



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, visit [www.mypetcobenefitscoordinator.com](http://www.mypetcobenefitscoordinator.com) or by calling 1-877-324-3536. 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.mypetcobenefitscoordinator.com](http://www.mypetcobenefitscoordinator.com) or call 1-877-324-3536 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall <a href="#">deductible</a> ?	\$750 person / \$1,500 family In-network \$2,000 person / \$4,000 family Out-of-network	Generally, you must pay all the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. 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. <a href="#">Preventive care</a> services are covered before you meet your <a href="#">deductible</a> .	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. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>
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> ?	\$5,000 person / \$10,000 family In-network \$12,000 person / \$24,000 family Out-of-network	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Penalties, <a href="#">premiums</a> , <a href="#">balance billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.mypetcobenefitscoordinator.com">www.mypetcobenefitscoordinator.com</a> or call 1-877-324-3536 for a list of <a href="#">network providers</a> .	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 and 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> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</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
		In-network (You will pay the least)	Out-of-network (You will pay the most)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	\$25 Copay per visit; Deductible Waived	50% Coinsurance	In-network deductible does not apply.  Out of-network is subject to deductible and balance bill.
	<a href="#">Specialist</a> visit	\$50 Copay per visit; Deductible Waived	50% Coinsurance	In-network deductible does not apply.  Out of-network is subject to deductible and balance bill.
	<a href="#">Preventive care/screening/immunization</a>	No charge; Deductible Waived	50% Coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	20% Coinsurance	50% Coinsurance	Subject to in-network deductible.  Out of-network is subject to deductible and balance bill.
	Imaging (CT/PET scans, MRIs)	20% Coinsurance	50% Coinsurance	Preauthorization is required.  Subject to in-network deductible Out of-network is subject to deductible and balance bill.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network (You will pay the least)	Out-of-network (You will pay the most)	
<p><b>If you need drugs to treat your illness or condition.</b></p> <p>More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.caremark.com">www.caremark.com</a></p>	Generic drugs (Tier 1)	Retail (30-day): \$10 copay Mail order (90-day): \$20 copay	Not Covered	<p>Deductible does not apply. Your plan requires that maintenance medications be filled at a 90-day supply either through mail order or at a CVS retail pharmacy. Otherwise, your drug will not be covered.</p> <p>If you or your provider choose a brand-name medication when a generic version is available, you will have to pay the brand cost sharing and the difference in cost when you fill this medication.</p> <p>Your plan will require you to obtain specialty medications through a CVS/Caremark specialty pharmacy or you will owe the full cost of the drug when you fill this medication. Specialty medication is limited to a 30-day supply.</p> <p>Limited to a 30-day supply What you pay out-of-pocket for essential health benefit medications applies toward your out-of-pocket maximum; non-essential health benefit medication costs do not apply toward your out-of-pocket maximum. For more information, call PrudentRx at 1-800-578-4403.</p>
	Preferred brand drugs (Tier 2)	Retail (30-day) & Mail order (90-day): 20% coinsurance	Not Covered	
	Non-preferred brand drugs (Tier 3)	Retail (30-day) & Mail order (90-day): 30% coinsurance	Not Covered	
	<a href="#">Specialty drugs</a> (Tier 4) Non-PrudentRx Eligible	Retail & Mail order (30-day): 30% coinsurance (Maximum payment of \$200)	Not Covered	
	<a href="#">Specialty drugs</a> (Tier 4) PrudentRx Eligible	\$0 when enrolled with PrudentRx, otherwise 30% coinsurance	Not Covered	
<p><b>If you have outpatient surgery</b></p>	Facility fee (e.g., ambulatory surgery center)	20% Coinsurance	50% Coinsurance	<p>Preauthorization is required.</p> <p>Subject to in-network deductible Out of-network is subject to deductible and balance bill.</p>
	Physician/surgeon fees	20% Coinsurance	50% Coinsurance	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network (You will pay the least)	Out-of-network (You will pay the most)	
If you need immediate medical attention	<a href="#">Emergency room care</a>	20% Coinsurance	20% Coinsurance	In-network deductible applies to Out-of-network benefits.
	<a href="#">Emergency medical transportation</a>	20% Coinsurance	20% Coinsurance	In-network deductible applies to Out-of-network benefits.
	<a href="#">Urgent care</a>	\$100 Copay per visit; Deductible Waived	50% Coinsurance	In-network deductible does not apply. Out of-network is subject to deductible and balance bill.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% Coinsurance	50% Coinsurance	Preauthorization is required.  Subject to in-network deductible
	Physician/surgeon fee	20% Coinsurance	50% Coinsurance	Out of-network is subject to deductible and balance bill.
If you have mental health, behavioral health, or substance abuse services	Outpatient services	\$25 Copay per visit; Deductible Waived Office visit; 20% Coinsurance other outpatient services	50% Coinsurance	Preauthorization is required for Partial hospitalization & Intensive outpatient.  Deductible applies to other outpatient services  Out of-network is subject to deductible and balance bill.
	Inpatient services	20% Coinsurance	50% Coinsurance	Preauthorization is required.  Subject to in-network deductible.  Out of-network is subject to deductible and balance bill.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network (You will pay the least)	Out-of-network (You will pay the most)	
<b>If you are pregnant</b>	Office visits	No charge; Deductible Waived	50% Coinsurance	Cost sharing does not apply to certain preventive services. Depending on the type of services, deductible, copayment or coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).  Subject to in-network deductible Out of-network is subject to deductible and balance bill.
	Childbirth/delivery professional services	20% Coinsurance	50% Coinsurance	
	Childbirth/delivery facility services	20% Coinsurance	50% Coinsurance	
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	20% Coinsurance	50% Coinsurance	120 Maximum days per plan year; Preauthorization is required.  Subject to in-network deductible. Out of-network is subject to deductible and balance bill.
	<a href="#">Rehabilitation services</a>	\$50 Copay per visit; Deductible Waived	50% Coinsurance	In-network deductible does not apply. Out of-network is subject to deductible and balance bill.
	<a href="#">Habilitation services</a>	\$50 Copay per visit; Deductible Waived	50% Coinsurance	In-network deductible does not apply. Out of-network is subject to deductible and balance bill.
	<a href="#">Skilled nursing care</a>	20% Coinsurance	50% Coinsurance	120 Maximum days per plan year; Preauthorization is required. Out of network subject to deductible. Subject to in-network deductible

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network (You will pay the least)	Out-of-network (You will pay the most)	
	<a href="#">Durable medical equipment</a>	20% Coinsurance	50% Coinsurance	Preauthorization is required for DME in excess of \$1,500 for purchases or for all rentals.  Subject to in-network deductible. Out of-network is subject to deductible and balance bill.
	<a href="#">Hospice service</a>	20% Coinsurance	50% Coinsurance	Subject to in-network deductible . Out of-network is subject to deductible and balance bill.
<b>If your child needs dental or eye care</b>	Children's eye exam	Not covered	Not covered	Covered under Preventative Care
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	None

**Excluded Services & Other Covered Services:**

<b>Services Your <a href="#">Plan</a> Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a>.)</b>		
<ul style="list-style-type: none"> <li>• Cosmetic surgery</li> <li>• Dental care (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>• Long-term care</li> <li>• Routine eye care (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>• Routine foot care</li> <li>• Weight loss programs</li> </ul>

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

- Acupuncture (12 visits per plan year)
- Bariatric surgery
- Chiropractic care (30 visits per plan year)
- Hearing aids
- Infertility treatment
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing (outpatient 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 is: U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.HealthCare.gov](http://www.HealthCare.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: U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.HealthCare.gov](http://www.HealthCare.gov). Additionally, a consumer assistance program may help you file your [appeal](#). A list of states with Consumer Assistance Programs is available at [www.HealthCare.gov](http://www.HealthCare.gov) and <http://cciio.cms.gov/programs/consumer/capgrants/index.html>.

**Does this [plan](#) Provide Minimum Essential Coverage? Yes**

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market 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 the Minimum Value Standard? 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 1-877-324-3536.

*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 <a href="#">plan's</a> overall <a href="#">deductible</a>	\$750
■ <a href="#">Specialist copayment</a>	\$50
■ Hospital (facility) <a href="#">coinsurance</a>	20%
■ Other <a href="#">coinsurance</a>	20%

This EXAMPLE event includes services like:

[Specialist](#) office visits (*pre-natal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
[Diagnostic tests](#) (*ultrasounds and blood work*)  
[Specialist visit](#) (*anesthesia*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$750
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$2,100
<i>What isn't covered</i>	
Limits or exclusions	\$70
<b>The total Peg would pay is</b>	<b>\$2,920</b>

### Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$750
■ <a href="#">Specialist copayment</a>	\$50
■ Hospital (facility) <a href="#">coinsurance</a>	20%
■ Other <a href="#">coinsurance</a>	20%

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>\$5,600</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a> *	\$300
<a href="#">Copayments</a>	\$300
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$4,300
<b>The total Joe would pay is</b>	<b>\$4,900</b>

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$750
■ <a href="#">Specialist copayment</a>	\$50
■ Hospital (facility) <a href="#">coinsurance</a>	20%
■ Other <a href="#">coinsurance</a>	20%

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)  
[Diagnostic tests](#) (*x-ray*)  
[Durable medical equipment](#) (*crutches*)  
[Rehabilitation services](#) (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a> *	\$750
<a href="#">Copayments</a>	\$200
<a href="#">Coinsurance</a>	\$300
<i>What isn't covered</i>	
Limits or exclusions	\$10
<b>The total Mia would pay is</b>	<b>\$1,260</b>

Note: These numbers assume the patient does not participate in the [plan's](#) wellness program. If you participate in the [plan's](#) wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: [www.mypetcobenefitscoordinator.com](http://www.mypetcobenefitscoordinator.com) or call 1-877-324-3536.

\*Note: This [plan](#) has other [deductibles](#) for specific services included in this coverage example. See "Are there other [deductibles](#) for specific services?" row above.