




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, please contact your Human Resources Department. 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 <http://www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf>, or call 1-800-257-2753 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <u>deductible</u>?</b>	<b>In-Network:</b> \$500 Individual / \$1,000 Family <b>Out-of-Network:</b> \$2,000 Individual / \$4,000 Family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before the plan 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> .
<b>Are there services covered before you meet your <u>deductible</u>?</b>	Yes	Preventive care. This plan covers items and services even if you haven't met the deductible amount. But a copayment or coinsurance may apply.
<b>Are there other <u>deductibles</u> for specific services?</b>	No	You don't have to meet <u>deductibles</u> for specific services.
<b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b>	<b>In-Network &amp; Out-of-Network:</b> \$5,000 Individual / \$10,000 Family <b>Pharmacy:</b> \$1,600 Individual / \$3,200 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 the overall family <u>out-of-pocket limit</u> has been met.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	Cost Containment Penalties, Premiums, Balance-billed Charges (unless balance billing is prohibited), health care services this plan doesn't cover	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
<b>Will you pay less if you use a <u>network provider</u>?</b>	Yes. See <a href="http://www.independenthealth.com">www.independenthealth.com</a> for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will 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 <b>referral</b> to see a <b>specialist</b> ?	No	You can see the <b>specialist</b> you choose without a <b>referral</b> .
--	----	--

 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 <b>provider's</b> office or clinic	Primary care visit to treat an injury or illness	\$25 copayment	40% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. Member Precertification may be required. Failure to obtain precertification could result in up to a 50% reduction of the eligible expenses up to a maximum of \$500 for each instance.
	<b>Specialist</b> visit	\$40 copayment	40% coinsurance	Member Precertification may be required. Failure to obtain precertification could result in up to a 50% reduction of the eligible expenses up to a maximum of \$500 for each instance.
	<b>Preventive care/screening/immunization</b>	No charge	Not covered.	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	<b>Diagnostic test</b> (x-ray, blood work)	X-Ray: 25% coinsurance Blood work: No charge	40% coinsurance	Member Precertification may be required. Failure to obtain precertification could result in up to a 50% reduction of the eligible expenses up to a maximum of \$500 for each instance.
	Imaging (CT/PET scans, MRIs)	25% coinsurance	40% coinsurance	Member Precertification may be required. Failure to obtain precertification could result in up to a 50% reduction of the eligible expenses up to a maximum of \$500 for each instance.

\* For more information about limitations and exceptions, please contact your Human Resources Department.

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)	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.pbdrx.com">www.pbdrx.com</a>	Generic drugs / Tier 1	\$10 Copay – Retail \$25 Copay – Mail order	Not covered.	Must be filled at a participating pharmacy.
	Preferred brand drugs / Tier 2	\$30 Copay – Retail \$75 Copay – Mail order	Not covered.	Must be filled at a participating pharmacy.
	Non-preferred brand drugs / Tier 3	\$50 Copay – Retail \$125 Copay – Mail order	Not covered.	Must be filled at a participating pharmacy.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	25% coinsurance	40% coinsurance	Member Precertification may be required. Failure to obtain precertification could result in up to a 50% reduction of the eligible expenses up to a maximum of \$500 for each instance.
	Physician/surgeon fees	25% coinsurance	40% coinsurance	Member Precertification may be required. Failure to obtain precertification could result in up to a 50% reduction of the eligible expenses up to a maximum of \$500 for each instance.
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	\$100 copayment	Covered as in-network benefit	Copayment waived if admitted
	<a href="#">Emergency medical transportation</a>	\$250 copayment	Covered as in-network benefit	Must be deemed medically necessary. Wheelchair van transportation is not covered.
	<a href="#">Urgent care</a>	<u>In a physician's office:</u> Based on services rendered  <u>After Hours Care Center:</u> \$40 copayment	40% coinsurance	--None--
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	25% coinsurance	40% coinsurance	Member Precertification may be required. Failure to obtain precertification could result in up to a 50% reduction of the eligible expenses

\* For more information about limitations and exceptions, please contact your Human Resources Department.

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)	
				up to a maximum of \$500 for each instance.
	Physician/surgeon fees	25% coinsurance	40% coinsurance	Member Precertification may be required. Failure to obtain precertification could result in up to a 50% reduction of the eligible expenses up to a maximum of \$500 for each instance.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	25% coinsurance	40% coinsurance	-None-
	Inpatient services	25% coinsurance	40% coinsurance	Member Precertification may be required. Failure to obtain precertification could result in up to a 50% reduction of the eligible expenses up to a maximum of \$500 for each instance.
If you are pregnant	Office visits	No charge after initial diagnosis	40% coinsurance	Cost sharing does not apply for preventative services. If a visit is unrelated to Pregnancy, member liability may apply based on services rendered.
	Childbirth/delivery professional services	25% coinsurance	40% coinsurance	Member Precertification may be required for Home Births. Failure to obtain precertification could result in up to a 50% reduction of the eligible expenses up to a maximum of \$500 for each instance.
	Childbirth/delivery facility services	25% coinsurance	40% coinsurance	Member Precertification may be required. Failure to obtain precertification could result in up to a 50% reduction of the eligible expenses up to a maximum of \$500 for each instance.
If you need help recovering or have other special health	<a href="#">Home health care</a>	25% coinsurance	40% coinsurance	Maximum of 40 visits per plan year. Member Precertification may be required. Failure to obtain precertification could result in up to a

\* For more information about limitations and exceptions, please contact your Human Resources Department.

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)	
needs				50% reduction of the eligible expenses up to a maximum of \$500 for each instance.
	<a href="#">Rehabilitation services</a>	25% coinsurance	40% coinsurance	Up to 20 visits per plan year (combined).
	<a href="#">Habilitation services</a>	Not covered.	Not covered.	-None-
	<a href="#">Skilled nursing care</a>	25% coinsurance	40% coinsurance	Up to 45 days per plan year. Member Precertification may be required. Failure to obtain precertification could result in up to a 50% reduction of the eligible expenses up to a maximum of \$500 for each instance.
	<a href="#">Durable medical equipment</a>	20% coinsurance	50% coinsurance	Member Precertification may be required. Failure to obtain precertification could result in up to a 50% reduction of the eligible expenses up to a maximum of \$500 for each instance.
	<a href="#">Hospice services</a>	No charge	40% coinsurance	Hospice services shall include supplies & drugs.
If your child needs dental or eye care	Children's eye exam	\$20 copayment	Not covered.	Once every 12 months.
	Children's glasses	Single vision: \$50 Bifocal: \$70 Trifocal: \$105 Progressive: \$135 Frames: 40% off retail	Not covered.	Contact EyeMed for additional options at 1-877-842-3348
	Children's dental check-up	Not covered.	Not covered.	-None-

**Excluded Services & Other Covered Services:**

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other <u>excluded services</u> .)		
• Acupuncture	• Dental care (Adult)	• Non-Emergency care when traveling outside the US
• Bariatric surgery	• Hearing aids	• Private-duty nursing
• Cosmetic Surgery	• Long-term care	• Weight loss programs

\* For more information about limitations and exceptions, please contact your Human Resources Department.

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)		
• Chiropractic care	• Routine eye care (Adult)	
• Infertility treatment	• Routine foot care	

**Your Rights to Continue Coverage:** For more information on your rights to continue coverage, contact Kathy Kightlinger at 716-874-8400 ext 5348. There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). 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](http://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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). You may also contact: Independent Health at 1-800-257-2753.

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

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**Does this plan meet the 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 1-800-257-2753.
- Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-257-2753.
- Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-800-257-2753.
- Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' 1-800-257-2753.

*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](#) \$500
- [Specialist](#) copayment \$40
- Hospital (facility) coinsurance 25%
- Other [coinsurance](#) 40%

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*)

<b>Total Example Cost</b>	<b>\$12,731</b>
---------------------------	-----------------

In this example, Peg would pay:

Cost Sharing	
Deductibles	\$500
Copayments	\$90
Coinsurance	\$2,879
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$3,529</b>

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

- The [plan's](#) overall [deductible](#) \$500
- [Specialist](#) copayment \$40
- Hospital (facility) coinsurance 25%
- Other [coinsurance](#) 40%

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*)

<b>Total Example Cost</b>	<b>\$7,389</b>
---------------------------	----------------

In this example, Joe would pay:

Cost Sharing	
Deductibles	\$500
Copayments	\$980
Coinsurance	\$432
What isn't covered	
Limits or exclusions	\$55
<b>The total Joe would pay is</b>	<b>\$1,967</b>

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

- The [plan's](#) overall [deductible](#) \$500
- [Specialist](#) copayment \$40
- Hospital (facility) coinsurance 25%
- Other [coinsurance](#) 40%

This **EXAMPLE** event includes services like:  
 Emergency room care (*including medical supplies*)  
 Diagnostic test (*x-ray*)  
 Durable medical equipment (*crutches*)  
 Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$1,925</b>
---------------------------	----------------

In this example, Mia would pay:

Cost Sharing	
Deductibles	\$500
Copayments	\$870
Coinsurance	\$78
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,448</b>