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 Imagine360 at 1-800-903-4360. 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.cciio.cms.gov or call 1-800-903-4360 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	**$3,200** person/**$6,000** family for Level I & Level II PPO & Non-PPO	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.** Preventive care & primary 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 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?	**$4,000** person/**$8,000** family for Level I & Level II PPO & Non-PPO	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-billed charges; any noncompliance penalties; 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 page 2 for an explanation of Level I & Level II Providers. Visit providers.partnersdirecthealth.com for a list of participating Partners Direct Health Level II providers or Visit www.healthsmart.com or call 1-800-687-0500 for a list of participating HealthSmart Level II 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.
Level I Providers include but are not limited to: Hospitals (Inpatient and Outpatient treatment); Inpatient Facilities (such as Rehabilitation Facilities, Skilled Nursing Facilities and Hospice); Inpatient and Outpatient Facilities of Mental Disorders, Chemical Dependency, Drug and Substance Abuse; Ambulatory Surgery Centers and Dialysis Clinics
Level II Providers are Physicians and all other Providers of service not defined as a Level I Provider.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Level I Provider	Level II PPO Provider	Level II Non-PPO Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	N/A	0% coinsurance; deductible applies	0% coinsurance; deductible applies	There is no charge for female office sterilization & all FDA approved contraceptive methods. $10 consult fee applies to Plans Telehealth/Telemedicine vendor Virtual Emergent & Urgent Care consultations. 0% coinsurance (deductible applies) applies to Plans Telehealth/ Telemedicine vendor Virtual Primary Care consultations. 0% coinsurance (deductible applies) applies to Plans Telehealth/ Telemedicine vendor Virtual Mental Health consultations. Non-PPO charges are based on Allowable Claims Limits.
	Specialist visit	N/A	0% coinsurance; deductible applies	0% coinsurance; deductible applies	
	Preventive care/screening/ immunization	No Charge	No Charge	No Charge	See your plan document for additional benefit information & limitations. Level I & Non-PPO charges are based on Allowable Claims Limits. 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.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Level I Provider	Level II PPO Provider	Level II Non-PPO Provider	
If you have a test	Diagnostic test (x-ray, blood work)	0% coinsurance; deductible applies	0% coinsurance; deductible applies	0% coinsurance; deductible applies	Level I & Non-PPO charges are based on Allowable Claims Limits.
	Imaging (CT/PET scans, MRIs)	0% coinsurance; deductible applies	0% coinsurance; deductible applies	0% coinsurance; deductible applies	0% coinsurance, deductible applies to MRIs, CTs & PET Scans billed by KIS Imaging. Level I & Non-PPO charges are based on Allowable Claims Limits.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.myrxvalet.com.	Generic drugs	Deductible then Copay: Retail $10 (30-day supply) Mail Order $20 (90-day supply)			Covers a 30-day supply for Retail/90-day supply for Mail Order/30-day supply for Specialty. See your plan document for information about drugs that require prior authorization and drugs that are excluded.
	Preferred brand drugs	Deductible then Copay: Retail $50 (30-day supply Mail Order $100 (90-day supply)			
	Non-preferred brand drugs	Deductible then Copay: Retail $80 (30-day supply) Mail Order $160 (90-day supply)			
	Specialty drugs	Deductible then Copay: Retail $100 (30-day supply)			
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	0% coinsurance; deductible applies	N/A	N/A	Level I & Non-PPO charges are based on Allowable Claims Limits.
	Physician/surgeon fees	N/A	0% coinsurance; deductible applies	0% coinsurance; deductible applies	
If you need immediate medical attention	Emergency room care	0% coinsurance; deductible applies	0% coinsurance; deductible applies	0% coinsurance; PPO deductible applies	UR notification required if admitted inpatient or $250 non-compliance penalty applies. Level I & Non-PPO charges are based on Allowable Claims Limits.
	Emergency medical transportation	0% coinsurance; deductible applies	0% coinsurance; deductible applies	0% coinsurance; PPO deductible applies	Level I & Non-PPO charges are based on Allowable Claims Limits.
	Urgent care	0% coinsurance; deductible applies	0% coinsurance; deductible applies	0% coinsurance; deductible applies	
If you have a hospital stay	Facility fee (e.g., hospital room)	0% coinsurance; deductible applies	N/A	N/A	UR notification required or $250 non-compliance penalty applies. Level I & Non-PPO charges are based on Allowable Claims Limits.
	Physician/surgeon fees	N/A	0% coinsurance; deductible applies	0% coinsurance; deductible applies	

[* For more information about limitations and exceptions, see the plan or policy document at mibenefits.imagine360.com.]

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Level I Provider	Level II PPO Provider	Level II Non-PPO Provider	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	0% coinsurance; deductible applies	0% coinsurance; deductible applies	0% coinsurance; deductible applies	UR notification required for Inpatient admissions and day treatment or $250 non-compliance penalty applies. Level I & Non-PPO charges are based on Allowable Claims Limits.
	Inpatient services	0% coinsurance; deductible applies	0% coinsurance; deductible applies	0% coinsurance; deductible applies	
If you are pregnant	Office visits	N/A	0% coinsurance; deductible applies	0% coinsurance; deductible applies	Contact UR for coordination of prenatal care. Level I & Non-PPO charges are based on Allowable Claims Limits.
	Childbirth/delivery professional services	N/A	0% coinsurance; deductible applies	0% coinsurance; deductible applies	
	Childbirth/delivery facility services	0% coinsurance; deductible applies	N/A	N/A	
If you need help recovering or have other special health needs	Home health care	0% coinsurance; deductible applies	0% coinsurance; deductible applies	0% coinsurance; deductible applies	Services are limited per calendar year to 60 visits for Home Health, 35 visits combined for Physical/Speech/ Occupational Therapy & Chiropractic Care & 25 days combined for Skilled Nursing/ Rehabilitation Facilities. Treatment of developmental delays may not be covered. See your plan document for additional information. UR notification required for Inpatient Admission & Inpatient Hospice or $250 non-compliance penalty applies. Level I & Non-PPO charges are based on Allowable Claims Limits.
	Rehabilitation services	0% coinsurance; deductible applies	0% coinsurance; deductible applies	0% coinsurance; deductible applies	
	Habilitation services	0% coinsurance; deductible applies	0% coinsurance; deductible applies	0% coinsurance; deductible applies	
	Skilled nursing care	0% coinsurance; deductible applies	0% coinsurance; deductible applies	0% coinsurance; deductible applies	
	Durable medical equipment	0% coinsurance; deductible applies	0% coinsurance; deductible applies	0% coinsurance; deductible applies	
	Hospice services	0% coinsurance; deductible applies	0% coinsurance; deductible applies	0% coinsurance; deductible applies	
If your child needs dental or eye care	Children's eye exam	No Charge	No Charge	No Charge	Benefit applies to routine vision & hearing screenings for children. Non-PPO charges are based on Allowable Claims Limits.
	Children's glasses	Not Covered			Not Covered
	Children's dental check-up	Not Covered			Not Covered

[* For more information about limitations and exceptions, see the plan or policy document at mibenefits.imagine360.com.]

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.)

- Bariatric Surgery
- Cosmetic Surgery
- Dental Care (Adult)
- Infertility Treatment
- Long Term Care
- Non-emergency care when traveling outside the U.S.
- Private Duty Nursing
- 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.)

- Acupuncture
- Chiropractic Care
- Hearing Aids
- Routine Eye Care (Adult)

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: the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, 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: 800-903-4360 or the Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? **Yes**

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market 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 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:

Español: Para obtener asistencia en Español, llame al 800-903-4360.

Tagalog: Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 800-903-4360.

中文: 如果需要中文的帮助，请拨打这个号码 800-903-4360.

Dine: Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 800-903-4360.

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 at mibenefits.imagine360.com.]

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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 plan's overall deductible	**$3200**
Specialist coinsurance	**0%**
Hospital (facility) coinsurance	**0%**
Other coinsurance	**0%**

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	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$3,200
Copayments	$10
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$3,270**

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

The plan's overall deductible	**$3200**
Specialist coinsurance	**0%**
Hospital (facility) coinsurance	**0%**
Other coinsurance	**0%**

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	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$3,200
Copayments	$60
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$3,280**

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

The plan's overall deductible	**$3200**
Specialist coinsurance	**0%**
Hospital (facility) coinsurance	**0%**
Other coinsurance	**0%**

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**

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**

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