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, go to www.bcbswny.com or call 1-888-839-5169. Complete prescription plan information can be obtained at www.pbdrx.com or by calling 1-888-878-9172. 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 http://www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf or call 1-888-839-5169 to request a copy.

<table>
<thead>
<tr>
<th>Important Questions</th>
<th>Answers</th>
<th>Why This Matters</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is the overall deductible?</td>
<td>$0</td>
<td>See the Common Medical Events chart below for your costs for services this plan covers.</td>
</tr>
<tr>
<td>Are there services covered before you meet your deductible?</td>
<td>Yes.</td>
<td>This plan covers some items and services even if you haven’t yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</td>
</tr>
<tr>
<td>Are there other deductibles for specific services?</td>
<td>Yes. $50 individual/$100 family for Major Medical 20% coinsurance services. There are no other specific deductibles.</td>
<td>You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.</td>
</tr>
<tr>
<td>What is the out-of-pocket limit for this plan?</td>
<td>$500 individual / $1,000 family</td>
<td>The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met. Your total out-of-pocket maximum for prescription drugs is $6,250/$12,500.</td>
</tr>
<tr>
<td>What is not included in the out-of-pocket limit?</td>
<td>Premiums, balance-billing charges, the Major Medical deductible, and health care this plan doesn’t cover.</td>
<td>Even though you pay these expenses, they don’t count toward the out-of-pocket limit.</td>
</tr>
<tr>
<td>Will you pay less if you use a network provider?</td>
<td>Not applicable.</td>
<td>This plan does not use a provider network. You can receive services from any provider.</td>
</tr>
<tr>
<td>Do you need a referral to see a specialist?</td>
<td>No.</td>
<td>You can see the specialist you choose without a referral.</td>
</tr>
</tbody>
</table>
# Summary of Benefits and Coverage

**What this Plan Covers & What You Pay For Covered Service**

**BlueCross BlueShield of Western New York: Town of West Seneca Traditional 901**

**Coverage Beginning on or After: 01/1/2018**

**Coverage for: All Tiers| Plan Type: Indemnity**

---

**All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.**

<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>What You Will Pay</th>
<th>Limitations, Exceptions, &amp; Other Important Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>If you visit a health care provider’s office or clinic</strong></td>
<td><a href="#">Primary care visit to treat an injury or illness</a></td>
<td>20% coinsurance</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td><a href="#">Specialist visit</a></td>
<td>20% coinsurance</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td><a href="#">Preventive care/screening/immunization</a></td>
<td>0% coinsurance</td>
<td>You may have to pay for services that aren’t preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for. Flu vaccine covered in full out-of-network.</td>
</tr>
<tr>
<td><strong>If you have a test</strong></td>
<td><a href="#">Diagnostic test</a> (x-ray, blood work)</td>
<td>0% coinsurance</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Imaging (CT/PET scans, MRIs)</td>
<td>0% coinsurance</td>
<td>Prior authorization required.</td>
</tr>
<tr>
<td><strong>If you need drugs to treat your illness or condition</strong></td>
<td><a href="#">Generic drugs (Tier 1)</a></td>
<td>$1 co-pay/prescription (retail and mail order) $0 co-pay/prescription contraceptives</td>
<td>Not Applicable A 30-day supply at retail is 1 co-pay; a 90-day supply (maintenance drugs) at retail is 2½ co-pays; a 90-day supply (maintenance drugs) at mail order is 1 co-pay. Some generic drugs may be subject to non-preferred brand co-pay.</td>
</tr>
<tr>
<td></td>
<td><a href="#">Preferred brand drugs (Tier 2)</a></td>
<td>$1 co-pay/prescription (retail and mail order) $0 co-pay/prescription contraceptives if no generic is available</td>
<td>Not Applicable A 30-day supply at retail is 1 co-pay; a 90-day supply (maintenance drugs) at retail is 2½ co-pays; a 90-day supply (maintenance drugs) at mail order is 1 co-pay. If a generic equivalent is available, members will pay the cost differential between the brand and generic drug plus the brand co-pay.</td>
</tr>
<tr>
<td></td>
<td><a href="#">Non-preferred brand drugs (Tier 3)</a></td>
<td>$1 co-pay/prescription (retail and mail order); $0 co-pay/prescription contraceptives if no generic is available</td>
<td>Not Applicable A 30-day supply at retail is 1 co-pay; a 90-day supply (maintenance drugs) at retail is 2½ co-pays; a 90-day supply (maintenance drugs) at mail order is 1 co-pay.</td>
</tr>
<tr>
<td></td>
<td><a href="#">Specialty drugs</a></td>
<td>$1 co-pay/prescription of generic, preferred brand or non-preferred brand</td>
<td>Specialty drugs could be generic, preferred brand or non-preferred brand, and must be obtained from Reliance Rx or an associated participating specialty pharmacy.</td>
</tr>
</tbody>
</table>

More information about prescription drug coverage is available at [www.pbdrx.com](http://www.pbdrx.com)
<table>
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<tbody>
<tr>
<td><strong>If you have outpatient surgery</strong></td>
<td>Facility fee (e.g., ambulatory surgery center)</td>
<td>Network Provider (You will pay the least) 0% coinsurance</td>
<td>Out-of-Network Provider (You will pay the most) 0% coinsurance</td>
</tr>
<tr>
<td></td>
<td>Physician/surgeon fees</td>
<td>0% coinsurance</td>
<td>0% coinsurance</td>
</tr>
<tr>
<td><strong>If you need immediate medical attention</strong></td>
<td>Emergency room care</td>
<td>0% coinsurance</td>
<td>Out-of-Network Provider (You will pay the most) 0% coinsurance</td>
</tr>
<tr>
<td>Emergency medical transportation</td>
<td>0% coinsurance</td>
<td>0% coinsurance</td>
<td>None</td>
</tr>
<tr>
<td>Urgent care</td>
<td>0% coinsurance</td>
<td>0% coinsurance</td>
<td>None</td>
</tr>
<tr>
<td><strong>If you have a hospital stay</strong></td>
<td>Facility fee (e.g., hospital room)</td>
<td>0% coinsurance</td>
<td>Out-of-Network Provider (You will pay the most) 0% coinsurance</td>
</tr>
<tr>
<td></td>
<td>Physician/surgeon fees</td>
<td>0% coinsurance</td>
<td>0% coinsurance</td>
</tr>
<tr>
<td><strong>If you need mental health, behavioral health, or substance abuse services</strong></td>
<td>Outpatient services</td>
<td>0% coinsurance for Mental Health 0% coinsurance for Substance Abuse</td>
<td>Prior authorization required.</td>
</tr>
<tr>
<td></td>
<td>Inpatient services</td>
<td>0% coinsurance for Mental Health 0% coinsurance for Substance Abuse Detox 0% coinsurance for Substance Abuse Rehab</td>
<td>Prior authorization required.</td>
</tr>
<tr>
<td><strong>If you are pregnant</strong></td>
<td>Office visits</td>
<td>20% coinsurance</td>
<td>20% coinsurance</td>
</tr>
<tr>
<td></td>
<td>Childbirth/delivery professional services</td>
<td>0% coinsurance</td>
<td>0% coinsurance</td>
</tr>
<tr>
<td></td>
<td>Childbirth/delivery facility</td>
<td>0% coinsurance</td>
<td>0% coinsurance</td>
</tr>
</tbody>
</table>

Prior authorization required on certain procedures. Call the number on the back of your ID card for details.

Prior authorization required.

Coinsurance applies only to initial visit to determine pregnancy. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
**Summary of Benefits and Coverage:** What this Plan Covers & What You Pay For Covered Service  
BlueCross BlueShield of Western New York: Town of West Seneca Traditional 901  
Coverage Beginning on or After: 01/1/2018  
Coverage for: All Tiers| Plan Type: Indemnity

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</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Network Provider (You will pay the least)</td>
<td>Out-of-Network Provider (You will pay the most)</td>
</tr>
<tr>
<td>If you need help recovering or have other special health needs</td>
<td>Home health care</td>
<td>0% coinsurance</td>
<td>0% coinsurance</td>
</tr>
<tr>
<td></td>
<td>Rehabilitation services</td>
<td>20% coinsurance</td>
<td>20% coinsurance</td>
</tr>
<tr>
<td></td>
<td>Habilitation services</td>
<td>Not Covered</td>
<td>Not Covered</td>
</tr>
<tr>
<td></td>
<td>Skilled nursing care</td>
<td>20% coinsurance</td>
<td>20% coinsurance</td>
</tr>
<tr>
<td></td>
<td>Durable medical equipment</td>
<td>20% coinsurance</td>
<td>20% coinsurance</td>
</tr>
<tr>
<td></td>
<td>Hospice services</td>
<td>0% coinsurance</td>
<td>0% coinsurance</td>
</tr>
<tr>
<td>If your child needs dental or eye care</td>
<td>Children’s eye exam</td>
<td>0% coinsurance</td>
<td>0% coinsurance</td>
</tr>
<tr>
<td></td>
<td>Children’s glasses</td>
<td>See limitations and exceptions</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Children’s dental check-up</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

**Excluded Services & Other Covered Services:**

<table>
<thead>
<tr>
<th>Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Acupuncture</td>
</tr>
<tr>
<td>• Dental (Adult)</td>
</tr>
<tr>
<td>• Routine foot care</td>
</tr>
</tbody>
</table>

**Other Covered Services (Limitations may apply to these services. This isn’t a complete list. Please see your plan document.)**

| • Bariatric Surgery | • Chiropractic Care | • Infertility treatment |
| • Non-emergency care when traveling outside the U.S. | • Private-duty nursing | • Routine eye care (Adult) |
| | | • Cosmetic surgery |
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 are 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. 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 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: 1-888-839-5169.

Does this plan provide Minimum Essential Coverage? Yes.
If you don’t have Minimum Essential Coverage for a month, you’ll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet 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 1-888-249-2583.
[Chinese (中文): 如果需要中文的帮助，请拨打这个号码1-888-249-2583.
[Navajo (Dine): Dinek'ehgo shika a'tohwol ninisingo, kwijjigo holne' 1-888-249-2583.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.
## Summary of Benefits and Coverage

### What this Plan Covers & What You Pay For Covered Services

<table>
<thead>
<tr>
<th>Coverage Beginning on or After: 01/1/2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage for: All Tiers</td>
</tr>
</tbody>
</table>

### BlueCross BlueShield of Western New York: Town of West Seneca Traditional 901

#### Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

- **The plan’s overall deductible**: $0
- **Specialist coinsurance**: 20%
- **Hospital (facility) coinsurance**: 0%
- **Other coinsurance**: 20%

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)*

**Total Example Cost**: $12,800

**In this example, Peg would pay:**

<table>
<thead>
<tr>
<th>Cost Sharing</th>
<th>Deductibles*</th>
<th>$50</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Copayments</td>
<td>$4</td>
</tr>
<tr>
<td></td>
<td>Coinsurance</td>
<td>$50</td>
</tr>
</tbody>
</table>

| What isn’t covered | Limits or exclusions | $60 |

**The total Peg would pay is**: $164

*Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

#### 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 coinsurance**: 20%
- **Hospital (facility) coinsurance**: 0%
- **Other coinsurance**: 20%

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)*

**Total Example Cost**: $7,400

**In this example, Joe would pay:**

<table>
<thead>
<tr>
<th>Cost Sharing</th>
<th>Deductibles*</th>
<th>$50</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Copayments</td>
<td>$100</td>
</tr>
<tr>
<td></td>
<td>Coinsurance</td>
<td>$240</td>
</tr>
</tbody>
</table>

| What isn’t covered | Limits or exclusions | $55 |

**The total Joe would pay is**: $445

#### Mia’s Simple Fracture
(in-network emergency room visit and follow up care)

- **The plan’s overall deductible**: $0
- **Specialist coinsurance**: 20%
- **Hospital (facility) coinsurance**: 0%
- **Other coinsurance**: 20%

This EXAMPLE event includes services like:
- Emergency room care *(including medical supplies)*
- Diagnostic test *(x-ray)*
- Durable medical equipment *(crutches)*
- Rehabilitation services *(physical therapy)*

**Total Example Cost**: $1,900

**In this example, Mia would pay:**

<table>
<thead>
<tr>
<th>Cost Sharing</th>
<th>Deductibles*</th>
<th>$50</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Copayments</td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td>Coinsurance</td>
<td>$110</td>
</tr>
</tbody>
</table>

| What isn’t covered | Limits or exclusions | $0 |

**The total Mia would pay is**: $160

---

**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.

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**Group ID**: 00407270, 00407271, 00407272

**Class ID**: 0T05, 0T17, 0T18, 0T06, 0T19,

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

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

BlueCross BlueShield of Western New York:

- 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, please call the customer service number on the back of your ID card or contact Carleen Dunne, Director, Corporate Compliance & Privacy Officer.

If you believe that BlueCross BlueShield of Western New York 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:

Carleen Dunne, Director, Corporate Compliance & Privacy Officer, 257 W Genesee St., Buffalo, NY 14202, (716) 887-8624, (716) 887-6056, dunne.carleen@healthnow.org. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Michele Salerno, Regulatory Compliance Manager 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, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD).


For assistance in English, call the customer service at the number listed on your ID card.

Para obtener asistencia en español, llame al servicio de atención al cliente al número que aparece en su tarjeta de identificación.

請撥打您 ID 卡上的客服號碼以尋求中文協助。

Обратитесь по номеру телефона обслуживания клиентов, указанному на Вашей идентификационной карточке, для помощи на русском языке.

Rele nimewo sèvis kliyantèl ki nan kat ID ou pou jwenn èd nan Kreyòl Ayisyen.

한국어로 도움을 받고 싶으시면 ID 카드에 있는 고객 서비스 전화번호로 문의해 주십시오.

Per assistenza in italiano chiamate il numero del servizio clienti riportato nella vostra scheda identificativa.

Pour une assistance en français, composez le numéro de téléphone du service à la clientèle figurant sur votre carte d’identification.

أردو زبان میں کوئی اپنی تحقیق یا مسائل کے لئے کاریاؤں پر چھپے نمبر پر پھر کہ کریں.

Para sa tulong sa Tagalog, tumawag sa numero ng serbisyo sa customer na nasa inyong ID card.

Για βοήθεια στα ελληνικά, καλέστε τον αριθμό πελατών που αναφέρεται στην ταυτότητά σας.

Për ndihmë në gjuhën shqipe, merrni në telefon shërbimin klientor në numrin e renditur në kartën tuaj të identitësis.
Notice of Nondiscrimination

Discrimination is Against the Law

Pharmacy Benefit Dimensions is a subsidiary of Independent Health and complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Pharmacy Benefit Dimensions does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

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If you need these services, contact Pharmacy Benefit Dimensions’ Member Services Department.

If you believe that Pharmacy Benefit Dimensions 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: Pharmacy Benefit Dimensions’ Member Services Department, 511 Farber Lakes Drive, Buffalo, NY 14221, 1-800-501-3459, TTY users call 1-800-432-1110, fax (716) 635-3504, memberservice@servicing.independenthealth.com.

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)


English

Spanish

Chinese

English

Spanish

Chinese

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Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services
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  ○ 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 Pharmacy Benefit Dimensions’ Member Services Department.

If you believe that Pharmacy Benefit Dimensions 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: Pharmacy Benefit Dimensions’ Member Services Department, 511 Farber Lakes Drive, Buffalo, NY 14221, 1-800-501-3459, TTY users call 1-800-432-1110, fax (716) 635-3504, memberservice@servicing.independenthealth.com.

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)