




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 1-800-624-6961. 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.healthplan.org](http://www.healthplan.org) or call 1-800-624-6961 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	In-Network: \$1,200 Single/\$2,400 Family Out-of-Network: \$2,400 Single/\$4,800 Family	If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. Preventive care services, office visits, urgent care and prescriptions	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply.
Are there other <a href="#">deductibles</a> for specific services?	No	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	In-Network: \$6,850 Single/\$13,700 Family Out-of-Network: \$10,000 Single/\$20,000 Family	If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket</a> limits until the overall family <a href="#">out-of-pocket</a> limit has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Premiums, health care this plan doesn't cover, penalties and supplemental riders	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket</a> limit.
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.healthplan.org">www.healthplan.org</a> or call 1-800-624-6961	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	Yes	This <a href="#">plan</a> will pay some or all of the costs to see a <a href="#">specialist</a> for covered services but only if you have a <a href="#">referral</a> before you see the <a href="#">specialist</a> .

 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 <a href="#">provider's office</a> or clinic	Primary care visit to treat an injury or illness	\$10 copay/ visit	50% coinsurance	Deductible waived
	<a href="#">Specialist</a> visit	\$40 copay/ visit	50% coinsurance	Deductible waived. Preauthorization required
	<a href="#">Preventive care/screening/immunization</a>	\$0 copay/visit	50% coinsurance	Deductible waived. 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	<a href="#">Diagnostic test</a> (x-ray, blood work)	30% coinsurance	50% coinsurance	None
	Imaging (CT/PET scans, MRIs)	30% coinsurance	50% coinsurance	Preauthorization required
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.healthplan.org">www.healthplan.org</a>	Generic drugs	\$10 copay/ each retail \$20.00 copay/ each home delivery	\$10 copay/ each retail \$20.00 copay/ each home delivery	Deductible waived. Covers up to a 31-day supply retail, 90-day supply home delivery
	Preferred brand drugs	Retail Not Covered Home Delivery Not Covered	Retail Not Covered Home Delivery Not Covered	Deductible waived. Covers up to a 31-day supply retail, 90-day supply home delivery, member responsible for cost difference between generic and preferred brand
	Non-preferred brand drugs	Retail Not Covered Home Delivery Not Covered	Retail Not Covered Home Delivery Not Covered	Deductible waived. Covers up to a 31-day supply retail, 90-day supply home delivery, member responsible for cost difference between generic and non-preferred brand
	<a href="#">Specialty drugs</a>	30% coinsurance or \$300/each whichever is less Generic only	30% coinsurance or \$300 copay whichever is less Generic only	Deductible waived. Covers up to a 30-day supply retail or home delivery. Preauthorization required
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$100 copay/ visit +30%	50% coinsurance	Preauthorization required
	Physician/surgeon fees	\$100 copay/ visit +30%	50% coinsurance	Preauthorization required
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$250 copay/ visit	\$250 copay/ visit	Deductible waived. True emergency services only
	<a href="#">Emergency medical transportation</a>	\$75 copay/ transport	\$75 copay/ transport	Non-emergency transports preauthorization required
	<a href="#">Urgent care</a>	\$50 copay/ visit	\$50 copay/ visit	Deductible waived

\* For more information about limitations and exceptions, see your Benefits Office for a copy of the plan or policy document.

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 have a hospital stay	Facility fee (e.g., hospital room)	\$100 copay +30%	50% coinsurance/ admission	Preauthorization required unless emergent admission
	Physician/surgeon fees	\$100 copay +30%	50% coinsurance	Preauthorization required unless emergent admission
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$10 copay/ visit	50% coinsurance/ visit	Deductible waived office visit only, other care may include tests and services described elsewhere in the SBC (i.e. diagnostic testing)
	Inpatient services	\$100 copay +30%	50% coinsurance/ admission	Preauthorization required unless emergent admission
If you are pregnant	Office visits	\$40 copay/ visit	50% coinsurance/ visit	Deductible waived office visit only, maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound or preventive services)
	Childbirth/delivery professional services	\$100 copay +30%	50%	None
	Childbirth/delivery facility services	\$100 copay +30%	50% coinsurance/ admission	None
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	\$0 copay	50% coinsurance	Preauthorization required, limited to 100 visits per contract year
	<a href="#">Rehabilitation services</a>	\$100 copay +30%	50% coinsurance/ admission	Preauthorization required
	<a href="#">Habilitation services</a>	\$40 copay/ visit per therapy type	50% coinsurance	Preauthorization required
	<a href="#">Skilled nursing care</a>	\$35 copay/ day	50% coinsurance/ admission	Preauthorization required, limited to 90 days per contract year
	<a href="#">Durable medical equipment</a>	30% coinsurance	50% coinsurance	Equipment greater than \$500 preauthorization required
	<a href="#">Hospice services</a>	\$0 copay	50% coinsurance	Preauthorization required
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	None, unless supplemental rider purchased
	Children's glasses	Not covered	Not covered	None, unless supplemental rider purchased
	Children's dental check-up	Not covered	Not covered	None, unless supplemental rider purchased

\* For more information about limitations and exceptions, see your Benefits Office for a copy of the plan or policy document.

## 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      | ● Infertility treatment                              | ● Routine eye care     |
| ● Cosmetic surgery | ● Long-term care*                                    | ● Routine foot care    |
| ● Dental care      | ● Non-emergency care when traveling outside the U.S. | ● Weight loss programs |
| ● Hearing aids     |  |                        |

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

- |                     |                        |
|---------------------|------------------------|
| ● Bariatric surgery | ● Private-duty nursing |
| ● Chiropractic care |                        |

**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 are: West Virginia Offices of the Insurance Commissioner, Consumer Services Division, 1-888-879-9842 or [www.wvinsurance.gov](http://www.wvinsurance.gov) or the Department of Health and Human Services 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: The Health Plan Appeals Coordinator at 1-800-624-6961 or TTY 711.

### 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 1-855-577-7123.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-577-7123.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-577-7123.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-577-7123.

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

\* For more information about limitations and exceptions, see your Benefits Office for a copy of the plan or policy document.

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](#) \$1,200
- [Specialist](#) [cost sharing] \$40
- Hospital (facility) [cost sharing] \$100
- Other [cost sharing] 30%

**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>\$12,800</b>
---------------------------	-----------------

**In this example, Peg would pay:**

Cost Sharing	
Deductibles	\$1,200.00
Copayments	\$180.00
Coinsurance	\$3,380.00
What isn't covered	
Limits or exclusions	\$10.00
<b>The total Peg would pay is</b>	<b>\$4,770.00</b>

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

- The [plan's](#) overall [deductible](#) \$1,200
- [Specialist](#) [cost sharing] \$40
- Hospital (facility) [cost sharing] \$100
- Other [cost sharing] 30%

**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>\$7,400</b>
---------------------------	----------------

**In this example, Joe would pay:**

Cost Sharing	
Deductibles	\$1,200.00
Copayments	\$630.00
Coinsurance	\$310.00
What isn't covered	
Limits or exclusions	\$0.00
<b>The total Joe would pay is</b>	<b>\$2,140.00</b>

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

- The [plan's](#) overall [deductible](#) \$1,200
- [Specialist](#) [cost sharing] \$40
- Hospital (facility) [cost sharing] \$100
- Other [cost sharing] 30%

**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>\$1,900</b>
---------------------------	----------------

**In this example, Mia would pay:**

Cost Sharing	
Deductibles	1,180.00
Copayments	\$330.00
Coinsurance	\$0.00
What isn't covered	
Limits or exclusions	\$0.00
<b>The total Mia would pay is</b>	<b>\$1,510.00</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.