

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Individual + Family | **Plan Type:** POS

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.HealthReformPlanSBC.com or by calling 1-800-589-4811.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	For each Plan Year, In-Network: Individual \$4,000 / Family \$8,000 . Out-of-Network: Not Covered.	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (this plan's deductible year starts July 1). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	Yes. In-Network: Individual \$6,350 / Family \$12,700 . Out-of-Network: Not Covered.	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit?	Premiums, balance-billed charges, penalties for failure to obtain pre-authorization for services and health care this plan does not cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a network of providers?	Yes. For a list of in-network providers , see www.aetna.com or call 1-800-589-4811.	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a specialist?	No.	You can see the specialist you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about excluded services .

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- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 30% would be \$300. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use in-network **providers** by charging you lower **deductibles**, **copayments**, and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness.	30% coinsurance.	Not Covered.	Includes Internist, General Physician, Family Practitioner or Pediatrician.
	Specialist visit.	30% coinsurance.	Not Covered.	————— None —————
	Other practitioner office visit.	30% coinsurance.	Not Covered.	Coverage is limited to 30 visits per plan year for Chiropractic care.
	Preventive care/ screening/ immunization.	No charge.	Not Covered.	Age and frequency schedules may apply.
If you have a test	Diagnostic test (x-ray, blood work).	30% coinsurance.	Not Covered.	————— None —————
	Imaging (CT/PET scans, MRIs).	30% coinsurance.	Not Covered.	————— None —————

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<p>If you need drugs to treat your illness or condition Prescription drug coverage is administered by CVS Caremark</p> <p>prescription drug coverage is available at http://info.cvscaremark.com/</p>	Generic drugs.	Retail: after deductible: \$10 copay/prescription. Mail Order: \$20 copay/prescription.	Retail: after deductible: \$10 copay/prescription. Mail Order: Not Covered.	<p>Covers up to a 30 day supply (retail prescription), 90 day supply (mail order prescription). Includes contraceptive drugs and devices obtainable from a pharmacy, injectable fertility drugs. No charge for formulary generic FDA-approved women's contraceptives in-network. Precertification required. Step therapy required. Your cost will be higher for choosing Brand over Generics.</p> <p>You must use CVS Caremark Home Delivery Pharmacy for mail order drugs or a CVS Caremark Pharmacy for the 90-day mail order fill at retail.</p>
	Preferred brand drugs.	Retail: after deductible: 50% coinsurance up to a \$250 maximum/prescription. Mail Order: 50% coinsurance up to a \$500 maximum/prescription.	Retail: after deductible: 50% coinsurance up to a \$250 maximum/prescription. Mail Order: Not Covered.	
	Non-preferred brand drugs.	Not Covered but discounts may be available.	Not Covered but discounts may be available.	
	Specialty drugs.	Applicable cost as noted above for generic or brand drugs.	Not Covered.	Requires exclusive use of CVS Caremark Specialty Pharmacy for filling specialty drugs up to a 1-month supply.
<p>If you have outpatient surgery</p>	Facility fee (e.g., ambulatory surgery center).	30% coinsurance.	Not Covered.	None
	Physician/surgeon fee.	30% coinsurance.	Not Covered.	None
<p>If you need immediate medical attention</p>	Emergency room services.	30% coinsurance.	30% coinsurance.	Not Covered for non-emergency use
	Emergency medical transportation.	30% coinsurance.	30% coinsurance.	Not Covered for non-emergency transport.

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	Urgent care.	30% coinsurance.	Not Covered.	————— None —————
If you have a hospital stay	Facility fee (e.g., hospital room).	30% coinsurance.	Not Covered.	Pre-authorization required for out-of-network care.
	Physician/surgeon fee.	30% coinsurance.	Not Covered.	————— None —————
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services.	30% coinsurance.	Not Covered.	————— None —————
	Mental/Behavioral health inpatient services.	30% coinsurance.	Not Covered.	Pre-authorization required for out-of-network care.
	Substance use disorder outpatient services.	30% coinsurance.	Not Covered.	————— None —————
	Substance use disorder inpatient services.	30% coinsurance.	Not Covered.	Pre-authorization required for out-of-network care.
If you are pregnant	Prenatal and postnatal care.	30% coinsurance.	Not Covered.	If your new plan is subject to health care reform law, there will be no charge for in-network preventive prenatal care.
	Delivery and all inpatient services.	30% coinsurance.	Not Covered.	Includes outpatient postnatal care. Pre-authorization may be required for out-of-network care.
If you need help recovering or have other special health needs	Home health care.	30% coinsurance.	Not Covered.	Coverage is limited to 60 visits in-network and 30 visits out-of-network per plan year. Pre-authorization required for out-of-network care.
	Rehabilitation services.	30% coinsurance.	Not Covered.	Coverage is limited to 30 visits per plan year for Physical, Occupational, and Speech Therapy.
	Habilitation services.	30% coinsurance.	Not Covered.	Coverage is limited to 30 visits per plan year for Autism Physical, Occupational & Speech Therapy, combined with rehabilitation services.

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	Skilled nursing care.	30% coinsurance.	Not Covered.	————— None —————
	Durable medical equipment.	30% coinsurance.	Not Covered.	————— None —————
	Hospice service.	30% coinsurance.	Not Covered.	————— None —————
If your child needs dental or eye care	Eye exam.	Not covered.	Not covered.	Not covered.
	Glasses.	Not covered.	Not covered.	Not covered.
	Dental check-up.	Not covered.	Not covered.	Not covered.

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services .)		
<ul style="list-style-type: none"> ◦ Acupuncture ◦ Cosmetic surgery ◦ Dental care (Adult & Child) ◦ Glasses (Child) 	<ul style="list-style-type: none"> ◦ Long-term care ◦ Non-emergency care when traveling outside the U.S. ◦ Routine eye care (Adult & Child) 	<ul style="list-style-type: none"> ◦ Routine foot care ◦ Weight loss programs
Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)		
Bariatric surgery.	Infertility treatment - Coverage is limited to the diagnosis and treatment of underlying medical condition, artificial insemination & ovulation induction and advanced reproductive therapy to limited to \$10,000 medical lifetime maximum and \$5,000 prescription lifetime maximum.	Private-duty nursing - Coverage is unlimited shifts per plan year.
Chiropractic Care – Coverage is limited to 30 visits per plan year.		
Hearing aids - Coverage is limited to 1 hearing aid to a maximum of \$1,000 per ear per 36 months.		

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Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the **premium** you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-589-4811. 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, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

- If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice or assistance, you can contact us by calling the toll free number on your Medical ID Card. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.
- Additionally, a consumer assistance program can help you file an **appeal**. Contact information is at <http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html>

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage". **This plan or policy does provide minimum essential coverage.**

Does this Coverage Provide Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

Para obtener asistencia en Español, llame al 1-800-589-4811.

Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-589-4811.

如果需要中文的帮助, 请拨打这个号码 1-800-589-4811.

Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-589-4811.

-----*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*-----

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Coverage Examples

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About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care also will be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** \$9,540
- **Plan pays:** \$3,878
- **Patient pays:** \$5,662

Sample care costs:

Hospital charges (mother)	\$3,700
Routine obstetric care	\$3,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$9,540

Patient pays:

Deductibles	\$4,000
Copays	\$0
Coinsurance	\$1,662
Limits or exclusions	\$150
Total	\$5,812

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** \$7,400
- **Plan pays:** \$2,380
- **Patient pays:** \$5,020

Sample care costs:

Prescriptions	\$2,900
Medical equipment and Supplies	\$3,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$7,400

Patient pays:

Deductibles	\$4,000
Copays	\$0
Coinsurance	\$1,020
Limits or exclusions	\$80
Total	\$5,100

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Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different, based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.