

 **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 1-888-340-5487. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider or other underlined terms see the Glossary. You may view the Glossary at healthcare.gov/sbc-glossary or call 1-888-340-5487 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-network---Single Plan: \$3,000 employee Family Plan: \$3,000 person/\$6,000 family Out-of-network---Single Plan: \$9,000 employee Family Plan: \$18,000 employee & family	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> , for In-network, 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> and, for Out-of-network, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your deductible?	Yes. In-network <u>preventive services</u> and routine vision exams are some of the services 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 healthcare.gov/coverage/preventive-care-benefits .
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?	In-network---Single Plan: \$6,850 employee Family Plan: \$9,100 person/\$13,700 family Out-of-network---Single Plan: \$20,550 employee Family Plan: \$41,100 employee & family	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> , for In-network, they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> is met and, for Out-of-network, the overall family <u>out-of-pocket limit</u> must be met.
What is not included in the out-of-pocket limit?	<u>Premiums</u> , <u>balance billing</u> charges 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> .
Will you pay less if you use a network provider?	Yes. See hpiTPA.com or call 1-888-340-5487 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You pay less if you use a <u>provider</u> in the <u>plan's network</u> . You 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.
Do you need a referral to see a specialist?	No.	You may see a <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
		In-Network Provider (You pay the least)	Out-of-Network Provider (You pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$50 <u>copay</u> /visit; <u>deductible</u> waived	50% <u>coinsurance</u>	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if services are <u>preventive</u> . Then check what your <u>plan</u> will pay.
	<u>Specialist</u> visit	\$85 <u>copay</u> /visit; <u>deductible</u> waived	50% <u>coinsurance</u>	
	<u>Preventive care/screening/immunization</u>	No charge; <u>deductible</u> waived	Not covered	
If you have a test	<u>Diagnostic test</u> (X-Rays, Blood Work)	\$50 <u>copay</u> /visit; <u>deductible</u> waived	50% <u>coinsurance</u>	<u>Preauthorization</u> required for Imaging
	Imaging (CT/PET scan, MRI)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	
If you need drugs to treat your illness or condition. More information about prescription drug coverage is available at hpiTPA.com	Generic Insulin--- Retail (30-day supply)	\$0 <u>copay</u> /prescription	If you use non-contracted pharmacies, you pay 50% <u>coinsurance</u> out-of-pocket per prescription for up to 30-day supply and submit to the <u>plan</u> for reimbursement after Out-of-network <u>deductible</u> (you may be responsible for amount over Allowed Amount)	<u>Deductible</u> waived except for <u>specialty</u> drugs. * Some exceptions may apply for <u>specialty</u> drugs obtained through Pay'd Health. Certain drugs may require <u>preauthorization</u> or may result in higher cost. Certain <u>prescription drugs</u> are subject to Step Therapy. You may be required to use different <u>prescription drug</u> or pharmaceutical product(s) first. Certain <u>preventive care</u> drugs are covered at no charge.
	Mail Order (90-day supply)	\$0 <u>copay</u> /prescription		
	Preferred brand Insulin-- Retail (30-day supply)	\$15 <u>copay</u> /prescription		
	Mail Order (90-day supply)	\$37.50 <u>copay</u> /prescription		
	Non-preferred brand Insulin-- Retail (30-day supply)	\$40 <u>copay</u> /prescription		
	Mail Order (90-day supply)	\$100 <u>copay</u> /prescription		
	Generic drugs— Retail (30-day supply)	\$20 <u>copay</u> /prescription		
	Retail (90-day supply)	\$50 <u>copay</u> /prescription		
Mail Order (90-day supply)	\$50 <u>copay</u> /prescription			
Preferred brand drugs— Retail (30-day supply)	\$50 <u>copay</u> /prescription	If you use non-contracted pharmacies, you pay 50% <u>coinsurance</u> out-of-pocket per prescription for up to 30-day supply and submit to the <u>plan</u> for reimbursement after Out-of-network <u>deductible</u> (you may be responsible for amount over Allowed Amount)	<u>Deductible</u> waived except for <u>specialty</u> drugs. * Some exceptions may apply for <u>specialty</u> drugs obtained through Pay'd Health. Certain drugs may require <u>preauthorization</u> or may result in higher cost. Certain <u>prescription drugs</u> are subject to Step Therapy. You may be required to use different <u>prescription drug</u> or pharmaceutical product(s) first. Certain <u>preventive care</u> drugs are covered at no charge.	
Retail (90-day supply)	\$125 <u>copay</u> /prescription			
Mail Order (90-day supply)	\$125 <u>copay</u> /prescription			
Non-preferred brand drugs— Retail (30-day supply)	\$100 <u>copay</u> /prescription			
Retail (90-day supply)	\$250 <u>copay</u> /prescription			
Mail Order (90-day supply)	\$250 <u>copay</u> /prescription			
<u>Specialty</u> drugs through MaxorPlus---30-day supply	20% <u>coinsurance</u> after In-network <u>deductible</u> *			
If you have outpatient surgery	Facility fee (e.g., ambulatory surgical center)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> required
	Physician/surgeon fees	20% <u>coinsurance</u>	50% <u>coinsurance</u>	
If you need immediate medical attention	<u>Emergency room care</u>	\$750 <u>copay</u> /visit; <u>deductible</u> waived		<u>Copay</u> waived if admitted
	<u>Emergency medical transportation</u>	\$250 <u>copay</u> /trip; <u>deductible</u> waived		None
	Urgent care	\$75 <u>copay</u> /visit; <u>deductible</u> waived	50% <u>coinsurance</u>	None



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
		In-Network Provider (You pay the least)	Out-of-Network Provider (You pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> required
	Physician/surgeon fees	20% <u>coinsurance</u>	50% <u>coinsurance</u>	
If you need mental health, behavioral health or substance abuse services	Outpatient services— Office visit	\$50 <u>copay</u> /visit; <u>deductible</u> waived	50% <u>coinsurance</u>	<u>Preauthorization</u> required for Intensive outpatient treatment & Inpatient services
	Intensive outpatient treatment	No charge; <u>deductible</u> waived		
	Inpatient services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	
If you are pregnant	Office visits--- Prenatal Care	No charge; <u>deductible</u> waived	50% <u>coinsurance</u>	Maternity care may include tests and services described elsewhere in SBC (i.e., ultrasound). <u>Preauthorization</u> required for stays over 48 hrs (normal delivery) or 96 hrs (caesarean)
	Postnatal Care	20% <u>coinsurance</u>		
	Childbirth/delivery professional services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	
	Childbirth/delivery facility services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	
If you need help recovering or have other special health needs	Home health care	20% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> required. 60 visits/yr
	<u>Rehabilitation services</u> — Inpatient	20% <u>coinsurance</u>	50% <u>coinsurance</u>	60 days/yr with Skilled nursing care. <u>Preauthorization</u> required for Inpatient.
	Outpatient	\$50 <u>copay</u> /visit; <u>deductible</u> waived	50% <u>coinsurance</u>	20 visits/yr each for Occupational, Physical, Speech, Pulmonary therapies (requires <u>preauthorization</u> after 13 visits each)
	<u>Habilitation services</u> — Early Intervention	20% <u>coinsurance</u>	50% <u>coinsurance</u>	To age 3
	Developmental Delay	20% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> & visit limits based on services provided
	<u>Skilled nursing care</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	60 days/yr with Inpatient rehab. <u>Preauthorization</u> required
	<u>Durable medical equipment</u> --- Insulin pumps/supplies	20% <u>coinsurance</u>	No charge; <u>deductible</u> waived	50% <u>coinsurance</u>
<u>Hospice services</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> required	
If your child needs dental or eye care	Children's eye exam	No charge; <u>deductible</u> waived	50% <u>coinsurance</u>	1 exam/yr
	Children's glasses	Not covered	Not covered	n/a
	Children's dental check-up	Not covered	Not covered	n/a

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">• Acupuncture• Dental care (routine child & adult)• Private Duty Nursing | <ul style="list-style-type: none">• Bariatric Surgery• Long term care• Routine foot care | <ul style="list-style-type: none">• Cosmetic surgery• Non-emergency care when traveling outside U.S.• Weight loss programs |
|--|--|--|

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">• Chiropractic care (20 visits/yr)• Routine eye care (adult-1 exam/yr) | <ul style="list-style-type: none">• Hearing aids (1 aid/ear/3yrs) | <ul style="list-style-type: none">• Infertility Treatment (\$5,000/yr; \$5,000/yr for Rx) |
|---|---|---|

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 the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or 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 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 the plan at 1-888-340-5487. You may also contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

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 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 1-888-340-5487; Portuguese (Português): De assistência em Português, ligue 1-888-340-5487

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-888-340-5487

————— *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 copay **\$85**
- Hospital (facility) coinsurance **20%**
- Other copay **\$50**

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	\$600
Coinsurance	\$1,100
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$4,760

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 copay **\$85**
- Hospital (facility) coinsurance **20%**
- Other no charge

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:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$800
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$820

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

- The plan's overall deductible **\$3,000**
- Specialist copay **\$85**
- Hospital (facility) coinsurance **20%**
- Other copay **\$50**

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:

<i>Cost Sharing</i>	
Deductibles	\$300
Copayments	\$1,500
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,800