




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 1-866-401-3883. 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 1-866-487-2365 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	<p><b>Participating providers: Single coverage:</b> \$3,500; \$4,000; \$4,500; \$5,000; \$6,000; or \$7,000</p> <p><b>Family coverage:</b> 2 x single coverage</p> <p><b>Non-participating providers: Single coverage:</b> \$7,000; \$8,000; \$9,000; \$10,000; \$12,000; or \$14,000</p> <p><b>Family coverage:</b> 2 x single coverage</p>	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. The following participating <u>provider</u> services: <u>routine preventive care</u> , <u>Health Risk Screenings</u> ; and <u>preventive maintenance medications</u> are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the out-of-pocket limit for this plan?	<p><b>Participating providers: Single coverage:</b> \$3,500; \$4,000; \$4,500; \$5,000; \$6,000; or \$7,000</p> <p><b>Family coverage:</b> 2 x single coverage</p> <p><b>Non-participating providers: Single coverage:</b> Unlimited;</p> <p><b>Family coverage:</b> Unlimited</p>	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.
What is not included in the out-of-pocket limit?	Non-participating <u>provider</u> charges, <u>premiums</u> , <u>balance-billing</u> charges (unless <u>balanced billing</u> is prohibited), amounts over the allowable charge, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .

<p><b>Will you pay less if you use a <u>network provider</u>?</b></p>	<p>Yes. For a list of <b>participating providers</b>, see <a href="http://www.ebms.com">www.ebms.com</a> or call 1-866-401-3883.</p>	<p>This <u>plan</u> uses a provider <u>network</u>. You will pay less if you use a <u>provider</u> in the <u>plan's network</u>. You will pay the most if you use an <u>out-of-network provider</u>, and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's charge</u> and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.</p>
<p><b>Do you need a <u>referral to see a specialist</u>?</b></p>	<p>No.</p>	<p>You can see the <u>specialist</u> you choose without a <u>referral</u>.</p>

 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
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	0% <u>coinsurance</u>	15% <u>coinsurance</u>	None
	<u>Specialist</u> visit	0% <u>coinsurance</u>	15% <u>coinsurance</u>	
	<u>Preventive care/screening/immunization</u>	No charge	15% <u>coinsurance</u>	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	0% <u>coinsurance</u>	15% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	0% <u>coinsurance</u>	15% <u>coinsurance</u>	
<b>If you need drugs to treat your illness or condition</b> More information about <b>prescription drug coverage</b> is available at <a href="http://www.ebms.com">www.ebms.com</a>	<b>Preventive maintenance medications:</b> Generic drugs	\$15 <u>copayment/ prescription, deductible waived</u> (retail pharmacy); \$15 <u>copayment/ prescription, deductible waived</u> (retail and mail order pharmacy)	Not covered	<u>The medical deductible does not apply to preventive maintenance medications.</u>  Coverage is limited to a 30-day supply (non-participating retail pharmacy) and up to a 90-day supply (participating retail and mail order pharmacy).  For more information regarding pharmacy benefit coverage, contact Navitus Customer Care toll free at 1 (866) 333-2757.
	Brand Name drugs – Formulary	\$45 <u>copayment/ prescription, deductible waived</u> (retail pharmacy); \$90 <u>copayment/ prescription, deductible waived</u> (retail and mail order pharmacy)	Not covered	
	Brand Name drugs – Non-Formulary	35% <u>coinsurance/ prescription, deductible waived</u> (retail pharmacy or mail order pharmacy)	Not covered	

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

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
	Generic drugs	\$0 <u>copayment/ prescription</u> (retail pharmacy); \$0 <u>copayment/ prescription</u> (retail or mail order pharmacy)	Not covered	<u>Prescription drugs</u> (other than preventive maintenance medications) will be payable after the medical deductible.
	Brand Name drugs – Formulary	\$0 <u>copayment/ prescription</u> (retail pharmacy); \$0 <u>copayment/ prescription</u> (retail or mail order pharmacy)	Not covered	Coverage is limited to a 30-day supply (retail pharmacy) and up to a 90-day supply (mail order pharmacy).
	Brand Name drugs – Non-Formulary	0% <u>coinsurance/ prescription</u> (retail pharmacy or mail order pharmacy)	Not covered	For more information regarding pharmacy benefit coverage, contact Navitus Customer Care toll free at 1 (866) 333-2757.
	<u>Specialty drugs</u>	0% <u>coinsurance / prescription</u>	Not covered	<u>Specialty drug</u> medications will be payable after the medical deductible. <u>Specialty drugs</u> must be purchased through Lumicera Health Services. For more information call (855) 847-3553.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	0% <u>coinsurance</u>	15% <u>coinsurance</u>	None
	Physician/surgeon fees	0% <u>coinsurance</u>	15% <u>coinsurance</u>	None
<b>If you need immediate medical attention</b>	<u>Emergency room care</u> <u>Medical Emergency</u>	0% <u>coinsurance</u>		Services for Medical Non-Emergency Care will be payable at the 70 <sup>th</sup> percentile of the allowable charge for both participating and non-participating providers.
	<u>Medical Non-Emergency Care</u>	0% <u>coinsurance</u>	15% <u>coinsurance</u>	
	<u>Emergency medical transportation</u>	0% <u>coinsurance</u>		Services for medical non-emergency transport will be payable at the 70 <sup>th</sup> percentile of the allowable charge for both participating and non-participating providers.
	<u>Urgent care</u>	0% <u>coinsurance</u>	15% <u>coinsurance</u>	None
<b>If you have a</b>	Facility fee (e.g., hospital)	0% <u>coinsurance</u>	15% <u>coinsurance</u>	Coverage is limited to the facility's

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
hospital stay	room)			average semi-private room rate.
	Physician/surgeon fees	0% <u>coinsurance</u>	15% <u>coinsurance</u>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	0% <u>coinsurance</u>	15% <u>coinsurance</u>	None
	Office visits	0% <u>coinsurance</u>	15% <u>coinsurance</u>	None
	Inpatient services	0% <u>coinsurance</u>	15% <u>coinsurance</u>	None
If you are pregnant	Office visits	0% <u>coinsurance</u>	15% <u>coinsurance</u>	<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 (e.g. ultrasound).
	Childbirth/delivery professional services	0% <u>coinsurance</u>	15% <u>coinsurance</u>	
	Childbirth/delivery facility services	0% <u>coinsurance</u>	15% <u>coinsurance</u>	Coverage is limited to the facility's average semi-private room rate.
If you need help recovering or have other special health needs	<u>Home health care</u>	0% <u>coinsurance</u>	15% <u>coinsurance</u>	Coverage is limited to 40 visits maximum per calendar year.
	<u>Rehabilitation services</u>	0% <u>coinsurance</u>	15% <u>coinsurance</u>	None
	<u>Habilitation services</u>	0% <u>coinsurance</u>	15% <u>coinsurance</u>	
	<u>Skilled nursing care</u>	0% <u>coinsurance</u>	15% <u>coinsurance</u>	Coverage limited to the facility's average semi-private room rate. Coverage limited to 90 days maximum per calendar year.
	<u>Durable medical equipment</u>	0% <u>coinsurance</u>	15% <u>coinsurance</u>	None
	<u>Hospice services</u>	0% <u>coinsurance</u>	15% <u>coinsurance</u>	None

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

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
<b>If your child needs dental or eye care</b>	Children's eye exam	No routine vision coverage		None
	Children's glasses	No routine vision coverage		None
	Children's dental check-up	No routine dental coverage		Dental coverage is optional and requires a separate premium amount and separate enrollment election.

**Excluded Services & Other Covered Services:**

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>• Bariatric surgery</li> <li>• Cosmetic surgery</li> <li>• Dental care (Adult)</li> <li>• Hearing aids (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>• Infertility treatment</li> <li>• Long term care</li> <li>• Non-emergency care when traveling outside the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>• Private duty nursing</li> <li>• Routine eye care (Adult)</li> <li>• Routine foot care</li> <li>• Weight loss programs</li> </ul>
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)		
Acupuncture and Chiropractic care (limited to \$500 combined benefit maximum per calendar year)		

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

**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: For group health coverage subject to ERISA, contact the Department of Labor's 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: For group health coverage subject to ERISA, contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). Additionally, a consumer assistance program may help with your appeal. A list of states with Consumer Assistance Programs is available at: [www.dol.gov/ebsa/healthcarereform](http://www.dol.gov/ebsa/healthcarereform) and <http://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/>.

**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 1-866-401-3883.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-401-3883.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-866-401-3883.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-866-401-3883.

*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** \$3,500
- **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)

<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>	\$3,500
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$3,560</b>

**Managing Joe's Type 2 Diabetes**

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

- **The plan's overall deductible** \$3,500
- **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)

<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>	\$3,500
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$3,520</b>

**Mia's Simple Fracture**

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

- **The plan's overall deductible** \$3,500
- **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)

<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>	\$2,800
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,800</b>

\* Note: The \$3,500 Exclusive provider deductible Option has been used to calculate these Coverage Examples for the purposes of this Summary of Benefits and Coverage document.