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, contact the Plan Sponsor at (765) 962-7411. 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 https://www.healthcare.gov/sbc-glossary or call 1-866-487-2365 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	**$2,500**/individual or **$5,000**/family for Network Providers. **5,000**/individual or **$10,000**/family for Out-of-Network Providers.	Generally, you must pay all of the costs from providers up to the deductible 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 deductible?	Yes. In- Network preventive care is covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No. There are no other specific deductibles.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	**$5,500**/individual or **$11,000**/family for Network Providers. **$11,000**/individual or **$22,000**/family for Out-of-Network Providers.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing 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.
Will you pay less if you use a network provider?	Yes. See Encore Health Network www.encoreconnect.com or call at (888) 446 – 5844 for a list of network providers	This plan uses a provider network. You will pay less if you use a provider in the plan's network. 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 network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

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 provider's office or clinic	Primary care visit to treat an injury or illness	$30 copay/office visit (deductible does not apply)	50% coinsurance	Office Visit includes: all services billed & performed by physician office (except MRI, CT & PET scans, allergy testing, allergy serum and allergy injections).
	Specialist visit	$60 copay/office visit (deductible does not apply)	50% coinsurance	Office Visit includes: all services billed & performed by physician office (except MRI, CT & PET scans, allergy testing, allergy serum and allergy injections).
	Preventive care/screening/ immunization	No Cost Share	50% coinsurance	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	Diagnostic test (x-ray, blood work)	20% coinsurance	50% coinsurance	Precertification is required. Penalty for failure to obtain preauthorization for services may result in denial of benefits.
	Imaging (CT/PET scans, MRIs)	20% coinsurance	50% coinsurance	Precertification is required. Deductible and Coinsurance applies based on place of service.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.truerx.com	Generic drugs	$15/prescription retail $45/prescription mail	Not covered	Covers up to a 30-day supply at retail pharmacy and up to a 90-day supply through retail pharmacies only. Your plan uses a preferred drug list which identifies the status of covered drugs. Some drugs may require preauthorization. If the necessary preauthorization is not obtained, the drug may not be covered. Limited to:30-day supply retail prescription Prior Authorization is required.
	Preferred brand drugs	$60/prescription retail $150/prescription mail	Not covered	
	Non-preferred brand drugs	$100/prescription retail $250/prescription mail	Not covered	
	Specialty drugs	Not covered	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	50% coinsurance	Precertification is required. Penalty for failure to obtain preauthorization for services may result in denial of benefits.
	Physician/surgeon fees	20% coinsurance	50% coinsurance	Precertification is required. Penalty for failure to obtain preauthorization for services may

*For more information about limitations and exceptions, see the plan or policy document.

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)	
				result in denial of benefits.
If you need immediate medical attention	Emergency room care	$300 copay/visit, then 20% coinsurance	Covered as In-Network	Copay waived if admitted.
	Emergency medical transportation	20% coinsurance	Covered as In-Network	Air and Ground transportation. Must be medically necessary. Additional limitations may apply.
	Urgent care	$75 copay/visit, then 20% coinsurance	50% coinsurance	Office Visit includes: all services billed & performed by physician office (except MRI, CT & PET scans, allergy testing, allergy serum and allergy injections).
If you have a hospital stay	Facility fee (e.g., hospital room)	$500 copay/visit, then 20% coinsurance	50% coinsurance	Precertification is required. Penalty for failure to obtain preauthorization for services may result in denial of benefits.
	Physician/surgeon fees	20% coinsurance	50% coinsurance	Precertification is required. Penalty for failure to obtain preauthorization for services may result in denial of benefits.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$60 copay/office visit (deductible does not apply) or 20% coinsurance (based on place of service)	50% coinsurance	Office Visit includes: all services billed & performed by physician office (except MRI, CT & PET scans, allergy testing, allergy serum and allergy injections).
	Inpatient services	$500 copay/visit, then 20% coinsurance	50% coinsurance	Precertification is required. Penalty for failure to obtain preauthorization for services may result in denial of benefits.
If you are pregnant	Office visits	$60 copay/office visit (deductible does not apply)	50% coinsurance	Charges for Office visits are considered under the global delivery fee. Cost sharing does not apply for preventive services. Depending on the type of services, a copayment, coinsurance, or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.) Precertification is required when stays exceeds the 48 hours or less for a vaginal delivery or 96 hours or less for a cesarean delivery. Penalty for failure to obtain
	Childbirth/delivery professional services	20% coinsurance	50% coinsurance	
	Childbirth/delivery facility services	$500 copay/visit, then 20% coinsurance	50% coinsurance	

*For more information about limitations and exceptions, see the plan or policy document.

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)	
				preauthorization for services may result in denial of benefits.
If you need help recovering or have other special health needs	Home health care	20% coinsurance	50% coinsurance	Limited to 60 combined visits per calendar year.
	Rehabilitation services	Physical, speech, occupational & cardiac, pulmonary $60/visit All other services 20% coinsurance	50% coinsurance	Occupational, speech, physical, and pulmonary 20 visits per calendar year; per therapy. Cardiac therapy 36 visits per calendar year, per therapy. Limitations may apply based on the type of service rendered. Refer to your plan document.
	Habilitation services	20% coinsurance	50% coinsurance	
	Skilled nursing care	$500 copay/visit; 20% coinsurance	50% coinsurance	Limited to 60 combined professional visits per calendar year. Precertification is required. Penalty for failure to obtain preauthorization for services may result in denial of benefits.
	Durable medical equipment	20% coinsurance	50% coinsurance	Precertification is required. Penalty for failure to obtain preauthorization for services may result in denial of benefits.
	Hospice services	20% coinsurance	50% coinsurance	Bereavement Counseling (up to 2 visits per family unit, within 6 months of death)
If your child needs dental or eye care	Children's eye exam	No Cost Share	Not covered	Limited to one routine exam/year only.
	Children's glasses	Not Covered	Not covered	Not covered
	Children's dental check-up	Not Covered	Not covered	Not covered

*For more information about limitations and exceptions, see the plan or policy document.

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
- Bariatric Surgery
- Cosmetic Surgery
- Dental Care (Adult)
- Hearing Aids
- Infertility Treatment
- Long-Term Care
- Private Duty Nursing
- Routine Eye Care (Adult)
- Routine Foot Care
- Weight Loss Programs

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

- Chiropractic Care
- Non-emergency care when traveling outside the U.S.
- Mail Order Pharmacy Medications

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: Advisory Health & Wellness at 1-855-538-4474, the Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform, or the Department of Health and Human Services at 1-877-267-2323 x61565 or 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 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: Advisory Health & Wellness at 1-855-538-4474 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your appeal. Contact Kentucky Department of Insurance, Consumer Protection Division at 1-800-595-6053 or http://healthinsurancehelp.ky.gov.

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 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 1-855-538-4474.
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-538-4474.
Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-855-538-4474.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-538-4474.

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

*For more information about limitations and exceptions, see the plan or policy document.

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 plan's overall deductible	$2,500
Specialist copayment	$60
Hospital (facility) coinsurance	$500
Other coinsurance	20%

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	**$12,800**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$2,500
Copayments	$560
Coinsurance	$1,948
What isn't covered	
Limits or exclusions	$0
The total Peg would pay is	**$5,008**

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	$2,500
Specialist copayment	$60
Hospital (facility) coinsurance	$500
Other coinsurance	20%

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	**$7,400**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$2,500
Copayments	$720
Coinsurance	$336
What isn't covered	
Limits or exclusions	$50
The total Joe would pay is	**$3,606**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	$2,500
Specialist copayment	$60
Hospital (facility) coinsurance	$500
Other coinsurance	20%

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	**$1,900**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$1,600
Copayments	$300
Coinsurance	$0
What isn't covered	
Limits or exclusions	$50
The total Mia would pay is	**$1,950**

The **plan** would be responsible for the other costs of these EXAMPLE covered services.