

Evergreen Health Insurance: Small Group Silver Plus Plan

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

Coverage Period: 1/1/2015-12/31/2015

Coverage for: Single + Family | Plan Type: POS



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 agreement at <http://www.evergreenmd.org> or by calling 1-855-475-0990. Note: The Uniform Glossary can be accessed at: www.cciio.cms.gov.

| Important Questions | Answers | Why this Matters: |
|---|--|--|
| What is the overall <u>deductible</u> ? | Plan Provider \$2,000 person/\$4,000 family Non-Plan Provider \$4,000 person/\$8,000 family | You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan agreement to see when the deductible starts over (usually, but not always, January 1 st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible . |
| Are there other <u>deductibles</u> for specific services? | No. | You don't have to meet deductibles 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? | Plan Provider \$6,050 person/\$12,100 family Non-Plan Provider \$12,100 person/\$24,200 family | The out-of-pocket-limit 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, balance-billed charges, health care this plan doesn't cover, penalties for failure to obtain preauthorization for services. | Even though you pay these expenses, they don't count toward the out-of-pocket limit . |
| 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 specific covered services, such as office visits. |
| Does this plan use a <u>network of providers</u> ? | Yes, for a list of plan providers , see http://www.evergreenmd.org/provider-directory or call 1-855-475-0990. | If you use a plan provider or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use a non-plan provider for some services. Plans use the term in-network, preferred, or participating for providers in their network. See the chart starting on page 2 for how this plan pays different kinds of providers . |
| Do I need a referral to see a <u>specialist</u> ? | No written or oral approval is required to see a specialist . | You can see the specialist you choose without permission from this plan. |
| 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 agreement for additional information about excluded services . |

Questions: Call 1-855-475-0990 or visit us at <http://www.evergreenmd.org>.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at <http://cciio.cms.gov/resources/files/Files2/02102012/uniform-glossary-final.pdf> or call 1-877-267-2323 x61565 to request a copy.



- **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 **plan providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

| Common Medical Event | Services You May Need | Your Cost If You Use a Plan Provider | Your Cost If You Use a Non-Plan Provider | Limitations & Exceptions |
|---|--|--|--|---|
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | \$25 copay/visit | Not Covered | [—————none—————] |
| | Specialist visit | \$60 copay/visit | 50% coinsurance | Preauthorization is required for podiatry services. |
| | Other practitioner office visit | \$60 copay/visit for chiropractic care | 50% coinsurance | Acupuncture is not covered. Chiropractic care is limited to 20 visits per condition per plan year. Preauthorization is required. |
| | Preventive care/screening/immunization | No Charge | 50% coinsurance | Refer to your plan agreement for limitations. |
| If you have a test | Diagnostic test (x-ray, blood work) | \$25 copay/visit | 50% coinsurance | Preauthorization may be required. Refer to your plan agreement. |
| | Imaging (CT/PET scans, MRIs) | 30% coinsurance | 50% coinsurance | Preauthorization is required. |

| Common Medical Event | Services You May Need | Your Cost If You Use a Plan Provider | Your Cost If You Use a Non-Plan Provider | Limitations & Exceptions |
|---|--|---|--|--|
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://www.evergreenmd.org/formulary | Generic drugs | \$10 copay retail/\$30 copay mail order | 50% coinsurance | Covers up to a 30-day supply (retail prescription); 90 day supply (mail order prescription). Plan provider contraceptives are not subject to a copay. |
| | Preferred brand drugs | \$35 copay retail/\$105 copay mail order | 50% coinsurance | |
| | Non-preferred brand drugs | 80% coinsurance (minimum payment of \$60 retail for 30 days/\$180 mail order for 90 days) | Not Covered | |
| | Specialty drugs | 30% coinsurance for costs that exceed \$250 per month | 50% coinsurance | |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 30% coinsurance | 50% coinsurance | Preauthorization is required. |
| | Physician/surgeon fees | 30% coinsurance | 50% coinsurance | [—————none—————] |
| If you need immediate medical attention | Emergency room services | \$250 copay/visit | \$250 copay/visit | Non-emergency use of the emergency room services are not a covered benefit. |
| | Emergency medical transportation | 30% coinsurance | 20% coinsurance | [—————none—————] |
| | Urgent care | \$60 copay/visit | 50% coinsurance | Plan provider benefits apply for non-plan providers out of the service area. |
| If you have a hospital stay | Facility fee (e.g., hospital room) | \$1,500 copay per admission | 50% coinsurance | Preauthorization is required. |
| | Physician/surgeon fee | No Charge | 50% coinsurance | [—————none—————] |

| Common Medical Event | Services You May Need | Your Cost If You Use a Plan Provider | Your Cost If You Use a Non-Plan Provider | Limitations & Exceptions |
|--|--|--------------------------------------|--|---|
| If you have mental health, behavioral health, or substance abuse needs | Mental/Behavioral health outpatient services | \$25 copay/visit | 50% coinsurance | Preauthorization may be required. Refer to your plan agreement. |
| | Mental/Behavioral health inpatient services | \$1,500 copay per admission | 50% coinsurance | Preauthorization is required. |
| | Substance use disorder outpatient services | \$25 copay/visit | 50% coinsurance | Preauthorization may be required. Refer to your plan agreement. |
| | Substance use disorder inpatient services | \$1,500 copay per admission | 50% coinsurance | Preauthorization is required. |
| If you are pregnant | Prenatal and postnatal care | No Charge | 50% coinsurance | [—————none—————] |
| | Delivery and all inpatient services | \$1,500 copay per admission | 50% coinsurance | [—————none—————] |
| If you need help recovering or have other special health needs | Home health care | \$60 copay/visit | 50% coinsurance | Preauthorization is required. |
| | Rehabilitation services | \$60 copay/visit | 50% coinsurance | Physical, speech, and occupational therapy are each limited to 30 visits per condition, per plan year. Cardiac rehabilitation is limited to 90 visits per plan year. Preauthorization is required. |
| | Habilitation services | \$60 copay/visit | 50% coinsurance | Limited to adults age 19 and over. Physical, speech and occupational therapy are each limited to 30 visits per condition, per plan year. Preauthorization is required. |
| | Skilled nursing care | \$1,500 copay per admission | 50% coinsurance | Limited to 100 days per plan year. Preauthorization is required. |
| | Durable medical equipment | 30% coinsurance | 50% coinsurance | Preauthorization may be required. Refer to your plan agreement. |
| | Hospice service | 10% coinsurance | 50% coinsurance | Preauthorization is required. |
| If your child needs dental or eye care | Eye exam | \$10 copay/visit | 50% coinsurance | Limited to 1 exam per plan year. |
| | Glasses | 30% coinsurance | 50% coinsurance | Limited to 1 frame and 1 pair of lenses or 1 pair of contact lenses per plan year. |
| | Dental check-up | Not Covered | Not Covered | Dental check-ups are not covered under the plan . |

Excluded Services & Other Covered Services:

| Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan agreement for other <u>excluded services</u> .) | | |
|--|---|--|
| <ul style="list-style-type: none">• Acupuncture• Cosmetic Surgery• Dental Care• Hearing Aids(Adult)• Infertility Treatment | <ul style="list-style-type: none">• Long-term Care• Most coverage provided outside the United States.• Non-emergency care when traveling outside the United States. | <ul style="list-style-type: none">• Private Duty Nursing• Routine eye care (Adult)• Routine foot care• Weight Loss Programs |
| Other Covered Services (This isn't a complete list. Check your policy or plan agreement for other covered services and your costs for these services.) | | |
| <ul style="list-style-type: none">• Bariatric Surgery (Limitations apply) | <ul style="list-style-type: none">• Chiropractic Care | <ul style="list-style-type: none">• Habilitative Services(Age 19 and over) |

Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at 1-855-475-0990. You may also contact your state insurance department at www.mdinsurance.state.md.us.

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: www.mdinsurance.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 the 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.**

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

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 will also 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 \$3,870
- Patient pays \$3,670

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 | \$2,000 |
| Copays | \$1,520 |
| Coinsurance | \$0 |
| Limits or exclusions | \$150 |
| Total | \$3,670 |

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

- Amount owed to providers: \$5,400
- Plan pays \$2,590
- Patient pays \$2,810

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 | \$2,000 |
| Copays | \$460 |
| Coinsurance | \$270 |
| Limits or exclusions | \$80 |
| Total | \$2,810 |

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.

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