

 **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: \$5,500 employee Family Plan: \$5,500 person/\$11,000 family Out-of-network---Single Plan: \$16,500 employee Family Plan: \$33,000 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: \$5,500 employee Family Plan: \$5,500 person/\$11,000 family Out-of-network---Single Plan: \$16,500 employee Family Plan: \$33,000 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 <u>provider's office</u> or clinic	Primary care visit to treat an injury or illness	<u>deductible</u> only	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.
	Specialist visit	<u>deductible</u> only	50% <u>coinsurance</u>	
	Preventive care/screening/immunization	No charge; <u>deductible</u> waived	Not covered	
If you have a test	Diagnostic test (X-Rays, Blood Work)	<u>deductible</u> only	50% <u>coinsurance</u>	<u>Preauthorization</u> required for Imaging
	Imaging (CT/PET scan, MRI)	<u>deductible</u> only	50% <u>coinsurance</u>	
If you need drugs to treat your illness or condition. More information about <u>prescription drug coverage</u> is available at hpiTPA.com	Generic Insulin--- Retail (30-day supply) Mail Order (90-day supply)	<u>deductible</u> only	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)	In-network <u>deductible</u> applies except to <u>preventive care</u> drugs, insulin and certain drugs are covered at no charge. 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.
	Preferred brand Insulin-- Retail (30-day supply) Mail Order (90-day supply)			
	Non-preferred brand Insulin-- Retail (30-day supply) Mail Order (90-day supply)			
	Generic drugs— Retail (30-day supply) Retail (90-day supply) Mail Order (90-day supply)			
	Preferred brand drugs— Retail (30-day supply) Retail (90-day supply) Mail Order (90-day supply)			
	Non-preferred brand drugs— Retail (30-day supply) Retail (90-day supply) Mail Order (90-day supply)			
	Specialty drugs through MaxorPlus--30-day supply			
If you have outpatient surgery	Facility fee (e.g., ambulatory surgical center)	<u>deductible</u> only	50% <u>coinsurance</u>	<u>Preauthorization</u> required
	Physician/surgeon fees	<u>deductible</u> only	50% <u>coinsurance</u>	
If you need immediate medical attention	<u>Emergency room care</u>	In-network <u>deductible</u> only		None
	<u>Emergency medical transportation</u>	In-network <u>deductible</u> only		None
	Urgent care	<u>deductible</u> only	50% <u>coinsurance</u>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	<u>deductible</u> only	50% <u>coinsurance</u>	<u>Preauthorization</u> required
	Physician/surgeon fees	<u>deductible</u> only	50% <u>coinsurance</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 need mental health, behavioral health or substance abuse services	Outpatient services	<u>deductible</u> only	50% <u>coinsurance</u>	<u>Preauthorization</u> required for Intensive outpatient treatment & Inpatient services
	Inpatient services	<u>deductible</u> only	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	<u>deductible</u> only		
	Childbirth/delivery professional services	<u>deductible</u> only	50% <u>coinsurance</u>	
	Childbirth/delivery facility services	<u>deductible</u> only	50% <u>coinsurance</u>	
If you need help recovering or have other special health needs	<u>Home health care</u>	<u>deductible</u> only	50% <u>coinsurance</u>	<u>Preauthorization</u> required. 60 visits/yr
	<u>Rehabilitation services</u> — Inpatient	<u>deductible</u> only	50% <u>coinsurance</u>	60 days/yr with Skilled nursing care. <u>Preauthorization</u> required for Inpatient.
	Outpatient	<u>deductible</u> only	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	<u>deductible</u> only	50% <u>coinsurance</u>	To age 3
	Developmental Delay	<u>deductible</u> only	50% <u>coinsurance</u>	<u>Preauthorization</u> & visit limits based on services provided
	<u>Skilled nursing care</u>	<u>deductible</u> only	50% <u>coinsurance</u>	60 days/yr with Inpatient rehab. <u>Preauthorization</u> required
	<u>Durable medical equipment</u>	<u>deductible</u> only	50% <u>coinsurance</u>	<u>Preauthorization</u> required for insulin pumps/supplies, equipment over \$2,500, out-of-network providers. Covers 1 per type of Durable medical equipment (including repair/replace) every 3 years.
<u>Hospice services</u>	<u>deductible</u> only	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.)

- | | | |
|---------------------------------------|---------------------|--|
| • Acupuncture | • Bariatric Surgery | • Cosmetic surgery |
| • Dental care (routine child & adult) | • Long term care | • Non-emergency care when traveling outside U.S. |
| • Private Duty Nursing | • 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 (20 visits/yr) | • Hearing aids (1 aid/ear/3yrs) | • Infertility Treatment (\$5,000/yr; \$5,000/yr for Rx) |
| • Routine eye care (adult-1 exam/yr) | | |

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 \$5,500
- Specialist deductible
- Hospital (facility) deductible
- Other deductible

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	\$5,500
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$5,560

Managing Joe's type 2 Diabetes

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

- The plan's overall deductible \$5,500
- Specialist deductible
- Hospital (facility) deductible
- 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	\$1,500
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$1,520

Mia's Simple Fracture

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

- The plan's overall deductible \$5,500
- Specialist deductible
- Hospital (facility) deductible
- Other deductible

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