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 800-540-2583. 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 MedMutual.com/SBC or call 800-540-2583 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	**$**3,000single,**$6,000**/family Tier 1 Provider **$3,500**/single,**$7,000**/family Tier 2 Provider **$4,000**/single,**$8,000**/family Tier 3 Provider **$6,000**/single,**$12,000**/family Tier 4 Provider	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. Certain preventive care and all services with copayments are covered and paid by the plan 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 service**s at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No	You don't have to meet **deductibles** for specific services.
What is the out-of-pocket limit for this plan?	**Coinsurance Limit:** **$1,200**/single,**$2,400**/family Tier 1 Provider **$2,400**/single,**$4,800**/family Tier 2 Provider **$2,900**/single,**$5,800**/family Tier 3 Provider **Unlimited** Tier 4 Provider **Out-of-pocket Limit:** **$6,900**/single,**$13,800**/family Tier 1 Provider **$6,900**/single,**$13,800**/familyTier 2 Provider **$6,900**/single,**$13,800**/family Tier 3 Provider **Unlimited** Tier 4 Provider	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?	**Premiums**, balance-billed charges and health care this **plan** doesn't cover.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit.**

Will you pay less if you use a network provider?	Yes, See MedMutual.com/SBC or call 800-540-2583 for a list of participating providers.	You pay the least if you use a **provider** in the Fisher-Titus Health network. You pay more if you use a **provider** in the NCHC Provider network. You will pay the most if you use an **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?	No	You can see the **specialist** you choose without a **referral.**

All **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies. Services with **copayments** are covered before you meet your **deductible**, unless otherwise specified.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 Provider (You will pay the least)	Tier 2 Provider (You will pay more)	Tier 3 Tier 4 (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	15% coinsurance	25% coinsurance	30% coinsurance Tier 3; 50% coinsurance Tier 4	None
	Specialist visit	15% coinsurance	25% coinsurance	30% coinsurance Tier 3; 50% coinsurance Tier 4	None
	Preventive care/ screening/ immunization	No charge	No charge	No charge Tier 3; 50% coinsurance Tier 4	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray)	15% coinsurance	25% coinsurance	30% coinsurance Tier 3; 50% coinsurance Tier 4	None
	Diagnostic test (blood work)	15% coinsurance	25% coinsurance	30% coinsurance Tier 3; 50% coinsurance Tier 4	None
	Imaging (CT/PET scans, MRIs)	15% coinsurance	25% coinsurance	30% coinsurance Tier 3; 50% coinsurance Tier 4	None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 Provider (You will pay the least)	Tier 2 Provider (You will pay more)	Tier 3 Tier 4 (You will pay the most)	
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at MedMutual.com	Generic copay – retail at FTH	Deductible, $5 (30 day supply); Deductible $10 (90 day supply)	Does Not Apply	Does Not Apply	After the first retail fill, if maintenance drugs are not filled at FTH or through home delivery, the copay will be: deductible, then $15.
	Generic copay – retail at All Other Network Pharmacies	Deductible $5 (30 day supply)			
	Generic copay - home delivery	Deductible, $30 (90 day supply) (Not covered if not obtained through Express Scripts)	Does Not Apply	Does Not Apply	(Not covered if not obtained through Express Scripts)
	Preferred brand copay – retail at FTH	Deductible, 30% (up to 90 day supply)	Does Not Apply	Does Not Apply	If a generic is manufactured, you pay the cost difference between the generic and brand drug. After the first retail fill, if maintenance drugs are not filled at FTH or through home delivery, the copay will be: deductible, then 40%.
	Preferred brand copay – retail at All Other Network Pharmacies	Deductible, 30% (30 day supply);			
	Preferred brand copay - home delivery	Deductible, 40% (90 day supply) (Not covered if not obtained through Express Scripts)	Does Not Apply	Does Not Apply	If a generic is manufactured, you pay the cost difference between the generic and brand drug. (Not covered if not obtained through Express Scripts)

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 Provider (You will pay the least)	Tier 2 Provider (You will pay more)	Tier 3 Tier 4 (You will pay the most)	
	Non-preferred brand copay - retail at FTH Non-preferred brand copay - retail at All Other Network Pharmacies	Deductible 30%, $15 (30 day supply) Deductible, 30%, $30 (up to 90 day supply) Deductible, 30%, $15 (30 day supply)	Does Not Apply	Does Not Apply	If a generic is manufactured, you pay the cost difference between the generic and brand drug. After the first retail fill, if maintenance drugs are not filled at FTH or through home delivery, the copay will be: deductible, then 40%, then $45.
	Non-preferred brand copay - home delivery	Deductible, 40%, $90 (90 day supply) (Not covered if not obtained through Express Scripts)	Does Not Apply	Does Not Apply	If a generic is manufactured, you pay the cost difference between the generic and brand drug. (Not covered if not obtained through Express Scripts)
	Specialty drugs – at FTH Specialty drugs – at Accredo or Gentry Pharmacy	Deductible, 30%, $15 Deductible, 30%, $75 at Accredo or Gentry Pharmacy	Does Not Apply	Does Not Apply	30-day supply (Not covered if not obtained through FTH, Accredo or Gentry Pharmacy)

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 Provider (You will pay the least)	Tier 2 Provider (You will pay more)	Tier 3 Tier 4 (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	15% coinsurance	25% coinsurance	30% coinsurance Tier 3; 50% coinsurance Tier 4	None
	Physician/surgeon fees (Outpatient)	15% coinsurance	25% coinsurance	30% coinsurance Tier 3; 50% coinsurance Tier 4	None
If you need immediate medical attention	Emergency room care	15% coinsurance			None
	Emergency medical transportation	15% coinsurance			None
	Urgent care	15% coinsurance	25% coinsurance	30% coinsurance Tier 3; 50% coinsurance Tier 4	None
If you have a hospital stay	Facility fee (e.g., hospital room)	15% coinsurance	25% coinsurance	30% coinsurance Tier 3; 50% coinsurance Tier 4	None
	Physician/ surgeon fee (inpatient)	15% coinsurance	25% coinsurance	30% coinsurance Tier 3; 50% coinsurance Tier 4	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Benefits paid based on corresponding medical benefits			None
	Inpatient services	Benefits paid based on corresponding medical benefits			None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 Provider (You will pay the least)	Tier 2 Provider (You will pay more)	Tier 3 Tier 4 (You will pay the most)	
If you are pregnant	Office visits	No charge	No charge	No charge Tier 3 50% coinsurance Tier 4	Cost sharing does not apply to certain preventive services. Depending on the type of services, copay, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	15% coinsurance	25% coinsurance	30% coinsurance Tier 3; 50% coinsurance Tier 4	None
	Childbirth/delivery facility services	No charge after deductible	25% coinsurance	30% coinsurance Tier 3; 50% coinsurance Tier 4	None
If you need help recovering or have other special health needs	Home health care	15% coinsurance	25% coinsurance	30% coinsurance Tier 3; 50% coinsurance Tier 4	(100 visits per benefit period)
	Rehabilitation services (Physical Therapy)	15% coinsurance	25% coinsurance	30% coinsurance Tier 3; 50% coinsurance Tier 4	None
	Habilitation services (Occupational Therapy)	15% coinsurance	25% coinsurance	30% coinsurance Tier 3; 50% coinsurance Tier 4	None
	Habilitation services (Speech Therapy)	15% coinsurance	25% coinsurance	30% coinsurance Tier 3; 50% coinsurance Tier 4	None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 Provider (You will pay the least)	Tier 2 Provider (You will pay more)	Tier 3 Tier 4 (You will pay the most)	
	Skilled nursing care	15% coinsurance	25% coinsurance	30% coinsurance Tier 3; 50% coinsurance Tier 4	(100 days per benefit period)
	Durable medical equipment	15% coinsurance	25% coinsurance	30% coinsurance Tier 3; 50% coinsurance Tier 4	None
	Hospice services	15% coinsurance	25% coinsurance	30% coinsurance Tier 3; 50% coinsurance Tier 4	None
If your child needs dental or eye care	Children's eye exam	No charge	No charge	No charge Tier 3 50% coinsurance Tier 4	None
	Children's glasses	Not Covered			Excluded Service
	Children's dental check-up	Not Covered			Excluded Service

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
- Children's dental check-up
- Children's glasses
- Cosmetic Surgery
- Dental Care (Adult)
- Hearing Aids
- Infertility Treatment
- Long-Term Care
- Non-emergency care when traveling outside the U.S.
- 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.)

- Bariatric Surgery
- Chiropractic Care
- Private-Duty Nursing
- Routine Eye Care (Adult)

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 866-444-EBSA (3272) or dol.gov/ebsa/healthreform and the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 877-267-2323 x61565 or cciio.cms.gov. Other coverage options may be available to you, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit HealthCare.gov or call 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 Department of Labor's Employee Benefits Security Administration at 866-444-EBSA (3272) or dol.gov/ebsa/healthreform or your plan at 800-540-2583.

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.

----------*To see examples of how this plan might cover costs for sample medical situations, see the next section*----------

The coverage example numbers assume that the patient does not use an HRA or FSA. If you participate in an HRA or FSA and use it to pay for out-of-pocket expenses, then your costs may be lower.

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 coinsurance** **15%**
- **Hospital (facility) coinsurance, no** **15%**
- **Other coinsurance, no** **15%**

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	$3,000
Copayments	$0
Coinsurance	$1,200
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$4,200**

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 coinsurance** **15%**
- **Hospital (facility) coinsurance, no** **15%**
- **Other coinsurance, no** **15%**

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	$3,000
Copayments	$300
Coinsurance	$50
What isn't covered	
Limits or exclusions	$60
The total Joe would pay is	**$3,350**

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

- **The plan's overall deductible** **$3,000**
- **Specialist coinsurance** **15%**
- **Hospital (facility) coinsurance, no** **15%**
- **Other coinsurance, no** **15%**

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 **$3,000**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$3,000
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$3,000**

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 800-540-2583.

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