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.healthcare.gov/sbc-glossary or call 1-646-357-9009 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network providers: $2,500 Member / $5,000 Member + Child(ren) 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, maternity care office visits, and diagnostic labs and x-rays 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?	Yes: For Prescription drugs $50 Rx deductible per person for Brand Drugs only.	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan?	Network providers: $6,600 Member / $13,200 Member + Child(ren) 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 Multiplan PHCS Practitioner and Ancillary Network (Practitioner refers to Physician only). A list of network providers can be found at www.multiplan.com or call 1-877-952-7427.	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 provider before you get services. For Facility Based Providers (i.e. Hospitals, Free Standing Radiology): This plan covers all providers at the same benefit level regardless of network.
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	$25 copay/per visit	Not Covered	None
	Specialist visit	$50 copay/per visit	Not Covered	None
	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 (lab, x-ray, radiology) facility services	No Charge	Not Covered	Preauthorization is required for Sleep Study or benefit will be denied. Institutional claims subject to Reference Based Pricing of 130% of Medicare allowed rate
	Diagnostic test (lab, x-ray, radiology) professional services	No Charge	Not Covered	
	Imaging (CT/PET scans, MRIs)	30% coinsurance after deductible	Not Covered	Preauthorization is required or benefit will be denied. Institutional claims subject to Reference Based Pricing of 130% of Medicare allowed rate
If you need drugs to treat your illness or condition. More information about **prescription drug coverage** is available at www.magellanrx.com or call **1-800-443-5719**	Generic drugs	$15 copay Retail $30 copay Mail Order	Not Covered	$50 Rx deductible per person for Brand Drugs. Coverage is available up to a 90-day supply (retail) at 3x retail cost, otherwise a 30-day supply (retail) and a 90-day supply (mail order). Includes mandatory generics. 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. Preauthorization is required for certain drugs or it may result in a higher cost. higher cost.
	Preferred brand drugs	$25 copay Retail $50 copay Mail Order	Not Covered	
	Non-preferred brand drugs	$50 copay Retail $100 copay Mail Order	Not Covered	
	Specialty drugs	Not Covered	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% coinsurance after deductible (Subject to Reference Based Pricing of 130% of Medicare Allowed rate)		Preauthorization is required or benefit will be denied.
	Physician/surgeon fees	30% coinsurance after deductible	Not Covered	

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 immediate medical attention	Emergency room care	$300 copay/per visit (Subject to Reference Based Pricing of 130% of Medicare Allowed rate)		All facilities are covered as in-network subject to meeting "emergency" criteria.
	Emergency medical transportation	No Charge (Subject to Reference Based Pricing of 130% of Medicare Allowed rate)		
	Urgent care	$50 copay/per visit	Not Covered	Institutional claims Subject to Reference Based Pricing of 130% of Medicare Allowed rate
If you have a hospital stay	Facility fee (e.g., hospital room)	30% coinsurance after deductible (Subject to Reference Based Pricing of 130% of Medicare Allowed rate)		Preauthorization is required or benefit will be denied.
	Physician/surgeon fees	30% coinsurance after deductible	Not Covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$50 copay/per visit	Not Covered	Preauthorization is required or benefit will be denied. Half-way houses and methadone clinics are excluded. Preauthorization Waived for Office Setting. Institutional claims Subject to Reference Based Pricing of 130% of Medicare Allowed rate
	Inpatient services	30% coinsurance after deductible (Subject to Reference Based Pricing of 130% of Medicare Allowed rate)		Preauthorization is required or benefit will be denied. Half-way houses and methadone clinics are excluded.
If you are pregnant	Office visits	No Charge	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 over 48 hours for a vaginal delivery or 96 hours for a cesarean section. No Pre-authorization claim will be denied.
	Childbirth/delivery professional services	30% coinsurance after deductible	Not Covered	
	Childbirth/delivery facility services	30% coinsurance after deductible (Subject to Reference Based Pricing of 130% of Medicare Allowed rate)		

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	$50 copay/per visit	Not Covered	Maximum 60 visits per benefit period. Preauthorization is required or benefit will be denied.
	Rehabilitation services	$50 copay/per visit	Not Covered	Maximum 90 visits per benefit period. Physical, Speech, and Occupational therapies combined. Preauthorization is required or benefit will be denied. Institutional claims Subject to Reference Based Pricing of 130% of Medicare Allowed rate
	Habilitation services	$50 copay/per visit	Not Covered	
	Skilled nursing care	30% coinsurance after deductible	Not Covered	Maximum 100 visits per benefit period. Preauthorization is required or benefit will be denied. Institutional claims Subject to Reference Based Pricing of 130% of Medicare Allowed rate
	Durable medical equipment	30% coinsurance after deductible	Not Covered	Preauthorization is required for items over $500 or benefit will be denied. Hearing Aids limited to 1 pair every 3 years.
	Hospice services	30% coinsurance after deductible	Not Covered	Maximum 180 days per benefit period (combined inpatient and home hospice) Preauthorization is required or benefit will be denied. Institutional claims Subject to Reference Based Pricing of 130% of Medicare Allowed rate
If your child needs dental or eye care	Children's eye exam	ACA required services only	Not Covered	No coverage for Standard Eye Exam
	Children's glasses	ACA required services only	Not Covered	No coverage for Standard Glasses
	Children's dental check-up	ACA required services only	Not Covered	No coverage for Standard Dental check-up

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
- Children born to dependent daughters
- Cosmetic Surgery
- Infant Formula/Foods
- Long Term Care
- Non-Emergent use of the Emergency Room
- Private Duty Nursing
- Routine Foot Care
- Routine Dental Care (non ACA required)
- Respite Care Services (includes all diagnoses and circumstances)
- Transplant Services at unapproved Facilities
- Vision Exam and Hardware (non ACA required)
- Weight Loss Programs

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

- Abortion
- Bariatric Surgery (Preauthorization and medical necessity required.)
- BRAC1/BRAC2 testing (no Preauthorization required)
- Cataract Surgery (see plan document for details)
- Chiropractic Care (Preauthorization required)
- Hearing Aids (one set every 3 years)
- Infertility Services (basic testing only) refer to plan document for details
- Midwifery Services (must meet medical guidelines)
- Telemedicine via www.thehealthwallet.com or 1-888-995-2759
- Transplant Services (Preauthorization required)

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, or the U.S. 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: 1-646-357-9009.

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? 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 1-646-357-9009.

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 11-646-357-9009.

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

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	$2,500
Specialist copayment	$50
Hospital (facility) coinsurance	30%
Other coinsurance	30%

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	**$12,731**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$2,500
Copayments	$110
Coinsurance	$2,688
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$5,358**

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	$50
Hospital (facility) coinsurance	30%
Other coinsurance	30%

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	**$7,389**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$1,210
Copayments	$1,090
Coinsurance	$518
What isn't covered	
Limits or exclusions	$55
The total Joe would pay is	**$2,873**

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

The plan's overall deductible	$2,500
Specialist copayment	$50
Hospital (facility) coinsurance	30%
Other coinsurance	30%

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	**$1,925**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$74
Copayments	$350
Coinsurance	$
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$424**

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