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?	$0	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible?	Not applicable	Not applicable
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?	Unlimited	This plan does not have an out-of-pocket limit on your expenses.
What is not included in the out-of-pocket limit?	Not Applicable	This plan does not have an out-of-pocket limit on your expenses.
Will you pay less if you use a network provider?	Yes. See hpiTPA.com or call 1-888-340-5487 for a list of network providers.	This plan uses a provider network. You pay less if you use a provider in the plan's network. You 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 may see a specialist you choose without a referral.

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 Specialist visit Preventive care/Screening/Immunization	No charge	No charge	You may have to pay for services that aren't preventive. Ask your provider if the services are preventive. Then check what your plan will pay.
If you have a test	Diagnostic test (X-rays, Blood work) Imaging (CT/PET scans, MRIs)	No charge	No charge	Preauthorization required for Imaging
If you need drugs to treat your illness or condition. More information about **prescription drug coverage** is available at hpiTPA.com	Generic drugs— Retail (30-day supply) Mail Order (90-day supply) Preferred brand drugs— Retail (30-day supply) Mail Order (90-day supply) Non-preferred brand drugs— Retail (30-day supply) Mail Order (90-day supply) Specialty drugs through Caremark Specialty Pharmacy (Retail 30-day supply)--- Generic Preferred Non-preferred	No charge	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center) Physician/surgeon fees	No charge	No charge	Preauthorization required for spinal & potentially cosmetic procedures
If you need immediate medical attention	Emergency room care Emergency medical transportation Urgent care	No charge	No charge	None
If you have a hospital stay	Facility fee (e.g., hospital room) Physician/surgeon fees	No charge	No charge	Preauthorization required
If you need mental health, behavioral health, substance abuse services	Outpatient services Inpatient services	No charge	No charge	Preauthorization required Inpatient services
If you are pregnant	Office visits Childbirth/delivery professional services Childbirth/delivery facility services	No charge	No charge	Maternity care may include tests and services described elsewhere in SBC. Preauthorization required for stays over 48 hrs (normal delivery) or 96 hrs (caesarean)

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 help recovering or have other special health needs	Home health care	No charge	No charge	Preauthorization required. 60 visits/yr
	Rehabilitation services— Inpatient Outpatient	No charge No charge	No charge No charge	Preauthorization required for Inpatient, Speech therapy and after 5 visits each for Physical & Occupational therapies
	Habilitation services— Early Intervention Developmental Delay	No charge No charge	No charge No charge	To age 3 Preauthorization & visit limits based on services provided
	Skilled nursing care	No charge	No charge	120 days/yr. Preauthorization required
	Durable medical equipment	No charge	No charge	Please refer to plan document for items requiring preauthorization.
	Hospice services	No charge	No charge	Preauthorization 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 plan document for more information and a list of any other excluded services.)		
• Acupuncture	• Cosmetic surgery	• Dental care (routine child & adult)
• Non-emergency care when traveling outside U.S.	• Infertility treatment	• Long term care
• Weight loss programs	• Routine eye care (adult & child)	• Routine foot care
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Bariatric Surgery	• Chiropractic care (20 visits/yr)	• Private Duty Nursing (60 visits/yr)
• Hearing aids ($5,000/aid/ear/3yrs)		

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 assistència 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** **$0**
- **Specialist *no charge***
- **Hospital (facility) *no charge***
- **Other *no charge***

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	$0
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$60**

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- **The plan's overall deductible** **$0**
- **Specialist *no charge***
- **Hospital (facility) *no charge***
- **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:

Cost Sharing	
Deductibles	$0
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$20**

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

- **The plan's overall deductible** **$0**
- **Specialist *no charge***
- **Hospital (facility) *no charge***
- **Other *no charge***

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:

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