





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 **Valenz NavCare Concierge** at 1-877-208-5952. 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.healthcare.gov/sbc-glossary or call 1-877-208-5952 to request a copy.


Important Questions	Answers	Why This Matters:
What is the overall deductible ?	Network providers : \$3,375 Individual / \$6,750 Family Out-of-network providers : Not Covered Benefit Period: Calendar Year	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 (Embedded).
Are there services covered before you meet your deductible ?	Yes. Preventive care services are 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.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	Network providers : \$6,750 Individual / \$13,500 Family Out-of-network providers : Not Covered	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 (Embedded).
What is not included in the out-of-pocket limit ?	Premiums , balance-billing charges, penalties for failure to obtain Preauthorization for services, 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. This plan uses the Blue Cross Blue Shield PPO Network . A list of network providers can be found at www.empireblue.com or call 1-800-810-2583	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 a 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	Professional Non-Facility based services: 20% coinsurance after Deductible Facility based services: 20% coinsurance after Deductible <i>Savings Plus Plan Benefit</i>	Not Covered	Telemedicine with \$0 cost share available via Health Wallet at www.thehealthwallet.com or call 1-800-363-3725
	Specialist visit to treat an injury or illness	Professional Non-Facility based services: 20% coinsurance after Deductible Facility based services: 20% coinsurance after Deductible <i>Savings Plus Plan Benefit</i>	Not Covered	
	Preventive care/screening/immunization	No charge	Not Covered	You may have to pay for services that aren't preventive . Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	Lab, Pathology & Radiology: Office or Independent Lab: 20% coinsurance after Deductible	Not Covered	None
		Lab, Pathology & Radiology: Facility based services: 20% coinsurance after Deductible <i>Savings Plus Plan Benefit</i>		

 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)	
	Imaging (CT/PET scans, MRIs)	All Settings: 20% coinsurance after Deductible <i>Savings Plus Plan Benefit</i>	Not Covered	Preauthorization is required or benefit reduces to 50% of the allowed.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.ingenio-rx.com or call 1-833-271-2374	Generic drugs (Tier 1)	No cost for generic preventive prescriptions including generic and preferred brand oral contraceptives. All other Generic Drugs: 20% coinsurance after Deductible	Not Covered	Covers up to a 30-day supply (retail subscription); 31-90-day supply (mail order prescription). If a prescription is filled with a non-generic drug when a generic equivalent exists, member will be responsible for the cost difference between the non-generic drug and the generic equivalent. Infertility medication has a lifetime limitation of \$25,000.
	Preferred brand drugs (Tier 2)	20% coinsurance after Deductible	Not Covered	
	Non-preferred brand drugs (Tier 3)	Not Covered	Not Covered	
	Specialty drugs (Tier 4)	20% coinsurance after Deductible	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance after Deductible <i>Savings Plus Plan Benefit</i>	Not Covered	Preauthorization is required or benefit reduces to 50% of the allowed.
	Physician/surgeon fees	20% coinsurance after Deductible <i>Savings Plus Plan Benefit</i>	Not Covered	None
If you need immediate medical attention	Emergency room care	20% Coinsurance after Deductible <i>Savings Plus Plan Benefit</i>		All facilities are covered as in-network subject to meeting “emergency” criteria. Network deductible applies for Out-of-Network
	Emergency medical transportation	20% Coinsurance after Deductible Ground Transportation Only <i>Savings Plus Plan Benefit</i>		
	Urgent care	20% Coinsurance after Deductible	Not Covered	None

 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 have a hospital stay	Facility fee (e.g., hospital room)	20% Coinsurance after Deductible <i>Savings Plus Plan Benefit</i>	Not Covered	Preauthorization is required or benefit reduces to 50% of the allowed.
	Physician/surgeon fees	20% Coinsurance after Deductible <i>Savings Plus Plan Benefit</i>	Not Covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Professional Non-Facility based services: 20% Coinsurance after Deductible	Not Covered	None
		Facility based services: 20% Coinsurance after Deductible <i>Savings Plus Plan Benefit</i>		
	Inpatient services	20% Coinsurance after Deductible <i>Savings Plus Plan Benefit</i>	Not Covered	Preauthorization is required or benefit reduces to 50% of the allowed.
If you are pregnant	Office visits	Professional Non-Facility based services: 20% Coinsurance after Deductible	Not Covered	Cost sharing does not apply to certain preventive services . Depending on the type of services, coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Preauthorization is required for inpatient stay.
		Facility based services: 20% Coinsurance after Deductible <i>Savings Plus Plan Benefit</i>		
	Childbirth/delivery professional services	20% Coinsurance after Deductible <i>Savings Plus Plan Benefit</i>	Not Covered	
	Childbirth/delivery facility services	20% Coinsurance after Deductible <i>Savings Plus Plan Benefit</i>	Not Covered	

 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 need help recovering or have other special health needs	Home health care	20% Coinsurance after Deductible	Not Covered	Maximum 60 visits per benefit period. Preauthorization is required or benefit reduces to 50% of the allowed.
	Rehabilitation services	20% Coinsurance after Deductible <i>Savings Plus Plan Benefit</i>	Not Covered	Maximum 30 visits per benefit period for physical therapy(not combined with any other therapy). Maximum 30 visits per benefit period for speech therapy and occupational therapy combined. Preauthorization is required or benefit reduces to 50% of the allowed.
	Habilitation services	20% Coinsurance after Deductible <i>Savings Plus Plan Benefit</i>	Not Covered	Maximum 30 days per benefit period. Preauthorization is required or benefit reduces to 50% of the allowed.
	Skilled nursing care	20% Coinsurance after Deductible <i>Savings Plus Plan Benefit</i>	Not Covered	Maximum 30 days per benefit period. Preauthorization is required or benefit reduces to 50% of the allowed.
	Durable medical equipment	20% Coinsurance after Deductible	Not Covered	Preauthorization is required for items over \$1,000 or benefit reduces to 50% of the allowed.
	Hospice services	20% Coinsurance after Deductible <i>Savings Plus Plan Benefit</i>	Not Covered	Maximum 180 days per lifetime. Preauthorization is required or benefit reduces to 50% of the allowed.
If your child needs dental or eye care	Children's eye exam	Not Covered Except for ACA mandated services	Not covered	One vision screening for children 3-5 years is covered as a preventive service. Cost sharing does not apply for preventive services.
	Children's glasses	Not Covered	Not covered	No Coverage for glasses.
	Children's dental check-up	Not Covered Except for ACA mandated services	Not covered	Dental caries fluoride application for infants and children up to 5 years are covered as preventive services. Cost sharing does not apply for preventive services.

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](#).)

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|-------------------------------------|--|--|
| • Air Ambulance services | • Genetic testing beyond ACA mandate | • Methadone clinics |
| • Alternative medicine / Homeopathy | • Growth Hormone Therapy | • Non-emergent ambulance/ambulette services |
| • Aquatic Therapy | • Halfway house / non-healthcare residential facility services | • Non-emergency care when traveling outside the U.S. |
| • Biofeedback | • Hearing aids | • Routine eye care (Adult) |
| • Cosmetic Surgery | • Long-term Care | • TMJ Treatment and appliances |
| • Custodial Care | • Massage Therapy | • Water Ambulance services |
| • Dental Care (Adult) | | • Weight Loss programs |

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

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|--|---|------------------------|
| • Acupuncture | • Chiropractic Care – Limited to 26 visits per calendar year. | • Private-duty Nursing |
| • Bariatric Surgery – Centers of Excellence Only | • Infertility Treatment | • Routine Foot Care |

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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or 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. For more information on your rights to continue coverage, contact the plan at 1-877-208-5952. 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: 1-877-208-5952.

Does this plan provide Minimum Essential Coverage? Yes.

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual mark 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 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 1-877-208-5952

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-208-5952

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-877-208-5952

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-877-208-5952

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 plan's overall deductible	\$3,375
■ Specialist copayment	\$0
■ Hospital (facility) coinsurance	20%
■ 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	\$12,687
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$3,375
Copayments	\$0
Coinsurance	\$1,840
What isn't covered	
Limits or exclusions	\$61
The total Peg would pay is	\$5,276

Managing Joe's type 2 Diabetes

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

■ The plan's overall deductible	\$3,375
■ Specialist copayment	\$0
■ Hospital (facility) coinsurance	20%
■ 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	\$5,601
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In this example, Joe would pay:

Cost Sharing	
Deductibles*	\$3,375
Copayments	\$0
Coinsurance	\$409
What isn't covered	
Limits or exclusions	\$22
The total Joe would pay is	\$3,806

Mia's Simple Fracture

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

■ The plan's overall deductible	\$3,375
■ Specialist copayment	\$0
■ Hospital (facility) coinsurance	20%
■ 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	\$2,800
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In this example, Mia would pay:

Cost Sharing	
Deductibles*	\$2,800
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,800