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, please call **1-877-405-2926**. 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 by calling **1-833-612-1674** to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-Network/Participating Providers: $7,000/person; $14,000/family Out-of-Network/Non-Participating Providers: $7,000/person; $14,000 family	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 Services, 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 https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	$250/person / $500 family Prescription Drug Deductible	The Prescription Drug Deductible must be satisfied before a copayment will apply.
What is the out-of-pocket limit for this plan?	In-Network/Participating Providers: $8,500/person; $17,000/family Out-of-Network/Non-Participating Providers: $14,000/person; $28,000/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?	Penalties for non-compliance with plan provisions; premiums; balance-billing charges and health care this plan doesn't cover.	Even though you pay these expenses, they do not count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. https://hstconnect.com/ or call 800-440-7427 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 a non-participating/ 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?	Yes.	This is a managed care plan. You must contact Clearwater at 1-877-405-2926 to coordinate care and obtain prior authorization for services other than primary care office visits and

		emergent services. Preauthorization and coordination of care is required for access to benefits.

All **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies. If the deductible does not apply, neither does coinsurance.

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)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$40 copay/ office visit for services up to $500; deductible applies to costs over $500.	50% Coinsurance after Annual Deductible, plus amounts that exceed the Maximum Allowable Charge	
	Specialist visit	$60 copay/visit for first 3 visits for services up to $500; deductible applies to costs over $500; deductible applies for office visits beyond the first 3	50% Coinsurance after Annual Deductible, plus amounts that exceed the Maximum Allowable Charge	This is a managed care plan. Preauthorization and coordination of care is required for access to benefits. **Outpatient Hospital:** 30% Coinsurance after Annual Deductible
	Chiropractic Services	$60 copay/visit for first 3 office visits for services up to $500; deductible applies to costs over $500; deductible applies for office visits beyond the first 3	50% Coinsurance after Annual Deductible, plus amounts that exceed the Maximum Allowable Charge	This is a managed care plan. Preauthorization and coordination of care is required for access to benefits. Chiropractic services limited to 12 visits per calendar year.
	Preventive care/screening/ immunization	Covered in Full	50% Coinsurance after Annual Deductible, plus amounts that exceed the Maximum Allowable Charge	Preventive Services are as outlined by the Patient Protection & Affordable Care Act. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.*
If you have a test	Diagnostic test (x-ray, blood work)	$60 copay/test for first 3 office visits for services up to $500; deductible applies to costs over $500; deductible applies for office visits beyond the first 3	50% Coinsurance after Annual Deductible, plus amounts that exceed the Maximum Allowable Charge	This is a managed care plan. Preauthorization and coordination of care is required for access to benefits.

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)	
	Imaging (CT/PET scans, MRIs)	30% Coinsurance after Annual Deductible	50% Coinsurance after Annual Deductible, plus amounts that exceed the Maximum Allowable Charge	This is a managed care plan. Preauthorization and coordination of care is required for access to benefits.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.ehimrx.com or call **800-311-3446**.	Generic drugs	$0 copay/prescription (30-day) $0 copay/prescription (90-day)	50% Coinsurance after Annual Deductible	Covers up to a 30-day supply (retail); 90-day supply (retail/mail order). Step therapy applies – includes the use of therapeutic alternatives. Prescription Drug Deductible applies to all tiers.
	Preferred brand drugs	$55 copay/prescription (30-day) $110 copay/prescription (90-day); deductible applies	50% Coinsurance after Annual Deductible	
	Non-preferred brand drugs	$100 copay/prescription (30-day) $200 copay/prescription (90-day); deductible applies	50% Coinsurance after Annual Deductible	
	Specialty drugs	Not Covered	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$100/day copay		$500 penalty for failure to obtain prior authorization, which will "not" be approved until the member, or their healthcare proxy speaks to the medical management team. If non-recommended providers/facilities are used on non-emergent services a 25% payment reduction penalty will apply. For hospitals and facilities, the Maximum Allowable Charge paid by your plan is based on a reference-based price. Reference-based pricing works by reimbursing hospitals and facilities based on objective criteria. Most commonly, the criteria will be Medicare-published costs and pricing data, plus an additional percentage. This allows
	Physician/surgeon fees	30% Coinsurance after Annual Deductible	50% Coinsurance after Annual Deductible, plus amounts that exceed the Maximum Allowable Charge	

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)	
				for a reasonable reimbursement that is fair to the hospital and facility, and a savings to the plan. For Non-Participating Providers, you are responsible for the amounts listed as well as the difference between the Maximum Allowable Charge reimbursement level and 100% of the billed amount. Amounts in excess of the Maximum Allowable Charge payable to Non-Participating Providers do not apply to the Annual Deductible nor the Annual Out-of-Pocket Maximum.
If you need immediate medical attention	Emergency room care	30% Coinsurance after Annual Deductible		$1,000 penalty for non-emergency visits. Notification is required within 48 hours or as soon as reasonably possible, and coinsurance is waived if admitted as inpatient. Inpatient benefits will apply. For hospitals and facilities, the Maximum Allowable Charge paid by your plan is based on a reference-based price. Reference-based pricing works by reimbursing hospitals and facilities based on objective criteria. Most commonly, the criteria will be Medicare-published costs and pricing data, plus an additional percentage. This allows for a reasonable reimbursement that is fair to the hospital and facility, and a savings to the plan. For Non-Participating Providers, you are responsible for the amounts listed as well as the difference between the Maximum Allowable Charge reimbursement level and 100% of the billed amount. Amounts in excess of the Maximum Allowable Charge

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)	
				payable to Non-Participating Providers do not apply to the Annual Deductible nor the Annual Out-of-Pocket Maximum
	Emergency medical transportation	30% Coinsurance after Annual Deductible		For hospitals and facilities, the Maximum Allowable Charge paid by your plan is based on a reference-based price. Reference-based pricing works by reimbursing hospitals and facilities based on objective criteria. Most commonly, the criteria will be Medicare-published costs and pricing data, plus an additional percentage. This allows for a reasonable reimbursement that is fair to the hospital and facility, and a savings to the plan. For Non-Participating Providers, you are responsible for the amounts listed as well as the difference between the Maximum Allowable Charge reimbursement level and 100% of the billed amount. Amounts in excess of the Maximum Allowable Charge payable to Non-Participating Providers do not apply to the Annual Deductible nor the Annual Out-of-Pocket Maximum
	Urgent care	$30 copay/visit; Deductible does not apply for the first 3 office visits, but does thereafter	50% Coinsurance after Annual Deductible, plus amounts that exceed the Maximum Allowable Charge	None
If you have a hospital stay	Facility fee (e.g., hospital room)	30% Coinsurance after Annual Deductible		This is a managed care plan. Preauthorization and coordination of care is required for access to benefits. For hospitals and facilities, the Maximum Allowable Charge paid by your plan is based
	Physician/surgeon fees	30% Coinsurance after Annual Deductible	50% Coinsurance after Annual Deductible, plus amounts that exceed the Maximum Allowable Charge	

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)	
				on a reference-based price. Reference-based pricing works by reimbursing hospitals and facilities based on objective criteria. Most commonly, the criteria will be Medicare-published costs and pricing data, plus an additional percentage. This allows for a reasonable reimbursement that is fair to the hospital and facility, and a savings to the plan. For Non-Participating Providers, you are responsible for the amounts listed as well as the difference between the Maximum Allowable Charge reimbursement level and 100% of the billed amount. Amounts in excess of the Maximum Allowable Charge payable to Non-Participating Providers do not apply to the Annual Deductible nor the Annual Out-of-Pocket Maximum

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)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$35 copay/office visit; Deductible does not apply for the first 3 office visits, but does thereafter (providers office)	50% Coinsurance after Annual Deductible, plus amounts that exceed the Maximum Allowable Charge	This is a managed care plan. Preauthorization and coordination of care is required for access to benefits. **Outpatient Hospital:** 30% Coinsurance after Annual Deductible For hospitals and facilities, the Maximum Allowable Charge paid by your plan is based on a reference-based price. Reference-based pricing works by reimbursing hospitals and facilities based on objective criteria. Most commonly, the criteria will be Medicare-published costs and pricing data, plus an additional percentage. This allows for a reasonable reimbursement that is fair to the hospital and facility, and a savings to the plan. For Non-Participating Providers, you are responsible for the amounts listed as well as the difference between the Maximum Allowable Charge reimbursement level and 100% of the billed amount. Amounts in excess of the Maximum Allowable Charge payable to Non-Participating Providers do not apply to the Annual Deductible nor the Annual Out-of-Pocket Maximum
	Inpatient services	30% Coinsurance after Annual Deductible		
If you are pregnant	Office visits	Initial visit: $60 copay/ office visit Subsequent visits: No charge	50% Coinsurance after Annual Deductible, plus amounts that exceed the Maximum Allowable Charge	Cost sharing does not apply for preventive services. Depending on the type of services, coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	30% Coinsurance after Annual Deductible	50% Coinsurance after Annual Deductible, plus	

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)	
			amounts that exceed the Maximum Allowable Charge	This is a managed care plan. Preauthorization and coordination of care is required for access to benefits. For hospitals and facilities, the Maximum Allowable Charge paid by your plan is based on a reference-based price. Reference-based pricing works by reimbursing hospitals and facilities based on objective criteria. Most commonly, the criteria will be Medicare-published costs and pricing data, plus an additional percentage. This allows for a reasonable reimbursement that is fair to the hospital and facility, and a savings to the plan. For Non-Participating Providers, you are responsible for the amounts listed as well as the difference between the Maximum Allowable Charge reimbursement level and 100% of the billed amount. Amounts in excess of the Maximum Allowable Charge payable to Non-Participating Providers do not apply to the Annual Deductible nor the Annual Out-of-Pocket Maximum
	Childbirth/delivery facility services	30% Coinsurance after Annual Deductible		
If you need help recovering or have other special health needs	Home health care	30% Coinsurance after Annual Deductible	50% Coinsurance after Annual Deductible, plus amounts that exceed the Maximum Allowable Charge	This is a managed care plan. Preauthorization and coordination of care is required for access to benefits. Limited to 180 visits per calendar year.
	Rehabilitation services	$60 copay/office visit; Deductible does not apply for the first 3 office visits, but does thereafter (providers office)	50% Coinsurance after Annual Deductible, plus amounts that exceed the Maximum Allowable Charge	This is a managed care plan. Preauthorization and coordination of care is required for access to benefits.

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)	
	Habilitation services	$60 copay/office visit; Deductible does not apply for the first 3 office visits, but does thereafter (providers office)	50% Coinsurance after Annual Deductible, plus amounts that exceed the Maximum Allowable Charge	Limited to 12 visits per calendar year. Includes Hospital based and Non-Hospital Based physical therapy, speech therapy, and occupational therapy. **Outpatient Hospital:** 30% Coinsurance after Annual Deductible
	Skilled nursing care	30% Coinsurance after Annual Deductible		This is a managed care plan. Preauthorization and coordination of care is required for access to benefits. Limited to 30 days per calendar year. For hospitals and facilities, the Maximum Allowable Charge paid by your plan is based on a reference-based price. Reference-based pricing works by reimbursing hospitals and facilities based on objective criteria. Most commonly, the criteria will be Medicare-published costs and pricing data, plus an additional percentage. This allows for a reasonable reimbursement that is fair to the hospital and facility, and a savings to the plan. For Non-Participating Providers, you are responsible for the amounts listed as well as the difference between the Maximum Allowable Charge reimbursement level and 100% of the billed amount. Amounts in excess of the Maximum Allowable Charge payable to Non-Participating Providers do not apply to the Annual Deductible nor the Annual Out-of-Pocket Maximum

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)	
	Durable medical equipment	30% Coinsurance after Annual Deductible	50% Coinsurance after Annual Deductible, plus amounts that exceed the Maximum Allowable Charge	This is a managed care plan. Preauthorization for charges greater than $750 per item or rental exceeds 4 months and coordination of care is required for access to benefits.
	Hospice services	30% Coinsurance after Annual Deductible	50% Coinsurance after Annual Deductible, plus amounts that exceed the Maximum Allowable Charge	This is a managed care plan. Preauthorization and coordination of care is required for access to benefits. Limited to 30 days per calendar year.
If your child needs dental or eye care	Children's eye exam	Covered in Full	50% Coinsurance after Annual Deductible, plus amounts that exceed the Maximum Allowable Charge	Preventive care includes a visual screening assessment, as covered under preventive services. (Recommended by Bright Futures Project).
	Children's glasses	Not Covered	Not Covered	Excluded Service.
	Children's dental check-up	Covered in Full	50% Coinsurance after Annual Deductible, plus amounts that exceed the Maximum Allowable Charge	Preventive care includes an oral health risk assessment, as covered under preventive services. (Recommended by Bright Futures Project).

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
- Bariatric surgery
- Cosmetic Surgery
- Dental care (except for treatment to sound natural teeth required due to injury.)
- Hearing Aids
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine Eye Exam (Adult)
- Routine foot care
- Weight loss programs

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

- Chiropractic Care
- Dialysis
- Routine Hearing Exam
- Specialty Drugs

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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa. 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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa.

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 1-877-405-2926
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-405-2926
Chinese (中文): 如果需要中文的帮助，**请拨打这个号码** 1-877-405-2926
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-877-405-2926

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** **$7,000**
- **Specialist *Copayment*** **$60**
- **Hospital (facility) *Coinsurance*** **30%**
- **Other *Coinsurance*** **30%**

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:	
Cost Sharing	
Deductibles	$7,000
Copayments	$700
Coinsurance	$800
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$8,560**

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

- **The plan's overall deductible** **$7,000**
- **Specialist *Copayment*** **$60**
- **Hospital (facility) *Coinsurance*** **30%**
- **Other *Coinsurance*** **30%**

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	**$5,600**
In this example, Joe would pay:	
Cost Sharing	
Deductibles	$1,000
Copayments	$1,300
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$2,320**

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

- **The plan's overall deductible** **$7,000**
- **Specialist *Copayment*** **$60**
- **Hospital (facility) *Coinsurance*** **30%**
- **Other *Coinsurance*** **30%**

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	**$2,800**
In this example, Mia would pay:	
Cost Sharing	
Deductibles	$2,000
Copayments	$500
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$2,500**

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