

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

Coverage for: Individual + Family | Plan Type: HMO



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 1-855-885-3289.

| Important Questions | Answers | Why this Matters: |
|---|--|---|
| What is the overall <u>deductible</u> ? | For each Plan Year, Individual \$3,500 / Family \$7,000 . Does not apply to in-network for preventive care. | You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> 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 <u>deductible</u> . |
| Are there other <u>deductibles</u> for specific services? | No. | You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers. |
| Is there an <u>out-of-pocket limit</u> on my expenses? | Yes. Individual \$6,450 / Family \$12,900 . | The <u>out-of-pocket limit</u> 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 and health care this plan doesn't cover. | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> . |
| 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</u> of providers? | Yes. See www.aetna.com or call 1-855-885-3289 for a list of in-network <u>providers</u> . | If you use an in-network doctor or other health care <u>provider</u> , 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 <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> . |
| Do I need a referral to see a <u>specialist</u> ? | Yes, for in-network <u>specialists</u> . | This plan will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have the plan's permission before you see the <u>specialist</u> . |
| 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 <u>excluded services</u> . |

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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</u> office or clinic | Primary care visit to treat an injury or illness | \$30 copay/visit | Not covered | —————none————— |
| | Specialist visit | \$40 copay/visit | Not covered | —————none————— |
| | Other practitioner office visit | 20% coinsurance for Chiropractic care; \$40 copay/visit for Acupuncture | Not covered | Coverage is limited to 20 visits for Chiropractic care. |
| | Preventive care /screening /immunization | No charge | Not covered | Age and frequency schedules may apply. |
| If you have a test | Diagnostic test (x-ray, blood work) | Lab: \$15 copay/visit; X-ray: \$40 copay/visit | Not covered | —————none————— |
| | Imaging (CT/PET scans, MRIs) | \$200 copay/visit | Not covered | —————none————— |

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| 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 |
|--|--|--|---|--|
| <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> | Preferred generic drugs (Includes Tier 1A - Value Drugs and Tier 1 Preferred Generic Prescription Drugs) | Copay/prescription: Tier 1A \$5 copay up to 30 day supply, \$10 copay 31-90 day supply; Tier 1 \$15 copay up to 30 day supply, \$30 copay 31-90 day supply | Not covered | <p>Covers up to a 90 day supply (retail and mail order prescription). Applicable cost share plus difference (brand minus generic cost) applies for brand when generic available. No charge for preferred generic FDA-approved women's contraceptives in-network. Precertification and step therapy required.</p> <p>Aetna Specialty CareRxSM – First Prescription must be filled at a participating retail pharmacy or Aetna Specialty Pharmacy[®]. Subsequent fills must be through Aetna Specialty Pharmacy[®].</p> |
| | Preferred brand drugs | \$50 copay up to 30 day supply, \$100 copay 31-90 day supply | Not covered | |
| | Non-preferred generic/brand drugs | \$100 copay up to 30 day supply, \$200 copay 31-90 day supply | Not covered | |
| | Specialty drugs | \$300 copay up to 30 day supply, \$600 copay 31-90 day supply | Not covered | |
| <p>If you have outpatient surgery</p> | Facility fee (e.g., ambulatory surgery center) | \$40 copay/visit | Not covered | —————none————— |
| | Physician/surgeon fees | 0% coinsurance | Not covered | —————none————— |
| <p>If you need immediate medical attention</p> | Emergency room services | \$200 copay/visit | \$200 copay/visit | Copay waived if admitted. Out-of-network (OON) emergency room services cost share same as in-network. No coverage for non-emergency care. |
| | Emergency medical transportation | 0% coinsurance | 0% coinsurance | OON cost share same as in-network. |
| | Urgent care | \$40 copay/visit | Not covered | No coverage for non-urgent care. |
| <p>If you have a hospital stay</p> | Facility fee (e.g., hospital room) | \$1,000 copay/admission | Not covered | —————none————— |

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|---|--|--|---|---|
| | Physician/surgeon fee | 0% coinsurance | Not covered | —————none————— |
| If you have mental health, behavioral health, or substance abuse needs | Mental/Behavioral health outpatient services | \$40 copay/visit | Not covered | —————none————— |
| | Mental/Behavioral health inpatient services | \$1,000 copay/admission | Not covered | —————none————— |
| | Substance use disorder outpatient services | \$40 copay/visit | Not covered | —————none————— |
| | Substance use disorder inpatient services | \$1,000 copay/admission | Not covered | —————none————— |
| If you are pregnant | Prenatal and postnatal care | Prenatal: No charge; Postnatal: 0% coinsurance | Not covered | —————none————— |
| | Delivery and all inpatient services | \$1,000 copay/admission | Not covered | —————none————— |
| If you need help recovering or have other special health needs | Home health care | \$40 copay/visit | Not covered | —————none————— |
| | Rehabilitation services | \$40 copay/visit | Not covered | Coverage is limited to 30 visits each for physical therapy (PT), occupational therapy (OT) and speech therapy (ST). Separate from habilitation. |
| | Habilitation services | \$40 copay/visit | Not covered | Coverage is limited to 30 visits each PT/OT/ST over age 19. Separate from rehabilitation. |
| | Skilled nursing care | \$40 copay/day | Not covered | Coverage is limited to 100 days. |
| | Durable medical equipment | 0% coinsurance | Not covered | —————none————— |
| | Hospice service | Inpatient: \$1,000 copay/admission; Outpatient: \$40 copay/visit | Not covered | —————none————— |
| If your child needs dental or eye care | Eye exam | 0% coinsurance | Not covered | Coverage is limited to 1 exam per plan year. |

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|----------------------|-----------------------|--|---|--|
| | Glasses | Preferred: 0% coinsurance; Non-preferred: 50% coinsurance | Not covered | Coverage is limited to 1 pair glasses (lenses and frames) or contacts per plan year. |
| | Dental check-up | 0% coinsurance | Not covered | Coverage is limited to 2 exams per year. |

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.)

- Cosmetic surgery - except when medically necessary.
- Dental care (Adult) - except accidental injury.
- 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.)

- Acupuncture
- Bariatric surgery
- Chiropractic care - limited to 20 visits.
- Hearing aids - limited to one hearing aid per hearing impaired every 36 months to age 18.
- Infertility treatment - limited to artificial insemination and ovulation induction.
- Routine eye care (Adult) - limited to 1 exam.

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 1-855-885-3289. 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.

Your Grievance and Appeals Rights:

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. 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 your State Department of Insurance at (410) 468-2090, www.mdinsurance.state.md.us

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Additionally, a consumer assistance program can help you file an appeal. Contact:
Maryland Office of the Attorney General, Health Education and Advocacy Unit, 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, (877) 261-8807,
<http://www.oag.state.md.us/Consumer.HEAU.htm>, heau@oag.state.md.us

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 1-855-885-3289.

如果需要中文的帮助, 请拨打这个号码 1-855-885-3289.

Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-885-3289.

Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-885-3289.

-----*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*-----

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: \$2,840
- Patient pays: \$4,700

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 | \$3,500 |
| Copays | \$1,010 |
| Coinsurance | \$0 |
| Limits or exclusions | \$190 |
| Total | \$4,700 |

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

- Amount owed to providers: \$5,400
- Plan pays: \$1,560
- Patient pays: \$3,840

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 | \$3,500 |
| Copays | \$120 |
| Coinsurance | \$0 |
| Limits or exclusions | \$220 |
| Total | \$3,840 |

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.