

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

Coverage for: Individual + Family | Plan Type: PPO



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 1-888-982-3862.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u>?	For each Calendar Year, In-Network: Individual \$3,000 / Family \$6,000 . Out-of-Network: Individual / \$5,000 Family \$10,000 . Does not apply to prescription drugs and preventive care in-network.	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 (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible .
Are there other <u>deductibles</u> for specific services?	Yes. For prescription drug expenses - Individual \$50 / Family \$100 . There are no other specific deductibles .	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. In-Network: Individual \$5,000 / Family \$10,000 . Out-of-Network: Individual / \$7,000 Family \$14,000 .	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 <u>out-of-pocket limit</u>?	Premiums, balance-billed charges, penalties for failure to obtain pre-authorization for service, 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 <u>network of providers</u>?	Yes. See www.aetna.com or call 1-888-982-3862 for a list of in-network providers .	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 <u>specialist</u>?	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 20% would be \$200. 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 <u>provider's office</u> or clinic	Primary care visit to treat an injury or illness	10% coinsurance	30% coinsurance	Includes Internist, General Physician, Family Practitioner or Pediatrician.
	Specialist visit	10% coinsurance	30% coinsurance	—————none—————
	Other practitioner office visit	10% coinsurance	30% coinsurance	—————none—————
	Preventive care /screening /immunization	No charge, except hearing exams not covered	30% coinsurance; no charge for well child and immunizations up to age 22; hearing exams not covered	Age and frequency schedules may apply.
If you have a test	Diagnostic test (x-ray, blood work)	10% coinsurance	30% coinsurance	—————none—————
	Imaging (CT/PET scans, MRIs)	10% coinsurance	30% coinsurance	—————none—————

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<p>If you need drugs to treat your illness or condition.</p> <p>More information about <u>prescription drug coverage</u> is available at www.aetna.com/pharmacy-insurance/individuals-families</p>	Formulary generic drugs	Copay/prescription: \$15 for up to a 30 day supply, \$30 for a 31 to 60 day supply (retail); \$30 for a 31 to 90 day supply (mail order)	30% coinsurance after copay/prescription: \$15 for up to a 30 day supply, \$30 for a 31 to 60 day supply (retail)	Covers up to a 30 day supply (retail prescription), 31-90 day supply (mail order prescription). Includes performance enhancing medication limited to 4 tablets per month, contraceptive drugs and devices obtainable from a pharmacy, oral and injectable fertility drugs. No charge for formulary generic FDA-approved women's contraceptives in-network. Precertification required.
	Formulary brand drugs	Copay/prescription: \$25 for up to a 30 day supply, \$50 for a 31 to 60 day supply (retail); \$50 for a 31 to 90 day supply (mail order)	30% coinsurance after copay/prescription: \$25 for up to a 30 day supply, \$50 for a 31 to 60 day supply (retail)	
	Non-formulary generic/brand drugs	Copay/prescription: \$40 for up to a 30 day supply, \$80 for a 31 to 60 day supply (retail); \$80 for a 31 to 90 day supply (mail order)	30% coinsurance after copay/prescription: \$40 for up to a 30 day supply, \$80 for a 31 to 60 day supply (retail)	
	Specialty drugs	Applicable cost as noted above for generic or brand drugs.	Not covered	
<p>If you have outpatient surgery</p>	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	30% coinsurance	—————none—————
	Physician/surgeon fees	10% coinsurance	30% coinsurance	—————none—————
<p>If you need immediate medical attention</p>	Emergency room services	10% coinsurance	10% coinsurance	No coverage for non-emergency use.
	Emergency medical transportation	10% coinsurance	10% coinsurance	No coverage for non-emergency transport.
	Urgent care	10% coinsurance	30% coinsurance	No coverage for non-urgent use.

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If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	30% coinsurance	Pre-authorization required for out-of-network care.
	Physician/surgeon fee	10% coinsurance	30% coinsurance	—————none—————
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	10% coinsurance	30% coinsurance	—————none—————
	Mental/Behavioral health inpatient services	10% coinsurance	30% coinsurance	Pre-authorization required for out-of-network care.
	Substance use disorder outpatient services	10% coinsurance	30% coinsurance	—————none—————
	Substance use disorder inpatient services	10% coinsurance	30% coinsurance	Pre-authorization required for out-of-network care.
If you are pregnant	Prenatal and postnatal care	No charge	30% coinsurance	—————none—————
	Delivery and all inpatient services	10% coinsurance	30% coinsurance	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	10% coinsurance, deductible waived	25% coinsurance, deductible waived	Coverage is limited to 120 visits per calendar year. Pre-authorization required for out-of-network care.
	Rehabilitation services	10% coinsurance	30% coinsurance	Coverage is limited to 60 visits per calendar year for Physical & Occupational Therapy combined, 30 visits per calendar year for Speech Therapy.
	Habilitation services	10% coinsurance	30% coinsurance	Coverage is limited to treatment of Autism.
	Skilled nursing care	10% coinsurance	30% coinsurance	Coverage is limited to 90 days per calendar year. Pre-authorization required for out-of-network care.
	Durable medical equipment	10% coinsurance	30% coinsurance	—————none—————
	Hospice service	10% coinsurance	30% coinsurance	Pre-authorization required for out-of-network care.

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If your child needs dental or eye care	Eye exam	No charge	30% coinsurance	Coverage is limited to 1 routine eye exam per 24 months.
	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.)

- Acupuncture
- Cosmetic surgery
- Dental care (Adult & Child)
- Glasses (Child)
- Hearing aids
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- 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
- Chiropractic care
- Infertility treatment - Coverage is limited to the diagnosis and treatment of underlying medical condition, artificial insemination & ovulation induction, and advanced reproductive therapy to \$10,000 maximum per lifetime.
- Routine eye care (Adult) - Coverage is limited to 1 routine eye exam per 24 months.

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 1-888-982-3862. 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.

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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. If your group health plan is subject to ERISA, 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. You may also contact the New York State, Department of Financial Services, (212) 709-3500, www.dfs.ny.gov. Additionally, a consumer assistance program can help you file an **appeal**. Contact Community Health Advocates, Community Service Society of New York, 105 East 22nd Street, New York, NY 10010, (888) 614-5400, <http://www.communityhealthadvocates.org>

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 Meet 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 1-888-982-3862.

如果需要中文的帮助, 请拨打这个号码 1-888-982-3862.

Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-982-3862.

Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-888-982-3862.

-----*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: \$7,540
- Plan pays: \$4,140
- Patient pays: \$3,400

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$3,000
Copays	\$0
Coinsurance	\$200
Limits or exclusions	\$200
Total	\$3,400

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

- Amount owed to providers: \$5,400
- Plan pays: \$2,220
- Patient pays: \$3,180

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$2,500
Copays	\$600
Coinsurance	\$0
Limits or exclusions	\$80
Total	\$3,180

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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.