

 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 1-877-208-5952. 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 www.healthcare.gov/sbc-glossary or call 1-877-208-5952 to request a copy. For assistance with claims and medical benefits contact Empire Health Valenz Navcare Concierge Services at 1-877-208-5952. For **Preauthorization** or for **Case Management** contact Healthlink at 1-877-284-0102.


Important Questions	Answers	Why This Matters:
What is the overall deductible ?	Network providers : \$ 2,500 individual / \$5,000 family Out-of-Network providers : \$2,500 individual / \$5,000 family Benefit Period: Calendar Year	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 (Embedded).
Are there services covered before you meet your deductible ?	Yes. Preventive care services are covered 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 services 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 ?	Network providers : \$ 5,000 individual / \$ 10,000 family Out-of-Network providers : \$ 5,000 individual / \$ 10,000 family	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 (Embedded).
What is not included in the out-of-pocket limit ?	Premiums , balance-billing charges, penalties for failure to obtain Preauthorization for services, 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. This plan uses the Blue Cross Blue Shield PPO Network . A list of network providers can be found at www.anthem.com or call 1-800-810-2583.	This plan uses a provider network . You will pay less if you use a provider in the plan's 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 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
		Network Provider (You will pay the least)	Out-of-Network Provider (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	Professional Non-Facility based services: No Charge after deductible Facility based services: No Charge after deductible <i>Savings Plus Plan Benefit</i>	20% coinsurance after deductible	Telemedicine via 1800MD at 1-800-591-2076 or www.thehealthwallet.com
	Specialist visit to treat an injury or illness	Professional Non-Facility based services: No Charge after deductible Facility based services: No Charge after deductible <i>Savings Plus Plan Benefit</i>	20% coinsurance after deductible	
	Preventive care/screening/immunization	No charge	20% coinsurance after deductible	
If you have a test	Diagnostic test (x-ray, blood work)	Lab, Pathology & Radiology: Office Setting: No Charge after deductible Lab, Pathology & Radiology: Independent Lab & Facility Based Services: No Charge after deductible <i>Savings Plus Plan Benefit</i>	20% coinsurance after deductible	None
	Imaging (CT/PET scans, MRIs)	No Charge after deductible <i>Savings Plus Plan Benefit</i>	20% coinsurance after deductible	Preauthorization is required for PET scans and non-orthopedic CT/MRI's. Preauthorization is required and is mandatory. Failure to preauthorize shall result in claim denial.

 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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need drugs to treat your illness or condition More information about Tier 1, 2, and 3 prescription drug coverage is available at www.carelonrx.com or call 1-833-271-2374	Generic drugs (Tier 1)	No Charge after deductible	20% coinsurance after deductible	Major medical deductible applies. Dispense as Written (DAW) provision does apply. Covers up to a 30-day supply (retail prescription); 90 day supply (mail order prescription). No cost for ACA preventive care drugs. Specialty drugs will be administered by Payer Matrix. Please contact Payer Matrix at 1-877-305-6202 or visit www.payermatrix.com . Mandatory mail order and mail order pharmacy are required to be filled through United/Xcel-Rx at 1-877-888-7282 or visit www.unitedxcelrx.com . Preauthorization is required for injectables over \$2,000 per drug per month. Preauthorization is required and is mandatory. Failure to preauthorize shall result in claim denial.
	Preferred brand drugs (Tier 2)	No Charge after deductible	20% coinsurance after deductible	
	Non-preferred brand drugs (Tier 3)	No Charge after deductible	20% coinsurance after deductible	
	Specialty drugs (Tier 4)	Contact Payer Matrix for assistance at 1-877-305-6202	Contact Payer Matrix for assistance at 1-877-305-6202	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge after deductible <i>Savings Plus Plan Benefit</i>	20% coinsurance after deductible	Preauthorization is required for certain services and surgeries, including infusion therapy costing over \$2,000 per drug per month. Preauthorization is required and is mandatory. Failure to preauthorize shall result in claim denial. See your plan document for details.
	Physician/surgeon fees	No Charge after deductible <i>Savings Plus Plan Benefit</i>	20% coinsurance after deductible	
If you need immediate medical attention	Emergency room care	No Charge after deductible <i>Savings Plus Plan Benefit</i>		All facilities are covered as in-network subject to meeting “emergency” criteria. Non-participating providers paid at the participating provider level of benefits.
	Emergency medical transportation	No Charge after deductible <i>Savings Plus Plan Benefit</i>		All facilities are covered as in-network subject to meeting “emergency” criteria. Non-participating providers paid at the

 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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
				participating provider level of benefits.
	Urgent care	No Charge after deductible	20% coinsurance after deductible	None
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge after deductible <i>Savings Plus Plan Benefit</i>	20% coinsurance after deductible	Preauthorization is required and is mandatory. Failure to preauthorize shall result in claim denial. To speak with a Case Manager, contact Healthlink Case Management Services at 1-877-284-0102.
	Physician/surgeon fees	No Charge after deductible <i>Savings Plus Plan Benefit</i>	20% coinsurance after deductible	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Professional Non-Facility based services: No Charge after deductible Facility based services: No Charge after deductible <i>Savings Plus Plan Benefit</i>	20% coinsurance after deductible	Mental/Behavioral Health or Substance Abuse Telemedicine via 1800MD at 1-800-591-2076 or www.thehealthwallet.com
	Inpatient services	No Charge after deductible <i>Savings Plus Plan Benefit</i>	20% coinsurance after deductible	Preauthorization is required and is mandatory. Failure to preauthorize shall result in claim denial. To speak with a Case Manager, contact Healthlink Case Management Services at 1-877-284-0102.
If you are pregnant	Office visits	Professional Non-Facility based services: No Charge after deductible Facility based services: No Charge after deductible <i>Savings Plus Plan Benefit</i>	20% coinsurance after deductible	Cost sharing does not apply to certain preventive services . Depending on the type of services, coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Preauthorization is required for inpatient stay over 48 hours for a vaginal delivery or 96 hours for a cesarean section. Preauthorization is required and is mandatory. Failure to preauthorize shall result in claim denial. Newborn does not count toward the mother's expense; therefore the family deductible may apply.
	Childbirth/delivery professional services	No Charge after deductible <i>Savings Plus Plan Benefit</i>	20% coinsurance after deductible	
	Childbirth/delivery facility services	No Charge after deductible <i>Savings Plus Plan Benefit</i>	20% coinsurance after deductible	

 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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	No Charge after deductible	20% coinsurance after deductible	Maximum 60 visits per calendar year. Preauthorization is required and is mandatory. Failure to preauthorize shall result in claim denial. To speak with a Case Manager, contact Healthlink Case Management Services at 1-877-284-0102.
	Rehabilitation services	No Charge after deductible <i>Savings Plus Plan Benefit</i>	20% coinsurance after deductible	Maximum 60 visits per calendar year per therapy (Physical therapy, speech therapy, and occupational therapy) Preauthorization is required and is mandatory. Failure to preauthorize shall result in claim denial.
	Habilitation services	No Charge after deductible <i>Savings Plus Plan Benefit</i>	20% coinsurance after deductible	Preauthorization is required and is mandatory. Failure to preauthorize shall result in claim denial.
	Skilled nursing care	No Charge after deductible <i>Savings Plus Plan Benefit</i>	20% coinsurance after deductible	Maximum 60 visits per calendar year. Preauthorization is required and is mandatory. Failure to preauthorize shall result in claim denial.
	Durable medical equipment	No Charge after deductible	20% coinsurance after deductible	Preauthorization is required items including electric/motorized scooters, wheelchairs, and pneumatic compression devices. Preauthorization is required and is mandatory. Failure to preauthorize shall result in claim denial.
	Hospice services	No Charge after deductible <i>Savings Plus Plan Benefit</i>	20% coinsurance after deductible	Bereavement counseling is covered if received within 6 months of death.
If your child needs dental or eye care	Children's eye exam	No Charge	20% coinsurance after deductible	Coverage limited to one exam every 24 months
	Children's glasses	Not Covered	Not covered	No coverage for glasses.
	Children's dental check-up	Not Covered Except for ACA mandated services	Not covered	Dental caries fluoride application for infants and children up to 5 years are covered as preventive services. Cost sharing does not apply for preventive services.

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 (excluding anesthetic usage)
- Hearing aids
- Non-Emergency care when traveling outside the U.S.
- Bariatric Surgery
- Infertility treatment (except diagnosis)
- Routine Dental Care (Adult & Child)
- Cosmetic Surgery
- Long-term care
- Routine Foot Care (except for metabolic or peripheral vascular disease)
- Genetic Testing
- Maternity care for dependent daughters
- Weight loss programs
- Glasses (Adult & Child)
- Non-Emergency use of Emergency services

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Chiropractic Care (limited to 25 visits per calendar year)
- Dental Care Non-Routine Services & Injury
- Private-duty nursing

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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform, or the U.S. Department of Health and Human Services at 1-877-267-2323 x 61565 or www.cciio.cms.gov. For more information on your rights to continue coverage, contact the plan at 1-877-208-5952. 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: 1-877-208-5952.

Does this plan provide Minimum Essential Coverage? **Yes.**

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual mark 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 1-877-208-5952

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-208-5952

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-208-5952

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-877-208-5952

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](#) \$2,500
- [Specialist copayment](#) \$0
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

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	\$12,687
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,500
Copayments	\$200
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$61
The total Peg would pay is	\$2,761

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

- The [plan's](#) overall [deductible](#) \$2,500
- [Specialist copayment](#) \$0
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

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	\$5,601
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles*	\$2,500
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$22
The total Joe would pay is	\$2,522

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

- The [plan's](#) overall [deductible](#) \$2,500
- [Specialist copayment](#) \$0
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

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*	\$2,500
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$2,500