



<p>Will you pay less if you use a <u>network provider</u>?</p>	<p>Yes. See www.myhighmark.com or call 1-800-241-5704 for a list of <u>network providers</u>.</p>	<p>This plan 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</u> charge and what your plan pays (<u>balance billing</u>).</p> <p>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.</p>
<p>Do you need a <u>referral</u> to see a <u>specialist</u>?</p>	<p>No.</p>	<p>You can see the <u>specialist</u> you choose without a <u>referral</u>.</p>

All copayment and coinsurance

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

Acupuncture

Hearing aids

Routine eye care (Adult)

Cosmetic surgery

Long-term care

Routine foot care

Dental care (Adult)

Private-duty nursing

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.

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$400
■ <u>Specialist copayment</u>	\$50
■ Hospital (facility) <u>coinsurance</u>	0%
■ Other <u>coinsurance</u>	0%

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

■ The <u>plan's</u> overall <u>deductible</u>	
■ <u>Specialist copayment</u>	
■ Hospital (facility) <u>coinsurance</u>	

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

Discrimination is not always the law

Discrimination is not always the law. It is only when it is based on certain protected characteristics that it becomes illegal. These characteristics include race, sex, age, disability, and religion. Discrimination based on these characteristics is prohibited by federal, state, and local laws. However, discrimination based on other characteristics, such as height, weight, or hair color, is generally not illegal. The law aims to protect individuals from unfair treatment based on their inherent characteristics, but it does not cover all forms of discrimination.

Employers

Employers are prohibited from discriminating against employees based on protected characteristics. This includes hiring, firing, promotion, and other employment decisions. Employers must provide equal opportunities for all employees. If an employer is found to have discriminated, they may be required to provide back pay, reinstatement, and other remedies. It is important for employers to understand the law to avoid legal consequences.

Employers should also be aware of the Americans with Disabilities Act (ADA), which requires them to provide reasonable accommodations for employees with disabilities. This includes making physical changes to the workplace, such as installing ramps or providing assistive technology. Employers should consult with legal counsel to ensure compliance with the ADA.

Employers should also be aware of the Equal Pay Act, which requires them to pay employees of the same sex and race the same for the same work. This includes comparing the pay of employees in similar positions and adjusting pay if necessary. Employers should maintain accurate records of employee pay to ensure compliance with the law.

Employers should also be aware of the Age Discrimination in Employment Act (ADEA), which prohibits discrimination against employees aged 40 and older. This includes hiring, firing, promotion, and other employment decisions. Employers should avoid making assumptions about an employee's ability based on their age.

Employers should also be aware of the Genetic Information Non-Discrimination Act (GINA), which prohibits discrimination based on genetic information. This includes hiring, firing, promotion, and other employment decisions. Employers should avoid asking about an employee's genetic information or using it to make employment decisions.

Employers should also be aware of the Fair Housing Act, which prohibits discrimination in housing based on protected characteristics. This includes renting, buying, and selling housing. Employers should be aware of the law to avoid legal consequences.

Employers should also be aware of the Civil Rights Act of 1964, which prohibits discrimination in public accommodations based on protected characteristics. This includes hotels, restaurants, and other public places. Employers should be aware of the law to avoid legal consequences.

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