
 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 <https://www.whyuhc.com> or by calling 1-800-782-3740. 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](http://www.healthcare.gov/sbc-glossary) or call 1-866-487-2365 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network: \$3,000 Individual / \$6,000 Family out-of-Network: \$10,000 Individual / \$20,000 Family Per 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.
Are there services covered before you meet your deductible?	Yes. Preventive care and categories with a copay 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 <a href="http://www.healthcare.gov/coverage/preventive-care-benefits/">www.healthcare.gov/coverage/preventive-care-benefits/</a> .
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: \$6,500 Individual / \$13,000 Family out-of-Network: \$20,000 Individual / \$40,000 Family	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-billing charges (unless balanced billing is prohibited), health care this plan doesn't cover and penalties for failure to obtain prior authorization for services.	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 <a href="https://www.whyuhc.com/welcometouhc/plan-benefits">https://www.whyuhc.com/welcometouhc/plan-benefits</a> or call 1-800-782-3740 for a list of network 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.

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	No Charge	50% <u>coinsurance</u>	Virtual visits (Telehealth) - No Charge by a Designated Virtual Network Provider.  Cost shares applies to any other Telehealth service based on <u>provider</u> type.
	Specialist visit	\$100 <u>copay</u> per visit, <u>deductible</u> does not apply	50% <u>coinsurance</u>	If you receive services in addition to office visit, additional <u>copays</u> , <u>deductibles</u> , or <u>coinsurance</u> may apply e.g. surgery.
	Preventive care/screening/immunization	No Charge	50% <u>coinsurance</u>	Includes preventive health services specified in the health care reform law. You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	Designated Lab: 20% <u>coinsurance</u> Lab: 50% <u>coinsurance</u> X-ray: 20% <u>coinsurance</u>	Lab: 50% <u>coinsurance</u> X-ray: 50% <u>coinsurance</u>	Prior authorization required for out-of-Network for certain services or benefit reduces to 50% of allowed.  For Designated Network Benefits, lab services must be received by a Designated Diagnostic Provider. Network Benefits are lab services received from a Network provider that is not a Designated Diagnostic Provider.
	Imaging (CT/PET scans, MRIs)	Designated: 20% <u>coinsurance</u> Network: 40% <u>coinsurance</u>	50% <u>coinsurance</u>	Prior authorization required for out-of-Network or benefit reduces to 50% of allowed.  For Designated Network Benefits, radiology services must be received from a Designated Diagnostic Provider.

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)	
<b>If you need drugs to treat your illness or condition</b> More information about <u>prescription drug coverage</u> is available at <a href="http://whyuhc.com/welcometouhc/pharmacy-benefits">whyuhc.com/welcometouhc/pharmacy-benefits</a> .	Tier 1 - Your Lowest-Cost Option	Deductible does not apply. Retail: \$10 <u>copay</u> Mail-Order: \$25 <u>copay</u>	Deductible does not apply. Retail: \$10 <u>copay</u>	Provider means pharmacy for purposes of this section. Retail: Up to a 31 day supply . Mail-Order: 90 day supply or Preferred 90 Day Retail Network pharmacy. If you use an out-of-Network pharmacy (including a mail order pharmacy), you may be responsible for any amount over the allowed amount. You may need to obtain certain drugs, including certain <u>specialty drugs</u> , from a pharmacy designated by us. Certain drugs may have a prior authorization requirement or may result in a higher cost. You may be required to use a lower-cost drug(s) prior to benefits under your policy being available for certain prescribed drugs. See the website listed for information on drugs covered by your plan. Not all drugs are covered. Prescription Drug List (PDL): Advantage. Network: National. Certain preventive medications, zero cost share medications, and Tier 1 contraceptives are covered at No Charge. Copay is per prescription order up to the day supply limit listed above.
	Tier 2 - Your Midrange-Cost Option	Deductible does not apply. Retail: \$35 <u>copay</u> Mail-Order: \$87.50 <u>copay</u>	Deductible does not apply. Retail: \$35 <u>copay</u>	
	Tier 3 - Your Midrange-Cost Option	Deductible does not apply. Retail: \$60 <u>copay</u> Mail-Order: \$150 <u>copay</u>	Deductible does not apply. Retail: \$60 <u>copay</u>	
	Tier 4 - Additional High-Cost Options	Not Applicable	Not Applicable	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Prior authorization required for certain services for out-of-Network or benefit reduces to 50% of allowed.
	Physician/surgeon fees	20% <u>coinsurance</u>	50% <u>coinsurance</u>	None
<b>If you need immediate medical attention</b>	Emergency room care	20% <u>coinsurance</u>	20% <u>coinsurance</u>	\$250 Emergency per occurrence <u>copay</u> applies prior to the overall <u>deductible</u> .
	Emergency medical transportation	20% <u>coinsurance</u>	20% <u>coinsurance</u>	None
	Urgent care	\$50 <u>copay</u> per visit, <u>deductible</u> does not apply.	50% <u>coinsurance</u>	If you receive services in addition to <u>urgent care</u> visit, additional <u>copays</u> , <u>deductibles</u> , or <u>coinsurance</u> may apply e.g. surgery.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Prior authorization required for out-of-Network or benefit reduces to 50% of allowed.
	Physician/surgeon fees	20% <u>coinsurance</u>	50% <u>coinsurance</u>	None

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)	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	No Charge	50% <u>coinsurance</u>	Network partial hospitalization/intensive outpatient treatment/high intensity outpatient: 20% <u>coinsurance</u>  Intensive Behavior Therapy (ABA): No Charge  Prior authorization required for certain services for out-of-Network or benefit reduces to 50% of allowed.
	Inpatient services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Prior authorization required for out-of-Network or benefit reduces to 50% of allowed.
<b>If you are pregnant</b>	Office visits	No Charge	50% <u>coinsurance</u>	Cost sharing does not apply for preventive services. Depending on the type of services, a <u>copayment</u> , <u>deductibles</u> , or <u>coinsurance</u> may apply.
	Childbirth/delivery professional services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound.)
	Childbirth/delivery facility services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Inpatient prior authorization apply for out-of-Network if stay exceeds 48 hours (C-Section: 96 hours) or benefit reduces to 50% of allowed.
<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Prior authorization required for out-of-Network or benefit reduces to 50% of allowed.  Limited to 60 visits per Calendar year.
	<u>Rehabilitation services</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Limits per Calendar year: Physical, Occupational, Pulmonary: 20 visits each; Speech: Unlimited. Cardiac: 36 visits.  Physical therapy: No Charge
	<u>Habilitation services</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Prior authorization required for out-of-Network inpatient services or benefit reduces to 50% of allowed.  Physical therapy: No Charge  Limits per Calendar year: Physical & Occupational: 20 visits each, Speech: Unlimited.
	<u>Skilled nursing care</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Prior authorization required for out-of-Network or benefit reduces to 50% of allowed.  Skilled Nursing Facility is limited to 60 days per Calendar year (combined with Inpatient Rehabilitation).

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)	
	Durable medical equipment	20% coinsurance	50% coinsurance	Prior authorization required for out-of-Network Durable medical equipment over \$1,000 or no coverage.  Covers 1 per type of Durable medical equipment (including repair/replace) every 3 years.
	Hospice services	20% coinsurance	50% coinsurance	Prior authorization required for out-of-Network before admission for an Inpatient Stay in a hospice facility or benefit reduces to 50% of allowed.
<b>If your child needs dental or eye care</b>	Children's eye exam	No Charge	50% coinsurance	Limited to 1 exam every 2 years.
	Children's glasses	Not Covered	Not Covered	No coverage for Children's glasses.
	Children's dental check-up	Not Covered	Not Covered	No coverage for 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.)		
<ul style="list-style-type: none"> <li>Acupuncture</li> <li>Dental care (Adult/Child)</li> <li>Long-term care</li> <li>Routine foot care</li> </ul>	<ul style="list-style-type: none"> <li>Bariatric surgery</li> <li>Glasses</li> <li>Non-emergency care when traveling outside the U.S.</li> <li>Weight loss programs</li> </ul>	<ul style="list-style-type: none"> <li>Cosmetic surgery</li> <li>Infertility treatment</li> <li>Private-duty nursing</li> </ul>

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
<ul style="list-style-type: none"> <li>Chiropractic care</li> </ul>	<ul style="list-style-type: none"> <li>Hearing aids</li> </ul>	<ul style="list-style-type: none"> <li>Routine eye care (Adult) -1 exam/24 months</li> </ul>

**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: 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) for the U.S. Department of Labor, Employee Benefits Security Administration, you may also contact us at 1-800-782-3740 . 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: 1-800-782-3740 ; or the Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or the Missouri Department of Insurance at 1-800-726-7390 or [insurance.mo.gov](http://insurance.mo.gov).

#### 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 1-800-782-3740.

Traditional Chinese (中文): 如果需要中文的幫助, 請撥打這個號碼 1-800-782-3740.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-782-3740.

Pennsylvania Dutch (Deutsch): Fer Hilf griege in Deutsch, ruf 1-800-782-3740 uff.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-782-3740

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-800-782-3740.

Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-800-782-3740.

Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, å'gang 1-800-782-3740.

***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	\$3,000
■ Specialist copayment	\$100
■ 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*)

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

Cost Sharing	
Deductible	\$3,000
Copayments	\$10
Coinsurance	\$1,600
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$4,670</b>

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

■ The plan's overall deductible	\$3,000
■ Specialist copayment	\$100
■ 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*)

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

Cost Sharing	
Deductible	\$300
Copayments	\$400
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$700</b>

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

■ The plan's overall deductible	\$3,000
■ Specialist copayment	\$100
■ 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*)

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

Cost Sharing	
Deductible	\$2,200
Copayments	\$100
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,300</b>

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