

 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 <u>deductible</u>?	In-network---Single Plan: \$1,500 employee Family Plan: \$1,500 person/\$3,000 family Out-of-network---Single Plan: \$3,500 employee Family Plan: \$3,500 person/\$7,000 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> , 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> .
Are there services covered before you meet your <u>deductible</u>?	Yes. In-network <u>preventive services</u> and physician office visits 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 <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u>?	In-network---Single Plan: \$5,000 employee Family Plan: \$5,000 person/\$10,000 family Out-of-network---Single Plan: \$12,000 employee Family Plan: \$12,000 person/\$24,000 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> , they have to meet their own <u>out-of-pocket limits</u> until overall family <u>out-of-pocket limit</u> is met.
What is not included in the <u>out-of-pocket limit</u>?	<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 <u>network provider</u>?	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 <u>referral</u> to see a <u>specialist</u>?	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	\$30 <u>copay</u> /visit; <u>deductible</u> waived	40% <u>coinsurance</u>	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services are <u>preventive</u> . Then check what your <u>plan</u> will pay.
	<u>Specialist</u> visit	\$60 <u>copay</u> /visit; <u>deductible</u> waived		
	<u>Preventive care</u> /Screening/Immunization	No charge; <u>deductible</u> waived		
If you have a test	<u>Diagnostic test</u> --- X-rays	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> required for Imaging
	Blood work @ Independent Lab	No charge; <u>deductible</u> waived		
	Blood work @ All Other Labs	20% <u>coinsurance</u>		
	Imaging (CT/PET scans, MRIs)	20% <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 drugs--- Retail (30-day supply)	\$15 <u>copay</u> /prescription	Not covered	<u>Deductible</u> waived.
	Mail Order (90-day supply)	\$30 <u>copay</u> /prescription		
	Preferred brand drugs--- Retail (30-day supply)	\$50 <u>copay</u> /prescription		
	Mail Order (90-day supply)	\$100 <u>copay</u> /prescription		
	Non-preferred brand drugs--- Retail (30-day supply)	\$75 <u>copay</u> /prescription		
Mail Order (90-day supply)	\$150 <u>copay</u> /prescription			
	<u>Specialty</u> drugs through Caremark Specialty Pharmacy (Retail 30-day supply)--- Generic	\$15 <u>copay</u> /prescription		
	Preferred	\$50 <u>copay</u> /prescription		
	Non-preferred	\$75 <u>copay</u> /prescription		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> required for spinal & potentially cosmetic procedures
	Physician/surgeon fees			
If you need immediate medical attention	<u>Emergency room care</u>	\$150 <u>copay</u> /visit; <u>deductible</u> waived		<u>Copay</u> waived if admitted
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u> after In-network <u>deductible</u>		None
	<u>Urgent care</u>	\$50 <u>copay</u> /visit; <u>deductible</u> waived	40% <u>coinsurance</u>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	\$300 <u>copay</u> /admission then 40% <u>coinsurance</u>	<u>Preauthorization</u> required
	Physician/surgeon fees	20% <u>coinsurance</u>	40% <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, substance abuse services	Outpatient services--- Office Visits	\$30 <u>copay</u> /visit; <u>deductible</u> waived	40% <u>coinsurance</u>	<u>Preauthorization</u> required Inpatient services
	Intensive outpatient treatment	No charge; <u>deductible</u> waived		
	Inpatient services	20% <u>coinsurance</u>	\$300 <u>copay</u> /admission then 40% <u>coinsurance</u>	
If you are pregnant	Office visits--- Prenatal Care Postnatal Care	No charge; <u>deductible</u> waived 20% <u>coinsurance</u>	40% <u>coinsurance</u>	Maternity care may include tests and services described elsewhere in SBC. <u>Preauthorization</u> required for stays over 48 hrs (normal delivery) or 96 hrs (caesarean)
	Childbirth/delivery professional services	20% <u>coinsurance</u>		
	Childbirth/delivery facility services	20% <u>coinsurance</u>	\$300 <u>copay</u> /admission then 40% <u>coinsurance</u>	
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> required. 60 visits/yr
	<u>Rehabilitation services</u> — Inpatient	20% <u>coinsurance</u>	40% <u>coinsurance</u>	
	Outpatient	20% <u>coinsurance</u>	40% <u>coinsurance</u>	To age 3 <u>Preauthorization</u> & visit limits based on services provided
	<u>Habilitation services</u> — Early Intervention Developmental Delay	20% <u>coinsurance</u> 20% <u>coinsurance</u>	40% <u>coinsurance</u> 40% <u>coinsurance</u>	
	<u>Skilled nursing care</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	120 days/yr. <u>Preauthorization</u> required
	<u>Durable medical equipment</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Please refer to <u>plan</u> document for items requiring <u>preauthorization</u> .
	<u>Hospice services</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> required for Inpatient
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	n/a
	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 <u>plan</u> document for more information and a list of any other excluded services.)		
<ul style="list-style-type: none">• Acupuncture• Non-emergency care when traveling outside U.S.• Weight loss programs	<ul style="list-style-type: none">• Cosmetic surgery• Infertility treatment• Routine eye care (adult & child)	<ul style="list-style-type: none">• Dental care (routine child & adult)• Long term care• Routine foot care
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)		
<ul style="list-style-type: none">• Bariatric Surgery• Hearing aids (\$5,000/aid/ear/3yrs)	<ul style="list-style-type: none">• Chiropractic care (20 visits/yr)	<ul style="list-style-type: none">• Private Duty Nursing (60 visits/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 <u>deductible</u>	\$1,500
■ <u>Specialist copayment</u>	\$60
■ Hospital (facility) <u>coinsurance</u>	20%
■ Other <u>coinsurance</u>	20%

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
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,500
Copayments	\$10
Coinsurance	\$1,700
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$3,270

Managing Joe's type 2 Diabetes

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

■ The plan's overall <u>deductible</u>	\$1,500
■ <u>Specialist copayment</u>	\$60
■ Hospital (facility) <u>coinsurance</u>	20%
■ Other <u>coinsurance</u>	20%

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
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$900
Copayments	\$700
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$1,620

Mia's Simple Fracture

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

■ The plan's overall <u>deductible</u>	\$1,500
■ <u>Specialist copayment</u>	\$60
■ Hospital (facility) <u>coinsurance</u>	20%
■ Other <u>coinsurance</u>	20%

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
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,500
Copayments	\$300
Coinsurance	\$40
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,840