



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 1-888-682-4269. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider or other underlined terms see the Glossary. You may view the Glossary at [healthcare.gov/sbc-glossary](http://healthcare.gov/sbc-glossary) or call 1-888-682-4269 to request a copy.

Important Questions	Answers	Why This Matters:
<u>What is the overall deductible?</u>	Single Plan: \$4,000 employee Family Plan: \$4,000 person/\$8,000 family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
<u>Are there services covered before you meet your deductible?</u>	Yes. In-network <u>preventive services</u> are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="http://healthcare.gov/coverage/preventive-care-benefits">healthcare.gov/coverage/preventive-care-benefits</a> .
<u>Are there other deductibles for specific services?</u>	No.	You don't have to meet <u>deductibles</u> for specific services.
<u>What is the out-of-pocket limit for this plan?</u>	Single Plan: \$6,000 employee Family Plan: \$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> is met.
<u>What is not included in the out-of-pocket limit?</u>	<u>Preadmission</u> penalties, <u>premiums</u> , <u>balance-billing</u> charges and health care 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> .
<u>Will you pay less if you use a network provider?</u>	Yes. See <a href="http://hpiTPA.com">hpiTPA.com</a> to access a list of EHN and PHCS service providers; select the "My Provider Networks" for complete list of or call 1-888-682-4269 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You pay less if you use a <u>provider</u> in the <u>plan's network</u> . You 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.
<u>Do you need a referral to see a specialist?</u>	No.	You may see a <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
		Participating Physician Providers & Facilities (You pay the least)	Non-Participating Facilities (You may pay more)	Non-Participating Physician Providers (You pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	10% <u>coinsurance</u>	Not applicable	10% <u>coinsurance</u>	You may have to pay for services that aren't <u>preventive</u> . Ask <u>provider</u> if services are <u>preventive</u> . Then check what <u>plan</u> will pay. <u>Prauthorization</u> may be required.
	Specialist visit	10% <u>coinsurance</u>	Not applicable	10% <u>coinsurance</u>	
	Preventive care/Screening/Immunization	No charge; <u>deductible</u> waived			
If you have a test	Diagnostic test (X-rays, Blood work)	10% <u>coinsurance</u>			<u>Prauthorization</u> required for Imaging
	Imaging (CT/PET scans, MRIs)	10% <u>coinsurance</u>			
If you need drugs to treat your illness or condition. More information about <u>prescription drug coverage</u> is available at <a href="http://truerx.com">truerx.com</a>	Generic drugs— Retail (30 days) Retail*(90 days)/Mail Order (90 days)	\$10 <u>copay</u> /prescription \$25 <u>copay</u> /prescription	Not covered	Deductible applies except to <u>preventive care</u> drugs. *maintenance drugs only Certain <u>prescription drugs</u> are subject to Step Therapy. You may be required to use different <u>prescription drug</u> /pharmaceutical product(s) first. <u>Specialty</u> medications are excluded from coverage under the Plan. Coverage listed for non- <u>specialty</u> medications greater than \$350 for a 30-day supply is only applicable to two fills.	
	Preferred drugs— Retail (30 days) Retail*(90 days)/Mail Order (90 days)	\$35 <u>copay</u> /prescription \$87.50 <u>copay</u> /prescription			
	Non-preferred drugs— Retail (30 days) Retail*(90 days)/Mail Order (90 days)	\$60 <u>copay</u> /prescription \$150 <u>copay</u> /prescription			
	Specialty drugs	Not covered			
If you have outpatient surgery	Facility fee (e.g. ambulatory surgery ctr)	10% <u>coinsurance</u>			<u>Prauthorization</u> required
	Physician/surgeon fees	10% <u>coinsurance</u>	Not applicable	10% <u>coinsurance</u>	
If you need immediate medical attention	Emergency room care	10% <u>coinsurance</u> after In-network deductible			None
	Emergency medical transportation	10% <u>coinsurance</u>			None
	Urgent care	10% <u>coinsurance</u>			None
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>coinsurance</u>		Not applicable	<u>Prauthorization</u> required or you pay 10% more
	Physician/surgeon fees	10% <u>coinsurance</u>	Not applicable	10% <u>coinsurance</u>	



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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information	
		Participating Physician Providers & Facilities	Non-Participating Facilities	Non-Participating Physician Providers		
		(You pay the least)	(You may pay more)	(You pay the most)		
If you need mental health, behavioral health, substance abuse services	Outpatient services	10% <u>coinsurance</u>			Preauthorization required for Intensive Outpatient Treatment	
	Inpatient services	10% <u>coinsurance</u>		Not applicable	Preauthorization required or you pay 10% more	
If you are pregnant	Office visits---	No charge; <u>deductible</u> waived	Not applicable	No charge; <u>deductible</u> waived	Maternity care may include tests & services described elsewhere in the SBC. Requires prenotification prior to delivery & preauthorization for stays over 48 hrs (normal delivery) or 96 hrs (caesarean) or you pay 10% more	
	Prenatal Care	10% <u>coinsurance</u>		10% <u>coinsurance</u>		
	Postnatal Care					
	Childbirth/delivery professional services	10% <u>coinsurance</u>	Not applicable	10% <u>coinsurance</u>		
If you need help recovering or have other special health needs	Childbirth/delivery facility services	10% <u>coinsurance</u>		Not applicable		
	Home health care	10% <u>coinsurance</u>			Preauthorization required. 60 visits/yr.	
	Rehabilitation services—	Inpatient	10% <u>coinsurance</u>	10% <u>coinsurance</u>	60 days/yr with Skilled nursing care. Preauthorization required for Inpatient or you pay 10% more. 20 visits/yr each for Occupational, Physical and Speech Therapies (requires preauthorization after 13 visits each)	
		Outpatient	10% <u>coinsurance</u>	10% <u>coinsurance</u>		
				10% <u>coinsurance</u>		
	Habilitation services--	Early Intervention	10% <u>coinsurance</u>	10% <u>coinsurance</u>		
		Developmental Delay				
	Skilled nursing care	10% <u>coinsurance</u>		Not applicable	60 days/yr with Inpatient rehab. Preauthorization required or you pay 10% more	
	Durable medical equipment	10% <u>coinsurance</u>			Preauthorization required for insulin pumps/supplies, equipment over \$2,500, out-of-network providers	
	Hospice services—	Inpatient	10% <u>coinsurance</u>	Not applicable	Preauthorization required	
		Outpatient	10% <u>coinsurance</u>	10% <u>coinsurance</u>		

Note: Preauthorization required for all hospital admissions & facility-based services provided at a hospital, surgical center, outpatient facility or dialysis center.



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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Participating Physician Providers & Facilities	Non-Participating Facilities	Non-Participating Physician Providers	
		(You pay the least)	(You may pay more)	(You pay the most)	
If your child needs dental or eye care	Children's eye exam	Not covered			n/a
	Children's glasses	Not covered			n/a
	Children's dental check-up	Not covered			n/a

#### Excluded Services & Other Covered Services:

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
- Dental care (routine child & adult)
- Non-emergency care when traveling outside U.S.
- Routine foot care
- Bariatric Surgery
- Infertility treatment
- Private Duty Nursing
- Weight loss programs
- Cosmetic surgery
- Long term care
- Routine eye care (adult & child)

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

- Chiropractic care (20 visits/yr)
- Hearing aids (\$2,500/aid/ear/3 yrs)

**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 the U.S. Department of Labor, 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, you can contact the plan at 1-888-682-4269. You may also contact the U.S. Department of Labor, 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 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 1-888-682-4269

Portuguese (Portuguès): De assistència em Portuguès, ligue 1-888-682-4269

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-682-4269

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*To see examples of how this plan might cover costs for a sample medical situation, see the next section.*

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**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 <u>deductible</u>	\$4,000
■ Specialist <u>coinsurance</u>	10%
■ Hospital (facility) <u>coinsurance</u>	10%
■ Other <u>coinsurance</u>	10%

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** **\$12,700**

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

**Cost Sharing**

Deductibles	\$4,000
Copayments	\$10
Coinsurance	\$600

*What isn't covered*

Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$4,670</b>

### Managing Joe's type 2 Diabetes

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

■ The plan's overall <u>deductible</u>	\$4,000
■ Specialist <u>coinsurance</u>	10%
■ Hospital (facility) <u>coinsurance</u>	10%
■ Other <u>no charge</u>	

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** **\$5,600**

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

**Cost Sharing**

Deductibles	\$4,000
Copayments	\$50
Coinsurance	\$0

*What isn't covered*

Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$4,070</b>

### Mia's Simple Fracture

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

■ The plan's overall <u>deductible</u>	\$4,000
■ Specialist <u>coinsurance</u>	10%
■ Hospital (facility) <u>coinsurance</u>	10%
■ Other <u>coinsurance</u>	10%

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** **\$2,800**

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

**Cost Sharing**

Deductibles	\$2,400
Copayments	\$0
Coinsurance	\$0

*What isn't covered*

Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,400</b>