



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 1-646-357-9009. 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 1-646-357-9009 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$0. Benefit Period: Calendar Year	See the Common Medical Events chart below for your costs for services this <a href="#">plan</a> covers.
Are there services covered before you meet your <a href="#">deductible</a> ?	N/A.	Not applicable as this plan has no deductible.
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductible</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	Eligible services are covered at 100%. (Subject to Reference Based Pricing)	This <a href="#">plan</a> does not have an <a href="#">out-of-pocket limit</a> on your expenses.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Plan Participants are responsible for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ).	This <a href="#">plan</a> does not have an <a href="#">out-of-pocket limit</a> on your expenses.
Will you pay less if you use a <a href="#">network provider</a> ?	No. This plan does not utilize a network for any services. All services will be subject to Reference Based Pricing(RBP) based on 120% of the Medicare Reimbursement Rate.	This <a href="#">plan</a> does not use a provider <a href="#">network</a> . You may receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ).
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	N/A	No Coverage for specialist physicians.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	Not covered	Not covered	No coverage for primary care visits to treat an injury or illness
	<a href="#">Specialist</a> visit	Not covered	Not covered	No coverage for specialists.
	<a href="#">Preventive care/screening/immunization</a>	No charge Subject to Reference Based Pricing of 120% of Medicare Allowed rate		Includes <a href="#">preventive</a> health services specified in the health care reform law. No coverage non-network.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	Not covered	Not covered	No coverage for diagnostic tests.
	Imaging (CT/PET scans, MRIs)	Not covered	Not covered	No coverage for imaging.
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.magellanrx.com">www.magellanrx.com</a> or call 1-800-443-5719	Generic drugs	Not covered	Not covered	No Coverage for prescription drugs, except for PPACA approved preventive prescriptions. If you use a non-network pharmacy, you are responsible for any amount.
	Preferred brand drugs	Not covered	Not covered	
	Non-preferred brand drugs	Not covered	Not covered	
	<a href="#">Specialty drugs</a>	Not covered	Not covered	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	Not covered	Not covered	No coverage for facility fee.
	Physician/surgeon fees	Not covered	Not covered	No coverage for physician/surgeon fees.
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	Not covered		No coverage for emergency room services.
	<a href="#">Emergency medical transportation</a>	Not covered	Not covered	No coverage for emergency medical transportation.
	<a href="#">Urgent care</a>	Not covered	Not covered	No coverage for urgent care.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	Not covered	Not covered	No coverage for facility fee.
	Physician/surgeon fees	Not covered	Not covered	No coverage for physician/surgeon fees.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	Not covered	Not covered	No coverage for mental/behavioral health or substance abuse outpatient services.
	Inpatient services	Not covered	Not covered	No coverage for mental/behavioral health or substance abuse inpatient services.
<b>If you are pregnant</b>	Office visits	Routine Prenatal (ACA allowed): No charge Postnatal: Not covered  Subject to Reference Based Pricing of 120% of Medicare Allowed rate		<a href="#">Cost sharing</a> does not apply for <a href="#">preventive services</a> .
	Childbirth/delivery professional services	Not covered	Not covered	No coverage for delivery or inpatient professional services.
	Childbirth/delivery facility services	Not covered	Not covered	No coverage for delivery or inpatient facility services.
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	Not covered	Not covered	No coverage for home health care.
	<a href="#">Rehabilitation services</a>	Not covered	Not covered	No coverage for rehabilitation services.
	<a href="#">Habilitation services</a>	Not covered	Not covered	No coverage for habilitative services.
	<a href="#">Skilled nursing care</a>	Not covered	Not covered	No coverage for skilled nursing care.
	<a href="#">Durable medical equipment</a>	Not covered	Not covered	No coverage for durable medical equipment.
	<a href="#">Hospice services</a>	Not covered	Not covered	No coverage for hospice service.
<b>If your child needs dental or eye care</b>	Children's eye exam	Not covered	Not covered	No coverage for eye exam
	Children's glasses	Not covered	Not covered	No coverage for glasses
	Children's dental check-up	Not covered	Not covered	No coverage for dental check-up

## 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>• Acupuncture</li><li>• Bariatric surgery</li><li>• Chiropractic care</li><li>• Cosmetic surgery</li><li>• Delivery and all inpatient services</li><li>• Dental care (Adult)</li><li>• Diagnostic test (x-ray, blood work)</li><li>• Durable medical equipment</li><li>• Emergency medical transportation</li><li>• Emergency room services</li><li>• Facility fee (e.g., hospital room)</li><li>• Glasses (Adult)</li></ul>	<ul style="list-style-type: none"><li>• Habilitative services</li><li>• Hearing aids</li><li>• Home health care</li><li>• Hospice service</li><li>• Imaging (CT / PET scans, MRIs)</li><li>• Infertility treatment</li><li>• Long-term care</li><li>• Mental / Behavioral health services</li><li>• Non-emergency care when traveling outside the U.S.</li><li>• Other practitioner office visit</li><li>• Physician / surgeon fees</li></ul>	<ul style="list-style-type: none"><li>• Postnatal care</li><li>• Private-duty nursing</li><li>• Rehabilitation services</li><li>• Routine eye care (Adult) – limitations may apply</li><li>• Routine foot care</li><li>• Skilled nursing care</li><li>• Specialist visit</li><li>• Substance Use Disorder services</li><li>• Urgent care</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.)		
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**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. For more information on your rights to continue coverage, contact the plan at 1-646-357-9009. 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/healthreform](http://www.dol.gov/ebsa/healthreform), or the U.S. Department of Health and Human Services 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 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 the plan at 1-646-357-9009. 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/healthreform](http://www.dol.gov/ebsa/healthreform), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). “Additionally, a consumer assistance program can help you file your appeal Contact 888-614-5400. A list of states with Consumer Assistance Programs is available at: <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/affordable-care-act/for-employers-and-advisers> and <http://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/>

## 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? No**

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 1-646-357-9009.

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-646-357-9009.

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-646-357-9009.

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-646-357-9009.

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*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>	\$0.00
■ <a href="#">Specialist coinsurance</a>	100%
■ Hospital (facility) <a href="#">coinsurance</a>	100%
■ Other <a href="#">coinsurance</a>	100%

#### 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>\$12,840</b>
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#### In this example, Peg would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$10,300
<b>The total Peg would pay is</b>	<b>\$10,300</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>	\$0.00
■ <a href="#">Specialist coinsurance</a>	100%
■ Hospital (facility) <a href="#">coinsurance</a>	100%
■ Other <a href="#">coinsurance</a>	100%

#### 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>\$7,460</b>
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#### In this example, Joe would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$7,239
<b>The total Joe would pay is</b>	<b>\$7,239</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>	\$0.00
■ <a href="#">Specialist coinsurance</a>	100%
■ Hospital (facility) <a href="#">coinsurance</a>	100%
■ Other <a href="#">coinsurance</a>	100%

#### 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>\$1,925</b>
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#### In this example, Mia would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$1,925
<b>The total Mia would pay is</b>	<b>\$1,925</b>