

Summary of Benefits and Coverage: What this Plan Covers & What it Costs
Coverage for: Individual + Family | **Plan Type:** HMO


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 at www.HealthReformPlanSBC.com or by calling 1-844-241-0208.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u>?	Tier 1: Individual \$5,825 / Family \$11,650 ; Tier 2: Individual \$6,450 / Family \$12,900 . Does not apply to preventive care in Tier 1 network.	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> 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 <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. Tier 1: Individual \$5,825 / Family \$11,650 ; Tier 2: Individual \$6,450 / Family \$12,900 .	The <u>out-of-pocket limit</u> 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.
What is not included in the <u>out-of-pocket limit</u>?	Premiums and health care this plan does not cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a <u>network</u> of <u>providers</u>?	Yes. See www.aetna.com or call 1-844-241-0208 for a list of Tier 1 and Tier 2 <u>providers</u> .	If you use an in-network doctor or other health care <u>provider</u> , 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 <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> .
Do I need a referral to see a <u>specialist</u>?	No.	You can see the <u>specialist</u> 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 <u>excluded services</u> .

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- **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 Tier 1 **providers** by charging you lower **deductibles**, **copayments**, and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a Tier 1 Provider	Your Cost If You Use a Tier 2 Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	—————none—————
	Specialist visit	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	—————none—————
	Other practitioner office visit	0% coinsurance, after deductible for Chiropractic care	0% coinsurance, after deductible for Chiropractic care	Not covered	Coverage is limited to 35 visits for Physical Therapy, Occupational Therapy, Speech Therapy & Chiropractic care combined, rehabilitation & habilitation combined.
	Preventive care /screening /immunization	No charge	No charge	Not covered	Age and frequency schedules may apply.
If you have a test	Diagnostic test (x-ray, blood work)	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	—————none—————
	Imaging (CT/PET scans, MRIs)	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	—————none—————

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If you need drugs to treat your illness or condition. More information about <u>prescription drug coverage</u> is available at http://client.formularynavigator.com/Search.aspx?siteCode=8517699962	Preferred/Non-preferred generic drugs	0% coinsurance, after deductible for up to a 90 day supply	0% coinsurance, after deductible for up to a 90 day supply	Not covered	Covers up to a 90 day supply (retail & mail order prescription). Applicable cost share plus difference (brand minus generic cost) applies for brand when generic available. No charge for preferred generic FDA-approved women's contraceptives designated. Precertification and step therapy required. Aetna Specialty CareRx SM – First Prescription must be filled at a participating retail pharmacy or Aetna Specialty Pharmacy [®] . Subsequent fills must be through Aetna Specialty Pharmacy [®] .
	Preferred brand drugs	0% coinsurance, after deductible for up to a 90 day supply	0% coinsurance, after deductible for up to a 90 day supply	Not covered	
	Non-preferred brand drugs	0% coinsurance, after deductible for up to a 90 day supply	0% coinsurance, after deductible for up to a 90 day supply	Not covered	
	Preferred/non-preferred specialty drugs	0% coinsurance, after deductible for up to a 30 day supply	0% coinsurance, after deductible for up to a 30 day supply	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	—————none—————
	Physician/surgeon fees	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	—————none—————
If you need immediate medical attention	Emergency room services	0% coinsurance, after deductible	0% coinsurance, after deductible	0% coinsurance, after deductible	Tier 2 & Out-of-network emergency room services cost-share same as Tier 1 network. No coverage for non-emergency care.
	Emergency medical transportation	0% coinsurance, after deductible	0% coinsurance, after deductible	0% coinsurance, after deductible	Tier 2 network & Out-of-network cost-share same as Tier 1 network.
	Urgent care	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	No coverage for non-urgent use.
If you have a hospital stay	Facility fee (e.g., hospital room)	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	—————none—————

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	Physician/surgeon fee	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	_____none_____
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	_____none_____
	Mental/Behavioral health inpatient services	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	_____none_____
	Substance use disorder outpatient services	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	_____none_____
	Substance use disorder inpatient services	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	_____none_____
If you are pregnant	Prenatal and postnatal care	Prenatal: No charge; Postnatal: 0% coinsurance, after deductible	Prenatal: No charge; Postnatal: 0% coinsurance, after deductible	Not covered	_____none_____
	Delivery and all inpatient services	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	_____none_____
If you need help recovering or have other special health needs	Home health care	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	Coverage is limited to 120 visits.
	Rehabilitation services	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	Coverage is limited to 35 visits for Physical Therapy, Occupational Therapy, Speech Therapy & Chiropractic care combined.
	Habilitation services	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	Coverage is limited to 35 visits for Physical Therapy, Occupational Therapy, Speech Therapy & Chiropractic care combined, rehabilitation & habilitation combined.
	Skilled nursing care	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	Coverage is limited to 90 days.
	Durable medical equipment	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	_____none_____

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	Hospice service	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	—————none—————
If your child needs dental or eye care	Eye exam	No charge	No charge	Not covered	Coverage is limited to 1 exam per calendar year.
	Glasses	No charge	No charge	Not covered	Coverage is limited to 1 set of frames and 1 set of contact lenses or eyeglass lenses per calendar year.
	Dental check-up	0% coinsurance, after deductible	0% coinsurance, after deductible	Not covered	Coverage is limited to 2 exams every 12 months.

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.)

- Abortion - except in cases of rape, incest, or when the life of the mother is endangered.
- Acupuncture - except as form of anesthesia.
- Cosmetic surgery - except when medically necessary.
- Dental care (Adult) - except accidental injury.
- Infertility treatment - except the diagnosis and surgical treatment of underlying conditions.
- 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 - Coverage is limited to 35 visits for Physical Therapy, Occupational Therapy, Speech Therapy & Chiropractic care combined, rehabilitation & habilitation combined.
- Hearing aids - Coverage is limited to 1 per ear every 3 years.
- Private-duty nursing - Coverage is limited to 70 eight hour shifts. 1 shift equals 8 hours.

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Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep health insurance coverage as long as you pay your premium. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at 1-844-241-0208. You may also contact your state insurance department at (919) 807-6000, www.ncdoi.com.

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 us by calling the toll free number on your Medical ID Card. You may also contact the North Carolina Department of Insurance, (919) 807-6000, www.ncdoi.com.

Additionally, a consumer assistance program can help you file your appeal. Contact Health Insurance Smart NC, NC Department of Insurance, 430 N. Salisbury Street, Suite 1018, Raleigh, NC 27603, (855) 408-1212, <http://www.ncdoi.com/Smart/>

Does this Coverage Provide Minimum Essential Coverage?

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

Does this Coverage Meet 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.**

Language Access Services:

Para obtener asistencia en Español, llame al 1-844-241-0208.

如果需要中文的帮助, 请拨打这个号码 1-844-241-0208.

Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-844-241-0208.

Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-844-241-0208.

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

Coverage Examples

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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 also will 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:** \$2,140
- **Patient pays:** \$5,400

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	\$5,200
Copays	\$0
Coinsurance	\$0
Limits or exclusions	\$200
Total	\$5,400

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

- **Amount owed to providers:** \$5,400
- **Plan pays:** \$20
- **Patient pays:** \$5,380

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	\$5,300
Copays	\$0
Coinsurance	\$0
Limits or exclusions	\$80
Total	\$5,380

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, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage 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 Summary of Benefits and 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.