




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 1-866-738-3924. 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 [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or call 1-866-738-3924 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	<b>\$1,500</b> person/ <b>\$3,000</b> family for Preferred & Participating Networks. <b>\$9,000</b> person/ <b>\$18,000</b> family for Out-of-Network.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your <u>deductible</u> ?	<b>Yes.</b> ABA therapy, breast pumps, flu shots, immunizations, and travel expenses for transplants. Also for Preferred & Participating Network outpatient office visits for mental health and substance abuse, and preventive care, as well as Preferred Network primary care office visits and services.	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="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <u>deductibles</u> for specific services?	<b>No.</b> There are no other specific <u>deductibles</u> .	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	<b>\$6,000</b> person/ <b>\$12,000</b> family for Preferred and Participating Networks for Medical. <b>\$22,500</b> person/ <b>\$45,000</b> family for Out-of-Network for Medical. Includes pharmacy expenses.	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> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	Penalties, ineligible charges, premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="http://www.accessrga.com">www.accessrga.com</a> or call 1-866-738-3924 for a list of network providers.	This <u>plan</u> 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 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 <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.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <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
		Preferred Provider (You will pay the least)	Participating or Out-of-Network Provider (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$25/visit, <u>deductible</u> does not apply	50% coinsurance	—————none—————
	<u>Specialist</u> visit	\$60/visit, <u>deductible</u> does not apply	50% coinsurance	—————none—————
	<u>Preventive care/screening/immunization</u>	No charge, <u>deductible</u> does not apply	<b>Participating:</b> No charge, <u>deductible</u> does not apply; <b>Out-of-Network:</b> 50% coinsurance	Out-of-Network flu shots and immunizations are covered at no charge, <u>deductible</u> does not apply. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive, then check what your plan will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	30% coinsurance	50% coinsurance	—————none—————
	Imaging (CT/PET scans, MRIs)	30% coinsurance	50% coinsurance	—————none—————
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at <a href="http://www.express-scripts.com">www.express-scripts.com</a>	Generic drugs	\$10 copay for retail; \$20 copay for mail order		Covers up to a 30-day supply (retail prescription); 90 day supply (mail order prescription). See Plan Document for non-use of generic drug penalty.
	Preferred brand drugs	\$35 copay for retail; \$70 copay for mail order		
	Non-preferred brand drugs	\$100 minimum, \$150 maximum for retail; \$150 minimum, \$375 maximum for mail order		
	<u>Specialty drugs</u>	Covered		Please contact Accredo, your specialty pharmacy, for more information on what is covered.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	50% coinsurance	—————none—————
	Physician/surgeon fees	30% coinsurance	50% coinsurance	—————none—————

[\* For more information about limitations and exceptions, see the plan or policy document at [www.accessrga.com](http://www.accessrga.com)]

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Participating or Out-of-Network Provider (You will pay the most)	
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$200/visit, then 30% coinsurance	\$200/visit, then 30% coinsurance	<u>Copay</u> waived if admitted.
	<a href="#">Emergency medical transportation</a>	30% coinsurance	30% coinsurance	—————none—————
	<a href="#">Urgent care</a>	\$75 copay, <u>deductible</u> does not apply	\$75 copay, <u>deductible</u> does not apply	—————none—————
If you have a hospital stay	Facility fee (e.g., hospital room)	30% coinsurance	50% coinsurance	—————none—————
	Physician/surgeon fees	30% coinsurance	50% coinsurance	—————none—————
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$25/visit, <u>deductible</u> does not apply	<b>Participating:</b> \$25/visit, <u>deductible</u> does not apply; <b>Out-of-Network:</b> 50% coinsurance	Family, marital, and sexual counseling are not covered.
	Inpatient services	30% coinsurance	50% coinsurance	Preauthorization is required. Residential treatment is covered.
If you are pregnant	Office visits	\$25/visit, <u>deductible</u> does not apply	50% coinsurance	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services	30% coinsurance	50% coinsurance	—————none—————
	Childbirth/delivery facility services	30% coinsurance	50% coinsurance	Hospital stays that extend beyond 48 hours for a normal vaginal delivery or beyond 96 hours for a cesarean section must be preauthorized at the time your provider recommends the extended stay.
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	30% coinsurance	50% coinsurance	Preauthorization is required; limited to a 60-visit calendar year maximum.
	<a href="#">Rehabilitation services</a>	30% coinsurance	50% coinsurance	Preauthorization is required for inpatient and is limited to a 60-day calendar year maximum. Outpatient is limited to a 36-day calendar year maximum. Swim therapy is not covered.

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Participating or Out-of-Network Provider (You will pay the most)	
	<a href="#">Habilitation services</a>	Not covered	Not covered	Neurodevelopmental therapy is covered under outpatient rehabilitation with no age limit.
	<a href="#">Skilled nursing care</a>	30% coinsurance	50% coinsurance	Preauthorization is required; limited to a 60-day calendar year maximum.
	<a href="#">Durable medical equipment</a>	30% coinsurance	50% coinsurance	Preauthorization is required for equipment over \$2,000.
	<a href="#">Hospice services</a>	30% coinsurance	50% coinsurance	Preauthorization is required.
<b>If your child needs dental or eye care</b>	Children's eye exam	Not included		Please contact vision benefit administrator.
	Children's glasses	Not included		Please contact vision benefit administrator.
	Children's dental check-up	Not included		Please contact dental benefit administrator.

**Excluded Services & Other Covered Services:**

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>• Bariatric surgery</li> <li>• Cosmetic surgery</li> <li>• Dental care (Adult)</li> <li>• Dental check-up</li> <li>• Family, Marital &amp; Sexual counseling</li> </ul>	<ul style="list-style-type: none"> <li>• Glasses</li> <li>• Hearing aids</li> <li>• Infertility treatment</li> <li>• Long-term care</li> <li>• Private-duty nursing</li> </ul>	<ul style="list-style-type: none"> <li>• Routine eye care (Adult)</li> <li>• Routine foot care</li> <li>• Swim therapy</li> <li>• Weight loss programs</li> </ul>
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)		
<ul style="list-style-type: none"> <li>• Acupuncture</li> </ul>	<ul style="list-style-type: none"> <li>• Chiropractic care</li> </ul>	<ul style="list-style-type: none"> <li>• Non-emergency care when traveling outside the U.S.</li> </ul>

[\* For more information about limitations and exceptions, see the plan or policy document at [www.accessrga.com](http://www.accessrga.com)]

**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: Healthcare Management Administrators, Inc., 1-800-869-7093, and the Department of Labor's 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, contact: 1-866-738-3924, and the Department of Labor's 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**

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 the 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 1-866-738-3924.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-738-3924.]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-866-738-3924.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-866-738-3924.]

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

## 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)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$1,500
■ <a href="#">Specialist [cost sharing]</a>	\$60
■ Hospital (facility) <a href="#">[cost sharing]</a>	70%
■ Other <a href="#">[cost sharing]</a>	70%

#### 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*)

<b>Total Example Cost</b>	<b>\$12,270</b>
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#### In this example, Peg would pay:

Cost Sharing	
Deductibles	\$3,000
Copayments	\$20
Coinsurance	\$2,640
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$5,720</b>

### Managing Joe's type 2 Diabetes

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$1,500
■ <a href="#">Specialist [cost sharing]</a>	\$60
■ Hospital (facility) <a href="#">[cost sharing]</a>	70%
■ Other <a href="#">[cost sharing]</a>	70%

#### 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*)

<b>Total Example Cost</b>	<b>\$7,270</b>
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#### In this example, Joe would pay:

Cost Sharing	
Deductibles	\$110
Copayments	\$870
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$160
<b>The total Joe would pay is</b>	<b>\$1,140</b>

### Mia's Simple Fracture

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$1,500
■ <a href="#">Specialist [cost sharing]</a>	\$60
■ Hospital (facility) <a href="#">[cost sharing]</a>	70%
■ Other <a href="#">[cost sharing]</a>	70%

#### This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)  
 Diagnostic test (*x-ray*)  
 Durable medical equipment (*crutches*)  
 Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$1,930</b>
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#### In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,500
Copayments	\$160
Coinsurance	\$40
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,700</b>