




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 please contact your Human Resources Department. 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> to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	<b>In-Network:</b> \$500 Individual/ \$1,000 Family <b>Out-of-Network:</b> \$4,000 Individual / \$8,000 Family	Generally, you must pay all of the costs from providers up to the <u>deductible</u> amount before the plan begins to pay. If you have other family members on the <u>plan</u> , an individual family member will not stop at their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by any family member meets the overall family <u>deductible</u> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes	Preventative care. This plan covers items and services even if you haven't met the deductible amount. But a copayment or coinsurance may apply.
Are there other <a href="#">deductibles</a> for specific services?	No	You don't have to meet <u>deductibles</u> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	<b>In-Network:</b> \$2,500 Individual / \$5,000 Family <b>Out-of-Network:</b> \$10,000 Individual / \$20,000 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> , any individual will not stop at their own <u>out-of-pocket limits</u> but will continue until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Cost Containment Penalties, Premiums, Balance-billed Charges (unless balance billing is prohibited), health care services 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 <a href="#">network provider</a> ?	Yes. See <a href="http://www.independenthealth.com">www.independenthealth.com</a> for a list of <u>network providers</u> .	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 <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.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$20 copay	50% coinsurance after Deductible	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. Member Precertification may be required. Failure to obtain precertification could result in up to 50% reduction in eligible expenses for each instance.
	<a href="#">Specialist</a> visit	\$20 copayment	50% coinsurance after Deductible	Member Precertification may be required. Failure to obtain precertification could result in up to 50% reduction in eligible expenses for each instance.
	<a href="#">Preventive care/screening/immunization</a>	No charge	50% coinsurance after Deductible	Certain preventive services are not covered when they are provided out-of-network. You may have to pay for services. Ask your provider if the services needed are preventive. Then check what your plan will pay for. Immunizations provided to those over 19 years of age are not covered out-of-network. Member Precertification may be required. Failure to obtain precertification could result in up to 50% reduction in eligible expenses for each instance.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	10% coinsurance	50% coinsurance after Deductible	Member Precertification may be required. Failure to obtain precertification could result in up to 50% reduction in eligible expenses for each instance.
	Imaging (CT/PET scans, MRIs)	10% coinsurance	50% coinsurance after Deductible	Member Precertification may be required. Failure to obtain precertification could result in up to 50% reduction in eligible expenses for each instance.

\* For more information about limitations and exceptions, please contact your Human Resources Department.

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)	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="http://www.pbdrx.com">prescription drug coverage</a> is available at <a href="http://www.pbdrx.com">www.pbdrx.com</a>	Generic drugs	Retail: \$5 Copay Mail order: \$12.50 Copay	Not covered.	Must be filled at a participating pharmacy. Retail: 30 day supply Mail Order: 90 day supply
	Preferred brand drugs	Retail: \$15 Copay Mail order: \$37.50 Copay	Not covered.	Must be filled at a participating pharmacy. Retail: 30 day supply Mail Order: 90 day supply
	Non-preferred brand drugs	Retail: \$30 Copay Mail order: \$75 Copay	Not covered.	Must be filled at a participating pharmacy. Retail: 30 day supply Mail Order: 90 day supply
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	50% coinsurance after Deductible	Member Precertification may be required.
	Physician/surgeon fees	10% coinsurance	50% coinsurance after Deductible	-None-
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	10% coinsurance after Deductible	Covered as in-network benefit	Copayment waived if admitted
	<a href="#">Emergency medical transportation</a>	10% coinsurance after Deductible	Covered as in-network benefit	Must be deemed medically necessary. Wheelchair van transportation is not covered.
	<a href="#">Urgent care</a>	In a physician's office: \$20 copay  After Hours Care Center: 10% coinsurance	In a physician's office: 50% coinsurance after Deductible  After Hours Care Center: Not applicable	-None-
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	10% coinsurance after Deductible	50% coinsurance after Deductible	Member Precertification may be required. Failure to obtain precertification could result in covered person being responsible for the first \$1,200 for each instance.
	Physician/surgeon fees	10% coinsurance after Deductible	50% coinsurance after Deductible	Member Precertification may be required. Failure to obtain precertification could result in covered person being responsible for the first \$1,200 for each instance.
<b>If you need mental health, behavioral</b>	Outpatient services	10% coinsurance	50% coinsurance after Deductible	Member Precertification may be required. Failure to obtain precertification could result

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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)	
health, or substance abuse services				in up to 50% reduction in eligible expenses for each instance.
	Inpatient services	10% coinsurance after Deductible	50% coinsurance after Deductible	Member Precertification may be required. Failure to obtain precertification could result in covered person being responsible for the first \$1,200 for each instance
If you are pregnant	Office visits	No charge after initial diagnosis	50% coinsurance after Deductible	Cost sharing does not apply for preventative services. If a visit is unrelated to Pregnancy, member liability may apply based on services rendered.
	Childbirth/delivery professional services	No charge	50% coinsurance after Deductible	Member Precertification may be required for Home Births. Failure to obtain precertification could result in up to 50% reduction in eligible expenses for each instance.
	Childbirth/delivery facility services	10% coinsurance after Deductible	50% coinsurance after Deductible	-None-
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	\$20 copayment	50% coinsurance after Deductible	Maximum of 40 visits per plan year. Member Precertification may be required. Failure to obtain precertification could result in up to 50% reduction in eligible expenses for each instance. Custodial services and long-term therapy are not covered.
	<a href="#">Rehabilitation services</a>	10% coinsurance	50% coinsurance after Deductible	Maximum of 30 visits per plan year (Physical Therapy, Speech Therapy, Occupational Therapy combined). In-network & out-of-network services combined equal total benefit. Custodial services and long-term therapy are not covered.
	<a href="#">Habilitation services</a>	Not covered.	Not covered.	-None-
	<a href="#">Skilled nursing care</a>	10% coinsurance after Deductible	50% coinsurance after Deductible	Up to 60 visits per plan year. Member Precertification may be required. Failure to obtain precertification could result in covered person being responsible for the

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)	
				first \$1,200 for each instance. Custodial services and long-term therapy are not covered.
	<a href="#">Durable medical equipment</a>	50% coinsurance	50% coinsurance after Deductible	Member Precertification may be required. Failure to obtain precertification could result in up to 50% reduction in eligible expenses for each instance.
	<a href="#">Hospice services</a>	10% coinsurance	50% coinsurance after Deductible	Maximum of 210 day limit per plan year. Hospice services shall include supplies & drugs.
<b>If your child needs dental or eye care</b>	Children's eye exam	Covered by EyeMed	Not covered.	Once every 12 months.
	Children's glasses	Covered by EyeMed	Not covered.	Contact EyeMed for additional options at 1-877-842-3348
	Children's dental check-up	Not covered.	Not covered.	-None-

#### Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)		
▪ Acupuncture	▪ Hearing aids	▪ Routine foot care
▪ Bariatric surgery	▪ Long-term care	▪ Weight loss programs
▪ Cosmetic Surgery	▪ Non-Emergency care when traveling outside the US	
▪ Dental care (Adult)	Private-duty nursing	

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)		
• Chiropractic care	• Routine eye care (Adult)	
▪ Infertility treatment		

**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: 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). Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://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](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 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: 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). You may also contact: Independent Health at 1-800-257-2753.

**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 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 1-800-257-2753.

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-257-2753.

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-257-2753.

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-257-2753.

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

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## 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>	\$500
■ <a href="#">Specialist</a> copayment	\$20
■ Hospital (facility) coinsurance	10%
■ Other coinsurance	50%

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>\$12,700</b>
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In this example, Peg would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$500
<a href="#">Copayments</a>	\$60
<a href="#">Coinsurance</a>	\$1,001
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$1,621</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>	\$500
■ <a href="#">Specialist</a> copayment	\$20
■ Hospital (facility) coinsurance	10%
■ Other coinsurance	50%

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>\$5,600</b>
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In this example, Joe would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$500
<a href="#">Copayments</a>	\$50
<a href="#">Coinsurance</a>	\$186
What isn't covered	
Limits or exclusions	\$55
<b>The total Joe would pay is</b>	<b>\$791</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>	\$500
■ <a href="#">Specialist</a> copayment	\$20
■ Hospital (facility) coinsurance	10%
■ Other coinsurance	50%

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>\$2,800</b>
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In this example, Mia would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$500
<a href="#">Copayments</a>	\$60
<a href="#">Coinsurance</a>	\$178
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$738</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.