231-2583 or visit www.anthem.com any time for provider locations. Schedule an appointment with your Anthem provider; identify yourself as an Anthem member for fast, paperless determination and confirmation of benefits.

Network Provider: Maximum benefits are achieved when members access their benefits from an **Anthem** Participating Provider. Copayment(s) may apply to in-network benefits.

Non-Network Provider Reimbursements: Members may go to a non-participating (non-network) provider and pay the provider directly for services and materials. Members may then submit an original itemized invoice and a copy of the prescription along with the Member's I.D. number to **Anthem Vision** for reimbursement according to the Non-Network Reimbursement schedule identified in this Summary Plan Description.

Value Added Savings: **Anthem Providers** agree to Preferred Pricing that is significantly below retail. Members are able to achieve substantial savings on additional pair purchases, contact lenses, lens treatments, specialized lenses and various sundry items. Members may save approximately 20% to 40% or more off retail when they visit an **Anthem Provider**.

Copayment(s): Copayment amounts are applicable to Network Provider examinations and materials. Separate copayments may be charged for examinations and materials. Materials consist of lenses and frames or contact lenses. Separate copayments for lenses and frames will not apply if these services are received at the same time.

Anthem Vision Benefits	Member Benefit from Network Provider	Non-Network Reimbursement**
Vision Examination: Each member is entitled to a comprehensive vision examination by an Anthem Provider. Availability : Once every 12 months*	\$25.00 Copayment	Up to \$35.00
Lenses: A choice of glass or plastic (CR39) lenses in single vision, and bifocal or trifocal (FT 25-28); lenses up to 55 mm; and all ranges of prescriptions. Single Vision Lenses Bifocal Lenses (pair) Progressive Lenses (pair) Trifocal Lenses (pair) Lenticular Availability : Once every 12 months*	\$25.00 Materials copayment applies to lenses and frames \$25.00 Copayment \$25.00 Copayment \$25.00 Copayment Maximum Allowable Amount equal to bifocal amount. Member pays difference. \$25.00 Copayment \$25.00 Copayment	 Up to \$25.00 Up to \$40.00 Up to \$40.00 Up to \$55.00 Up to \$80.00
Frames: Maximum Allowable Amount of \$120.00 (retail) for frames purchased from Network Provider. Member pays Preferred Price in excess of Maximum Allowable Amount. Availability : Once every 24 months*	\$25.00 Copayment	Up to \$45.00
Contact Lenses***: Elective - Members have a \$105.00 plan allowance per benefit period toward cosmetic contact lenses <i>in lieu of the frame and lens benefits</i> . If the member chooses contact lenses greater than the plan allowance, the member is responsible for the difference. Medically Necessary Availability : Once every 12 months*	\$25.00 Copayment Plan provides 10% discount on disposable lenses and 15% on other traditional lenses. \$25.00 Copayment	Up to \$80.00 Up to \$210.00

*From your last date of service

** Non-Network Reimbursement represents Plan's allowance towards eligible benefits and may not cover all charges.

***See Membership Certificate for definitions of Elective and Medically Necessary Contact Lenses.

This is a primary vision care benefit and is intended to cover only eye examinations and corrective eyewear. Covered materials that are lost or broken will be replaced only at normal service intervals indicated in the Plan Design; however, these materials and any items not covered below may be purchased at Preferred Pricing from an Anthem Vision Provider. In addition, benefits are payable only for expenses incurred while the Group and individual Member coverage is in force.

- Orthoptics or vision training and any supplemental testing; Plano (non- prescription) lenses; or two pair of eyeglasses in lieu of bifocals or trifocals.
- Medical or surgical treatment of the eyes.
- An eye exam or corrective eyewear required by an employer as a condition of employment.
- Any injury or illness covered under Workers' Compensation or similar law, or which is work related.
- Sub-normal vision aids.
- Plain or prescription sunglasses or tinted lenses, and no-line bifocals and blended lenses.
- Charges in excess of Usual and Customary for services and materials.
- Experimental or non-conventional treatments or devices.
- Safety eyewear.
- Spectacle lens styles, materials, treatments or "add-ons" not shown in the Summary Plan Description.

Anthem Blue Cross and Blue Shield & HMO Colorado Health Plan Description Form Disclosure Amendment

Colorado law requires carriers to make available a Colorado Health Plan Description Form, which is intended to facilitate comparison of health plans. The form must be provided automatically within three (3) business days to a potential policyholder who has expressed interest in a particular plan. The carrier also must provide the form, upon oral or written request, within three (3) business days, to any person who is interested in coverage under or who is covered by a health benefit plan of the carrier.

Pursuant to Colorado law (C.R.S. §10-16-107(7)(a), services or supplies for the treatment of Intractable Pain and/or Chronic Pain are not covered.

Individual Health Plans

This coverage is renewable at your option, except for the following reasons:

- 1. Non-payment of the required premium;**
- 2. Fraud or intentional misrepresentation of material fact on the part of the plan sponsor;**
- 3. The commissioner finds that the continuation of the coverage would not be in the best interest of the policyholders, the plan is obsolete, or would impair the carrier's ability to meet its contractual obligations;**
- 4. The carrier elects to discontinue offering and non-renew all of its individual plans delivered or issued for delivery in Colorado.**

Group Health Plans

Pursuant to Colorado law (C.R.S. §10-16-105(5)(g)(I)), small employers purchasing any health benefit plan other than a Basic Health Benefit Plan, must pay for all benefits mandated by Colorado law, including nonwaivable coverages for: newborn, maternity, pregnancy, childbirth, complications from pregnancy and childbirth, therapies for congenital defects and birth abnormalities, low-dose mammography, mental illness, biologically-based mental illness, the availability of alcoholism treatment, the availability of hospice care, prostate cancer screening, child health supervision services, hospitalization and general anesthesia for dental procedures for dependent children, diabetes, and prosthetic devices.

Pursuant to Colorado law (C.R.S. §10-16-105(5)(g)(II)), small employers purchasing a Basic Health Benefit Plan is waiving coverage for low-dose mammography screening, mental illness, prostate cancer screening, hospitalization and general anesthesia for dental procedures for children, the availability of treatment for alcoholism, and the availability of hospice care. All other state-mandated benefits are included in the Basic Health Benefit Plan.

This coverage is renewable at your option, except for the following reasons:

1. Non-payment of the required premium;
2. Fraud or intentional misrepresentation of material fact on the part of the plan sponsor;
3. The policyholder fails to comply with participation or contribution rules;
4. The carrier elects to discontinue offering and non-renew all of its small group or large group plans delivered or issued for delivery in Colorado;
5. An employer is no longer actively engaged in the business in which it was engaged on the effective date of the plan;
6. With respect to group health benefit plans offered through a managed care plan, there are no longer any enrollees who live, reside or work in the service area; or
7. With respect to coverage of an employer that is made available only through one or more bona fide associations, the membership of an employer ceases.

Important Information for Employers with 50 or Fewer Employees and Business Groups of One: Rates are calculated based on allowable case characteristics – age bands, geographic location, family size, health status, and claims experience – and will be given within five working days of request. Rates for a specific employer cannot be adjusted due to the duration of coverage of employees or dependents of the small employer. Rates may change based on case characteristics, whenever benefits are changed, or upon giving written notice to the employer not less than 31 days prior to the effective date of the change. New applicants may be subject to pre-existing condition clauses, based on HIPAA requirements. Renewal of health insurance coverage in this class is guaranteed, assuming compliance with underwriting regulations. A Network Access Plan, which describes Anthem Blue Cross and Blue Shield's or HMO Colorado's network standards and evaluation procedures for ensuring provider access is available by calling our customer service department.

COLORADO INSURANCE LAW REQUIRES ALL CARRIERS IN THE SMALL GROUP MARKET TO ISSUE ANY HEALTH BENEFIT PLAN IT MARKETS IN COLORADO TO SMALL EMPLOYERS OF 2-50 EMPLOYEES, INCLUDING A BASIC OR STANDARD HEALTH BENEFIT PLAN, UPON REQUEST OF A SMALL EMPLOYER TO THE ENTIRE SMALL GROUP, REGARDLESS OF THE HEALTH STATUS OF ANY OF THE INDIVIDUALS IN THE GROUP. BUSINESS GROUPS OF ONE CANNOT BE REJECTED UNDER A BASIC OR STANDARD HEALTH BENEFIT PLAN DURING OPEN ENROLLMENT PERIODS SPECIFIED BY LAW.

Cancer Screenings

At Anthem Blue Cross and Blue Shield and our subsidiary company, HMO Colorado, Inc., we believe cancer screenings provide important preventive care that supports our mission: to improve the health of the people we serve. We cover cancer screenings as described below.

Pap Tests

All plans except our BasicBlue PPO Plan provide coverage for an annual Pap test and the related office visit. The BasicBlue PPO Plan provides coverage for a Pap test and the related office visit once every three years. Payment for the Pap test is based on the plan's laboratory services provisions, and payment for the related office visit is based on the plan's preventive care provisions. With our BluePreferred for Individuals PPO Plan, laboratory services for a Pap test are limited to a maximum payment of \$75.00. With our Colorado HSA-Qualified Plans for Individuals, all services related to a Pap test are subject to the maximum benefit as described on the Health Plan Description Form. Under most plans pap tests received out of-network are not covered.

Mammogram Screenings

All plans except our HMO and PPO Basic Health and BluePreferred for Individual Plans provide mammogram screening coverage for women 35 years of age and older. For BluePreferred for Individuals the following frequency guidelines apply: For women between the ages of 35 years and 40 years, a single baseline screening mammogram is covered. For women between 40 years of age and less than 50 years of age, a screening mammogram is covered once every two years, or it is covered annually if the member's physician has determined that identified breast cancer risk factors are present. For women between the ages of 50 years and 65 years, a screening mammogram is covered annually. Payment for the mammogram screening benefit is based on the plan's provisions for X-ray services. Our HMO and PPO Basic Health Plans do not provide coverage for mammogram screenings.

Prostate Cancer Screenings

All plans except our HMO and PPO Basic Health Plans provide prostate cancer screening coverage for men 40 years of age and older. The following frequency guidelines apply: For men between 40 years of age and less than 50 years of age, a prostate cancer screening is covered annually if the member's physician has determined that identified prostate cancer risk factors are present. For men 50 years of age and older, a prostate cancer screening is covered annually. Payment for the prostate cancer screening benefit is based on the plan's provisions for X-ray services. Our HMO and PPO Basic Health Plans do not provide coverage for prostate cancer screenings.

Colorectal Cancer Screenings

Several types of colorectal cancer screening methods exist. All plans except BluePreferred for Individual Plans provide coverage for colorectal cancer screenings, such as colonoscopies, sigmoidoscopies and fecal occult blood tests. Depending on the type of colorectal cancer screening received, payment for the benefit is based on the plan's provisions for laboratory services, preventive care office visit services, or other medical or surgical services. Our plans do not provide coverage for preventive colorectal cancer screenings involving invasive surgical procedures and DNA analysis. Under most plans colorectal cancer screenings received out of-network are not covered.

The information above is only a summary of the benefits described. The certificate for each health plan includes important additional information about limitations, exclusions and covered benefits. The Health Plan Description Form for each health plan includes additional information about copayments, deductibles and coinsurance. If you have any questions, please call our customer service department at the phone number on the Health Plan Description Form.