
 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 www.MyAmeriBen.com or call 1-855-258-2658. 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.MyAmeriBen.com or call 1-855-258-2658 to request a copy.

Important Questions	Answers			Why This Matters:
What is the overall <u>deductible</u> ?		Network	Non-Network	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> .
	Per participant:	\$2,800	\$8,400	
	Per family:	\$5,600	\$16,800	
Are there services covered before you meet your <u>deductible</u> ?	Yes. Preventive Care.			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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	No.			You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?		Network	Non-Network	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.
	Per participant:	\$6,750	\$18,000	
	Per family:	\$13,500	\$36,000	
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, penalties, amounts over usual fees, and charges this Plan does not cover.			Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes, for medical: Anthem. For a list of preferred providers, call Anthem, at 1-800-810-BLUE or visit www.anthem.com . Yes, for prescription drugs: Magellan Rx. For a list of retail and mail pharmacies, log on to www.magellanrx.com .			This <u>plan</u> uses a <u>provider 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</u> charge 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.
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> .

 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)	Non-Network Provider (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$25 co-payment/per provider, after deductible	40% co-insurance, after deductible	<p>The office visit <u>co-payment</u> will apply to all services performed in the office setting, except for: chemotherapy, radiation therapy, diagnostic testing/advanced imaging, and surgery.</p> <p>The following providers are considered PCPs: Internal Medicine, Family/General Practitioner, OB/GYN, Pediatricians, Behavioral Health Practitioners, Nurse Practitioners, and Physician Assistants.</p> <p>Home Visits are covered.</p> <p>Pre-certification is required for some in-office services, such as chemo/radiation therapy and advanced imaging. Failure to obtain pre-certification will result in a denial of benefits or may incur a 40% penalty after retroactive review of services proves medical necessity.</p> <p>You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services you need are preventive. Then check what your <u>plan</u> will pay for.</p>
	<u>Specialist</u> visit	\$60 co-payment/per provider, after deductible	40% co-insurance, after deductible	
	<u>Preventive care/screening/immunization</u>	No Charge	40% co-insurance, after deductible	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	0% co-insurance, after deductible	40% co-insurance, after deductible	_____none_____
	Imaging (CT/PET scans, MRIs)	0% co-insurance, after deductible	40% co-insurance, after deductible	Pre-certification is required. Failure to obtain pre-certification will result in a denial of benefits or may incur a 40% penalty after retroactive review of services proves medical necessity.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
<p>If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.magellanrx.com</p>	Generic drugs	<p>1-30 day supply: \$15 co-payment, after deductible</p> <p>31-90 day supply: \$37.50 co-payment, after deductible</p>	Not Covered	<p>Retail and Mail Order: Limited to ninety (90) day supply</p> <p>Not all <u>prescription drugs</u> are covered. To determine if a specific drug is covered under your <u>plan</u>, log into your account at www.magellanrx.com.</p>
	Preferred brand drugs**	<p>1-30 day supply: \$35 co-payment, after deductible</p> <p>31-90 day supply: \$87.50 co-payment, after deductible</p>	Not Covered	<p>If you obtain <u>prescription drugs</u> from a non-<u>network</u> pharmacy, or obtain <u>prescription drugs</u> from a <u>network</u> pharmacy when the identification card is not used, you will be required to pay the full cost of the prescription.</p> <p>Pre-certification is required for prescription drugs in excess of \$15,000.</p>
	Non-preferred brand drugs**	<p>1-30 day supply: \$55 co-payment, after deductible</p> <p>31-90 day supply: \$137.50 co-payment, after deductible</p>	Not Covered	<p>Specialty drugs can be filled one (1) time at retail, then mail order is required.</p> <p>**Also includes cost difference between name brand and generic forms, unless <u>prescription drug</u> is not manufactured in generic form or <u>physician</u> has indicated “dispense as written” or similar indication. Penalty does not apply to the <u>out-of-pocket limit</u>.</p>
	<u>Specialty drugs</u>	<p>30-day supply only: 25% co-insurance, after deductible</p>	Not Covered	
<p>If you have outpatient surgery</p>	Facility fee (e.g., ambulatory surgery center)	0% co-insurance, after deductible	40% co-insurance, after deductible	<p>Pre-certification is required. Failure to obtain pre-certification will result in a denial of benefits or may incur a 40% penalty after retroactive review of services proves medical necessity.</p> <p>_____none_____</p>
	Physician/surgeon fees	0% co-insurance, after deductible	40% co-insurance, after deductible	
<p>If you need immediate medical attention</p>	<u>Emergency room care</u>	<p>True Emergency: \$250 co-payment/visit, after deductible</p> <p>Non-True Emergency: \$250 co-payment/visit,</p>	<p>True Emergency: \$250 co-payment/visit, after network deductible</p> <p>Non-True Emergency: \$250 co-payment/visit,</p>	<p>The true emergency room <u>co-payment</u> will be waived if the patient is admitted to the hospital.</p>

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
		after deductible	after deductible	
	<u>Emergency medical transportation</u>	0% co-insurance, after deductible	0% co-insurance, after network deductible	<p>Covered charges include: ground, air, and water ambulance.</p> <p>Charges for <u>medically necessary</u> inter-facility transportation to the nearest accredited general hospital with adequate facility for treatment is covered.</p> <p>Chartered air ambulance is not covered.</p> <p>Pre-certification is required for non-emergent ambulance. Failure to obtain pre-certification will result in a denial of benefits or may incur a 40% penalty after retroactive review of services proves medical necessity.</p>
	<u>Urgent care</u>	\$100 co-payment/per provider, after deductible	40% co-insurance, after deductible	<p><u>Co-payment</u> will apply to all services performed in the urgent care setting, except for: chemotherapy, radiation therapy, diagnostic testing/imaging and surgery.</p> <p>Retail clinics are covered at \$75 <u>copayment</u> after <u>deductible</u>.</p>
If you have a hospital stay	Facility fee (e.g., hospital room)	0% co-insurance, after deductible	40% co-insurance, after deductible	Pre-certification is required. Failure to obtain pre-certification will result in a denial of benefits or may incur a 40% penalty after retroactive review of services proves medical necessity.
	Physician/surgeon fees	0% co-insurance, after deductible	40% co-insurance, after deductible	—————none—————

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visits: \$25 co-payment/per provider, after deductible Other Services: 0% co-insurance, after deductible	40% co-insurance, after deductible	Pre-certification is required for outpatient Intensive Psychiatric Day Treatment, Partial Hospitalization, and Residential Treatment Facility. Failure to obtain pre-certification will result in a denial of benefits or may incur a 40% penalty after retroactive review of services proves medical necessity.
	Inpatient services	0% co-insurance, after deductible	40% co-insurance, after deductible	Pre-certification is required. Failure to obtain pre-certification will result in a denial of benefits or may incur a 40% penalty after retroactive review of services proves medical necessity.
If you are pregnant	Office visits	0% co-insurance, after deductible	40% co-insurance, after deductible	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Home births are not covered.
	Childbirth/delivery professional services	0% co-insurance, after deductible	40% co-insurance, after deductible	
	Childbirth/delivery facility services	0% co-insurance, after deductible	40% co-insurance, after deductible	
If you need help recovering or have other special health needs	<u>Home health care</u>	0% co-insurance, after deductible	40% co-insurance, after deductible	Pre-certification is required for certain services within this category. Failure to obtain pre-certification will result in a denial of benefits or may incur a 40% penalty after retroactive review of services proves medical necessity. Calendar Year Maximum: One-hundred twenty (120) visits. Four hours or less of non-custodial Health Aide services equals one <u>Home Health Care</u> visit. <u>Rehabilitation</u> therapy services rendered in the home will apply to the therapy maximum. Therapy services administered in the home as

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
				part of a home health care plan will apply to the home health care maximum.
	<u>Rehabilitation services</u>	Outpatient Therapies: \$60 co-payment/per provider, after deductible Other Services: 0% co-insurance, after deductible	40% co-insurance, after deductible	Calendar Year Maximum: Combined sixty (60) visits for speech, physical, and occupational therapies. Inpatient <u>rehabilitation services</u> maximum is combined with <u>skilled nursing</u> .
	<u>Habilitation services</u>			Pre-certification is required for Inpatient Admissions. Failure to obtain pre-certification will result in a denial of benefits or may incur a 40% penalty after retroactive review of services proves medical necessity.
	<u>Skilled nursing care</u>	0% co-insurance, after deductible	40% co-insurance, after deductible	Calendar Year Maximum: Ninety (90) days. This maximum is combined with inpatient <u>rehabilitation services</u> . Pre-certification is required. Failure to obtain pre-certification will result in a denial of benefits or may incur a 40% penalty after retroactive review of services proves medical necessity.
	<u>Durable medical equipment</u>	0% co-insurance, after deductible	40% co-insurance, after deductible	Pre-certification is required for certain devices in this category. Failure to obtain pre-certification will result in a denial of benefits or may incur a 40% penalty after retroactive review of services proves medical necessity.
	<u>Hospice services</u>	0% co-insurance, after deductible	40% co-insurance, after deductible	Respite Care is covered.
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	_____none_____
	Children's glasses	Not Covered	Not Covered	
	Children's dental check-up	Not Covered	Not Covered	

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)
- Hearing Aids
- Infertility Treatment (testing is covered)
- Long-Term Care
- Non-Emergency Care When Traveling Outside the U.S.
- Private-Duty Nursing
- Routine Eye Care (adult)
- Routine Foot Care (except due to metabolic or peripheral-vascular disease, or plantar fasciitis)
- Weight Loss Programs

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

- Acupuncture (limited to twenty (20) visits combined with chiropractic care)
- Chiropractic Care (limited to twenty (20) visits combined with acupuncture)

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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. You may also contact the Plan's COBRA Administrator at AmeriBen, P.O. Box 7186, Boise, ID 83707, 1-855-258-2658. 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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. You may also contact the third party administrator (TPA) to assist the plan administrator with claims adjudication. The TPA's name, address, and telephone number are:

AmeriBen
Attention: Appeals Coordination
P.O. Box 7186
Boise, ID 83707
1-866-504-6814

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

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

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 1-855-258-2658.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-258-2658.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-258-2658.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-258-2658.

————— *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 **\$5,600**
- Specialist copayment after deductible **\$60**
- Hospital (facility) cost sharing **0%**
- Other cost sharing **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:

<i>Cost Sharing</i>	
Deductibles	\$3,000
Copayments	\$40
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$10
The total Peg would pay is	\$3,050

This coverage example assumes the baby is enrolled in the Plan.

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

- The plan's overall deductible **\$2,800**
- Specialist copayment after deductible **\$60**
- Hospital (facility) cost sharing **0%**
- Other cost sharing **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 **\$7,400**

In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,800
Copayments	\$900
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$200
The total Joe would pay is	\$3,900

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

- The plan's overall deductible **\$2,800**
- Specialist copayment after deductible **\$60**
- Hospital (facility) cost sharing **0%**
- Other cost sharing **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 **\$1,900**

In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,900
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,900

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