SHC-Rocky River School Dist: SuperMed Plus

Summary of Coverage: What This Plan Covers & What it Costs

Coverage Period: 01/01/2016 – 12/31/2016

Coverage for: Single or Family | **Plan Type: PPO**

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document for Medical at MedMutual.com/SBC or by calling 800.540.2583 and for Prescription Drug at www.express-scripts.com or by calling 877.842.2879.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	**$300**/single,**$600**/family Network **$600**/single,**$1,200**/family Non-Network Doesn't apply to coinsurance, copays and network preventive care	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	No	You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out–of–pocket limit on my expenses?	**Yes, Coinsurance Limit:** **$875**/single,**$1,750**/family Network **$1,750**/single,**$3,500**/family Non-Network **Out-of-pocket Limit:** **$6,600**/single,**$13,200**/family Network **Unlimited**/single,**Unlimited**/family Non-Network	The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses. The coinsurance limit is included in the **out-of-pocket limit**.
What is not included in the out–of–pocket limit?	Premiums, balance-billed charges and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out–of–pocket limit**.
Is there an overall annual limit on what the plan pays?	No	The chart on page 2 describes any limits on what the plan will pay for **specific** covered services, such as office visits.
Does this plan use a network of providers?	Yes. See MedMutual.com/SBC or call 800.540.2583 for list of participating providers.	If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**.
Do I need a referral to see a specialist?	No	You can see the **specialist** you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about **excluded services**.

Questions: For the Medical, call 800.540.2583 or visit us at MedMutual.com/SBC**.** For Prescription Drug, Call 1-877-842-2879 or visit us at www.express-scripts.com.

If you aren't clear about any of the underlined terms used in this form, see the attached Glossary.

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is your share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use Network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your cost if you use a		Limitations & Exceptions
		Network Provider	Non-Network Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$25 copay/visit		--none--
	Specialist visit	$25 copay/visit		--none--
	Other practitioner office visit (Chiropractic)	10% coinsurance	30% coinsurance	--none--
	Other practitioner office visit (Acupuncture)	Not Covered		Excluded Service
	Preventive care/screening/ immunization	No Charge	30% coinsurance	--none--
If you have a test	Diagnostic test (x-ray)	10% coinsurance	30% coinsurance	--none--
	Diagnostic test (blood work)	10% coinsurance	30% coinsurance	--none--
	Imaging (CT/PET scans, MRIs)	10% coinsurance	30% coinsurance	--none--

Common Medical Event	Services You May Need	Your cost if you use a Network Provider	Your cost if you use a Non-Network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition **More information about prescription drug coverage is available at www.express-scripts.com.**	Generic drugs	$10.00 copay – retail; $25.00 copay – mail order	$10.00 copay - retail Not covered – mail order	Covers up to a 30-day supply (retail prescription); Covers up to a 90-day supply (mail order prescription); Prior Authorization – Some drugs may require a prior authorization (preauthorization). If necessary prior authorization (preauthorization) is not obtained, the drug may not be covered. **Copays double after 3 fills at Retail Only.**
	Preferred brand drugs	$20.00 copay- retail; $50.00 copay – mail order	$20.00 copay- retail Not covered – mail order	Your plan uses a preferred drug list that identifies the status of covered drugs.
	Non-preferred brand drugs	$40.00 copay- retail; $100.00 copay – mail order	$40.00 copay- retail Not covered – mail order	
	Specialty drugs	Same as Retail Copays	Same as Retail Copays	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	30% coinsurance	--none--
	Physician/surgeon fees (Outpatient)	10% coinsurance	30% coinsurance	--none--
If you need immediate medical attention	Emergency room services	$75 copay/visit		--none--
	Emergency medical transportation	10% coinsurance	30% coinsurance	--none--
	Urgent care	$25 copay/visit		--none--
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	30% coinsurance	--none--
	Physician/surgeon fee (Inpatient)	10% coinsurance	30% coinsurance	--none--

Common Medical Event	Services You May Need	Your cost if you use a		Limitations & Exceptions
		Network Provider	Non-Network Provider	
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	Benefits paid based on corresponding medical benefits		--none--
	Mental/Behavioral health inpatient services	Benefits paid based on corresponding medical benefits		--none--
	Substance abuse disorder outpatient services	Benefits paid based on corresponding medical benefits		--none--
	Substance abuse disorder inpatient services	Benefits paid based on corresponding medical benefits		--none--
If you are pregnant	Prenatal and postnatal care	10% coinsurance	30% coinsurance	(Prenatal Visits are covered at no charge with in-network providers)
	Delivery and all inpatient services	10% coinsurance	30% coinsurance	--none--
If you need help recovering or have other special health needs	Home health care	10% coinsurance	30% coinsurance	--none--
	Rehabilitation services (Physical Therapy)	10% coinsurance	30% coinsurance	--none--
	Habilitation services (Occupational Therapy)	10% coinsurance	30% coinsurance	--none--
	Habilitation services (Speech Therapy)	10% coinsurance	30% coinsurance	(10 visits, then Medical Review – Professional; unlimited – Institutional)
	Skilled nursing care	10% coinsurance	30% coinsurance	--none--
	Durable medical equipment	10% coinsurance	30% coinsurance	(Includes Wigs, which are limited to 1 per benefit period, when hair loss is due to chemotherapy or radiation)
	Hospice service	10% coinsurance	30% coinsurance	--none--
If your child needs dental or eye care	Eye exam (Child)	No Charge	30% coinsurance	--none--
	Glasses	Not Covered		Excluded Service
	Dental check-up (Child)	Not Covered		Excluded Service

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Acupuncture
- Cosmetic Surgery
- Dental check-up (Child)
- Dental Care (Adult)
- Glasses
- Hearing Aids
- Infertility Treatment
- Long-Term Care
- Non-Emergency care when traveling outside the U.S.
- Routine Eye Care (Adult)
- Routine Foot Care
- Weight Loss Programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Bariatric Surgery
- Chiropractic Care
- Private-Duty Nursing

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 800.540.2583. You may also contact your state insurance department, 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.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: the plan at 800.540.2583.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Provide Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). This health coverage **does meet the minimum value standard for the benefits it provides.**

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

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $6,516
- **Patient pays** $1,024

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Deductibles	$300
Copays	$0
Coinsurance	$724
Limits or exclusions	$0
Total	**$1,024**

These numbers assume that the patient does not use an HRA or FSA. If you participate in an HRA or FSA and use it to pay for out-of-pocket expenses, then your costs may be lower. For more information about your HRA or FSA, please contact your employer group.

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $5,200
- **Patient pays** $200

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductibles	$0
Copays	$200
Coinsurance	$0
Limits or exclusions	$0
Total	**$200**

Note: These numbers assume the patient is participating in our diabetes wellness program. If you have diabetes and do not participate in the wellness program, your costs may be higher. For more information about the diabetes wellness program, please contact: 800.540.2583.

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services (HHS), and aren't specific to a particular geographic area or health plan.
- Patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same policy period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different, based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summaries of Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.