Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services
Optum: Mid-Atlantic Permanente Medical Group: Behavioral PPO Overlay

Coverage Period: 01/01/2026 – 12/31/2026
Coverage for: Individual +Family| Plan Type: PPO

⚠️ 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, call 1-800-622-7276. 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 Optum at 1-800-622-7276 to request

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$0	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible?	Not Applicable	
Are there other deductibles for specific services?	No	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	Not Applicable	This plan does not have an out-of-pocket limit on your expenses.
What is not included in the out-of-pocket limit?	Not Applicable	This plan does not have an out-of-pocket limit on your expenses.
Will you pay less if you use a network provider?	Yes. See www.liveandworkwell.com or call 1-800-622-7276 for a list of network providers	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No	You can see the specialist you choose without a referral.

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)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	Not Covered	Not Covered	None
	Specialist visit	Not Covered	Not Covered	None
	Preventive care/screening/ immunization	Not Covered	Not Covered	None
If you have a test	Diagnostic test (x-ray, blood work)	Not Covered	Not Covered	None
	Imaging (CT/PET scans, MRIs)	Not Covered	Not Covered	None
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.[insert].com	Generic drugs	Not Covered	Not Covered	None
	Preferred brand drugs	Not Covered	Not Covered	None
	Non-preferred brand drugs	Not Covered	Not Covered	None
	Specialty drugs	Not Covered	Not Covered	None
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Not Covered	Not Covered	None
	Physician/surgeon fees	Not Covered	Not Covered	None
If you need immediate medical attention	Emergency room care	Not Covered	Not Covered	None
	Emergency medical transportation	Not Covered	Not Covered	None
	Urgent care	Not Covered	Not Covered	None
If you have a hospital stay	Facility fee (e.g., hospital room)	Not Covered	Not Covered	None
	Physician/surgeon fees	Not Covered	Not Covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$20 Copayment per visit	20% Coinsurance	None
	Inpatient services	Not Covered	Not Covered	None

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)	
If you are pregnant	Office visits	Not Covered	Not Covered	None
	Childbirth/delivery professional services	Not Covered	Not Covered	None
	Childbirth/delivery facility services	Not Covered	Not Covered	None
If you need help recovering or have other special health needs	Home health care	Not Covered	Not Covered	None
	Rehabilitation services	Not Covered	Not Covered	None
	Habilitation services	Not Covered	Not Covered	None
	Skilled nursing care	Not Covered	Not Covered	None
	Durable medical equipment	Not Covered	Not Covered	None
	Hospice services	Not Covered	Not Covered	None
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	None
	Children's glasses	Not Covered	Not Covered	None
	Children's dental check-up	Not Covered	Not Covered	None

Excluded Services & Other Covered Services:

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

- Cosmetic surgery
- Dental care (Adult)
- Long-term care
- Infertility Treatment
- Private-duty nursing
- Substance Use Disorder Detoxification
- Substance Use Disorder Subacute Residential

- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Acupuncture
- Bariatric Surgery
- Mental Health Inpatient
- Substance Use Disorder Inpatient
- Intensive Outpatient Program

- Routine foot care
- Weight loss programs
- Chiropractic Care
- Hearing Aids
- Mental Health Subacute Residential
- Partial Hospitalization
- Applied Behavior Analysis

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

- Not applicable

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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or 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 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 on how 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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? No

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? No

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 1-866-556-8166

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-556-8166

[Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-866-556-8166

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-866-556-8166

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)		**Managing Joe's Type 2 Diabetes** (a year of routine in-network care of a well-controlled condition)		**Mia's Simple Fracture** (in-network emergency room visit and follow up care)	
■ The plan's overall deductible	N/A	■ The plan's overall deductible	N/A	■ The plan's overall deductible	N/A
■ Specialist coinsurance	N/A	■ Specialist coinsurance	N/A	■ Specialist coinsurance	N/A
■ Hospital (facility) coinsurance	N/A	■ Hospital (facility) coinsurance	N/A	■ Hospital (facility) coinsurance	N/A
■ Other coinsurance	N/A	■ Other coinsurance	N/A	■ Other coinsurance	N/A

This EXAMPLE event includes services like:

Peg is Having a Baby	Managing Joe's Type 2 Diabetes	Mia's Simple Fracture
Specialist office visits *(prenatal care)*	Primary care physician office visits *(including disease education)*	Emergency room care *(including medical supplies)*
Childbirth/Delivery Professional Services	Diagnostic tests *(blood work)*	Diagnostic test *(x-ray)*
Childbirth/Delivery Facility Services	Prescription drugs	Durable medical equipment *(crutches)*
Diagnostic tests *(ultrasounds and blood work)*	Durable medical equipment *(glucose meter)*	Rehabilitation services *(physical therapy)*
Specialist visit *(anesthesia)*		

Total Example Cost	$12,700	Total Example Cost	$5,600	Total Example Cost	$2,800

In this example, Peg would pay: / **In this example, Joe would pay:** / **In this example, Mia would pay:**

Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles	N/A	Deductibles	N/A	Deductibles	N/A
Copayments	N/A	Copayments	N/A	Copayments	N/A
Coinsurance	N/A	Coinsurance	N/A	Coinsurance	N/A
What isn't covered		*What isn't covered*		*What isn't covered*	
Limits or exclusions	$12,700	Limits or exclusions	$5,600	Limits or exclusions	$2,800
The total Peg would pay is	**$12,700**	**The total Joe would pay is**	**$5,600**	**The total Mia would pay is**	**$2,800**

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