



**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, visit [www.customdesignbenefits.com](http://www.customdesignbenefits.com) or call 1-800-598-2929. 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 1-866-444-EBSA (3272) to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	\$0	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
<b>Are there services covered before you meet your deductible?</b>	Not applicable.	This <u>plan</u> does not have an overall <u>deductible</u> .
<b>Are there other deductibles for specific services?</b>	No.	You don't have to meet <u>deductibles</u> for specific services.
<b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b>	<b>\$2,500</b> individual / <b>\$5,000</b> family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	<u>Premiums</u> , <u>balance-billing</u> charges, health care this plan doesn't cover and penalties for failure to obtain <u>precertification</u> . Copays for certain specialty prescription drugs considered non-essential health benefits under the plan. The copays for these drugs (though manufacturer copay assistance programs may support some fills at no remaining cost to you) will not apply towards satisfying your out-of-pocket maximum or any applicable deductible.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network provider</u> ?	Not applicable.	This <u>plan</u> does not use a provider <u>network</u> . You can receive covered services from any <u>provider</u> .
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

Common Medical Event	Services You May Need	What You Will Pay	Limitations, Exceptions, & Other Important Information
If you visit a health care <u>provider's office</u> or clinic	Primary care visit to treat an injury or illness	\$30 <u>copay</u> /visit	None
	<u>Specialist</u> visit	\$50 <u>copay</u> /visit	None
	<u>Preventive care/screening/immunization</u>	No charge	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services you need are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	\$0 <u>copay</u> /visit	<u>Precertification</u> required for CT/PET Scans and MRIs or benefits will be denied.
	Imaging (CT/PET scans, MRIs)	<u>Copay/test</u> if performed in freestanding facility: CT Scan: \$250 MRI: \$250 <u>Copay/test</u> if outpatient hospital: CT Scan: \$500 MRI: \$500 PET Scans: \$500	

Common Medical Event	Services You May Need	What You Will Pay	Limitations, Exceptions, & Other Important Information
<p><b>If you need drugs to treat your illness or condition</b></p> <p>More information about <b>prescription drug coverage</b> is available at <a href="http://www.express-scripts.com">www.express-scripts.com</a>.</p>	Tier 1 – Typically Generic	<u>Copays/prescription:</u> Retail — \$0 Retail/mail order — \$0 <u>(mail order or Smart 90)</u>	<p>After the Calendar Year out-of-pocket limit has been met, the Plan will pay for prescription drugs at 100%. Plan covers up to a 34- day supply (retail prescription); 90-day supply (mail order and Smart90). Patient must pay the cost difference between the brand and generic drug in addition to your copay or coinsurance.</p> <p>The Plan covers up to a 34-day supply for specialty prescription drugs. Patient may call the pharmacy benefit manager with questions regarding quantity limitations or prior authorization.</p> <p>*Copays for certain specialty prescription drugs considered non- essential health benefits under the plan bypass your out-of-pocket limit. Please see “Important Questions” regarding the plan’s out-of-pocket limit. See plan document for additional information on the SaveonSP Program.</p>
	Tier 2 - Brand Preferred	<u>Copays/prescription:</u> Retail — \$35 Retail/mail order — \$85 <u>(mail order or Smart 90)</u>	
	Tier 3 - Non-preferred Brand drugs	<u>Copays/prescription:</u> Retail — not covered Retail/mail order — not covered	
	<u>Tier 4 – Typically Preferred Specialty drugs</u>	\$75 copays/prescription	
<p><b>If you have outpatient surgery</b></p>	Facility fee (e.g., ambulatory surgery center)	\$250 <u>copay/visit</u> (3 day maximum)	<u>Precertification</u> required unless performed in physician’s office or benefits will be denied.
	Physician/surgeon fees	\$0 <u>copay/visit</u>	None
<p><b>If you need immediate medical attention</b></p>	<u>Emergency room care</u>	\$200 <u>copay/visit</u>	<p><u>Emergency room copay</u> waived if admitted.</p>
	<u>Emergency medical transportation</u>	\$250 <u>copay/use</u> — ground \$500 <u>copay/use</u> — air	
	<u>Urgent care</u>	\$40 <u>copay/visit</u>	
<p><b>If you have a hospital stay</b></p>	Facility fee (e.g., hospital room)	\$250 <u>copay/day</u> (3 day maximum)	<u>Precertification</u> required or benefits will be denied.
	Physician/surgeon fees	\$0 <u>copay/visit</u>	None
<p><b>If you need mental health, behavioral health, or substance abuse services</b></p>	Outpatient services	\$30 <u>copay/visit</u>	None
	Inpatient services	\$250 <u>copay/day</u> (3 day maximum)	<u>Precertification</u> required or benefits will be denied.

[\* For more information about limitations and exceptions, see the plan or policy document at [www.customdesignbenefits.com](http://www.customdesignbenefits.com).]

Common Medical Event	Services You May Need	What You Will Pay	Limitations, Exceptions, & Other Important Information
If you are pregnant	Office visits	\$0 <u>copay</u> /visit	<u>Cost sharing</u> does not apply to certain <u>preventive services</u> . Depending on the type of services, <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	\$0 <u>copay</u> /visit	
	Childbirth/delivery facility services	\$250 <u>copay</u> /day (3 day maximum)	
If you need help recovering or have other special health needs	<u>Home health care</u>	\$50 <u>copay</u> /visit	60 visits/calendar year. <u>Precertification</u> required or benefits will be denied.
	<u>Rehabilitation services</u>	\$50 <u>copay</u> /visit	60 visits/calendar year combined for physical therapy, speech therapy, and occupational therapy. <u>Precertification</u> required or benefits will be denied.
	<u>Habilitation services</u>	\$50 <u>copay</u> /visit	
	<u>Skilled nursing care</u>	\$100 <u>copay</u> / per day	<u>Precertification</u> required or benefits will be denied.
	<u>Durable medical equipment</u>	20% <u>coinsurance</u>	Examples of exclusions: vehicle modifications, home modifications, exercise, and bathroom equipment. <u>Precertification</u> required or benefits will be denied.
<u>Hospice services</u>	\$0 <u>copay</u> /visit	None	
If your child needs dental or eye care	Children's eye exam	No charge	Routine exam under <u>preventive care</u>
	Children's glasses	Not covered	None
	Children's dental check-up	Not covered	None

## 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
- Infertility Treatment
- Private Duty Nursing
- Bariatric Surgery
- Long Term Care
- Routine Foot Care
- Cosmetic Surgery
- Non-emergency care when traveling outside the U.S.
- Dental Care

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

- Chiropractic Care 24 visits/benefit period
- Hearing Aids \$500 Maximum/benefit period
- Routine eye exam (Adult) one/24 months

**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: Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). 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 on how 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: Custom Design Benefits at 1-800-598-2929 or [customdesignbenefits.com](http://customdesignbenefits.com) or the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://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:

[Spanish (Español): Para obtener asistencia en Español, llame al 1-800-598-2929.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-598-2929.]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-598-2929.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-598-2929.]

*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 plan's overall deductible \$0
- Specialist copay \$50
- Hospital (facility) copay \$250
- 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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$300
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$360</b>

**Managing Joe's Type 2 Diabetes**

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

- The plan's overall deductible \$0
- Specialist copay \$50
- Hospital (facility) copay \$250
- 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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$300
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$320</b>

**Mia's Simple Fracture**

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

- The plan's overall deductible \$0
- Specialist copay \$50
- Hospital (facility) copay \$250
- 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*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$1000
<u>Coinsurance</u>	\$50
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1050</b>

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

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