

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

Coverage for: EE, ES, EC, ECC, F

| 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 document at <http://altius.coventryhealthcare.com/> or by calling 1-800-377-4161.**

Important Questions	Answers	Why This Matters:
<b>What is the overall <u>deductible</u>?</b>	Participating: Individual \$1,500; Family: \$3,000, does not apply to preventive care Non-Participating: Individual \$2,250; Family \$4,500	You must pay all the costs up to the <b><u>deductible</u></b> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <b><u>deductible</u></b> 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 <b><u>deductible</u></b> .
<b>Are there other <u>deductibles</u> for specific services?</b>	No.	You don't have to meet <b><u>deductibles</u></b> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
<b>Is there an <u>out-of-pocket limit</u> on my expenses?</b>	Participating: Yes. Individual \$3,000; Family \$6,000 Non-Participating: Yes. Individual \$4,500; Family \$9,000	The <b><u>out-of-pocket limit</u></b> 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.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	Premiums, balance-billed charges and health care this plan does not cover.	Even though you pay these expenses, they don't count toward the <b><u>out-of-pocket limit</u></b> .
<b>Is there an overall annual limit on what the plan pays?</b>	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.
<b>Does this plan use a <u>network</u> of providers?</b>	Yes. For a list of participating providers visit <a href="http://www.altiushealthplans.com">www.altiushealthplans.com</a> or call 1-800-377-4161	If you use an in-network doctor or other health care <b><u>provider</u></b> , 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 <b><u>provider</u></b> for some services. Plans use the term in-network, <b><u>preferred</u></b> , or participating for <b><u>providers</u></b> in their <b><u>network</u></b> . See the chart starting on page 2 for how this plan pays different kinds of <b><u>providers</u></b> .
<b>Do I need a referral to see a <u>specialist</u>?</b>	No.	You can see the <b><u>specialist</u></b> you choose without permission from this plan.
<b>Are there services this plan doesn't cover?</b>	Yes.	Some of the services this plan doesn't cover are listed on page 4. See your policy or plan document for additional information about <b><u>excluded services</u></b> .

SNO: 1244904 SBC Name: 026\_67845 026\_88755 026\_5968

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- **Co-payments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Co-insurance** 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 **co-insurance** 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 Participating **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your cost if you use a		Limitations & Exceptions
		Participating Provider	Non-Participating Provider	
If you visit a health care <u>provider's office or clinic</u>	Primary care visit to treat an injury or illness	20% co-ins	40% coinsurance (co-ins)	None
	Specialist visit	20% co-ins	40% co-ins	None.
	Other practitioner office visit	Chiropractic Care: 20% co-ins	Chiropractic Care: Not covered	Chiropractic care: Limited to 20 visits per year. Prior authorization required.
	Preventive care/ Screening/Immunization	\$0	40% co-ins	None
If you have a test	Diagnostic test (x-ray, blood work)	20% co-ins - x-ray 20% co-ins - lab	40% co-ins - x-ray 40% co-ins - lab	None
	Imaging (CT/PET scans, MRIs)	20% co-ins	40% co-ins	Prior authorization required.
If you need drugs to treat your illness or condition. More information about <u>prescription drug coverage</u> is available at <a href="http://altius.coventryhealthcare.com/">http://altius.coventryhealthcare.com/</a> .	Generic drugs	Retail: \$10 copay / prescription AD; Mail Order: \$30 copay / prescription AD	Participating providers only	Limited to a 30-day supply / 90-day supply mail order, prior auth required for some drugs
	Preferred brand drugs	Retail: \$25 copay / prescription AD; Mail Order: \$75 copay / prescription AD	Participating providers only	Limited to a 30-day supply / 90-day supply mail order, prior auth required for some drugs
	Non-preferred brand drugs	Retail: \$50 copay / prescription AD; Mail Order: \$150 copay / prescription AD	Participating providers only	Limited to a 30-day supply / 90-day supply mail order, prior auth required for some drugs

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Common Medical Event	Services You May Need	Your cost if you use a		Limitations & Exceptions
		Participating Provider	Non-Participating Provider	
<b>If you need drugs to treat your illness or condition. More information about <u>prescription drug coverage</u> is available at <a href="http://altius.coventryhealthcare.com/">http://altius.coventryhealthcare.com/</a>.</b>	Specialty drugs	Injectable Medications: Preferred - 20% co-ins; Non-preferred - 30% co-ins	Injectable Medications: Preferred - 40% co-ins; Non-preferred - 50% co-ins	Medications from non-par pharmacy are not covered. Prior authorization required
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% co-ins	40% co-ins	Prior authorization required.
	Physician/surgeon fees	20% co-ins	40% co-ins	Prior authorization required.
<b>If you need immediate medical attention</b>	Emergency room services	20% co-ins	20% co-ins	When medically necessary.
	Emergency medical transportation	20% co-ins	20% co-ins	When medically necessary, participating deductible applies.
	Urgent care	20% co-ins	40% co-ins	Must meet urgent care criteria, participating deductible applies to non-par services
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% co-ins	40% co-ins	Prior authorization required.
	Physician/surgeon fee	20% co-ins	40% co-ins	Prior authorization required.
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	Same as medical coinsurance	Same as medical coinsurance	Prior authorization required.
	Mental/Behavioral health inpatient services	Same as medical coinsurance	Same as medical coinsurance	Prior authorization required.
	Substance use disorder outpatient services	Same as medical coinsurance	Same as medical coinsurance	Prior authorization required.
	Substance use disorder inpatient services	Same as medical coinsurance	Same as medical coinsurance	Prior authorization required.
<b>If you are pregnant</b>	Prenatal and postnatal care	20% co-ins	40% co-ins	None
	Delivery and all inpatient services	20% co-ins	40% co-ins	None

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Common Medical Event	Services You May Need	Your cost if you use a		Limitations & Exceptions
		Participating Provider	Non-Participating Provider	
<b>If you need help recovering or have other special health needs</b>	Home health care	20% co-ins	40% co-ins	Limited to 60 visits per year. Prior authorization required.
	Rehabilitation services	Inpatient 20% co-ins Outpatient 20% co-ins	Inpatient 40% co-ins Outpatient 40% co-ins	Limited to 60 inpatient days and 20 outpatient visits per year. Prior authorization required
	Habilitation services	Not covered.	Not covered.	Excluded service.
	Skilled nursing care	20% co-ins	40% co-ins	Limited to 20 visits per year. Prior authorization required
	Durable medical equipment	50% co-ins	50% co-ins	Prior authorization required.
	Hospice Service	20% co-ins	40% co-ins	Prior authorization required.
<b>If your child needs dental or eye care</b>	Eye exam	20% co-ins	40% co-ins	None.
	Glasses	Not covered.	Not covered.	Excluded service.
	Dental check-up	Not covered.	Not covered.	Excluded service.

### 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 <u>excluded services</u> .)		
<ul style="list-style-type: none"> <li>Acupuncture</li> <li>Bariatric Surgery</li> <li>Child/Dental Check-up</li> <li>Child/Glasses</li> <li>Cosmetic Surgery</li> </ul>	<ul style="list-style-type: none"> <li>Dental Care (Adult)</li> <li>Habilitation services</li> <li>Hearing Aids</li> <li>Infertility Treatment</li> <li>Long-Term Care</li> </ul>	<ul style="list-style-type: none"> <li>Non-Emergency Care when Traveling Outside the U.S.</li> <li>Private-Duty Nursing</li> <li>Routine Foot Care</li> <li>Weight Loss Programs</li> </ul>
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.)		
<ul style="list-style-type: none"> <li>Chiropractic Care</li> </ul>	<ul style="list-style-type: none"> <li>Routine Eye Care (Adult)</li> </ul>	

### 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.

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For more information on your rights to continue coverage, contact the plan at 1-800-377-4161. 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](http://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](http://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:

For group health coverage subject to ERISA, you may contact 1-800-377-4161. 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](http://www.dol.gov/ebsa/healthreform), or your state department of insurance at Utah Insurance Department 3110 State Office Building Salt Lake City, UT 84114 801-538-3800 800-439-3805 (Toll Free – Accessible in UT only).

For non-federal governmental group health plans and church plans that are group health plans, you may contact 1-800-377-4161 or your state department of insurance at Utah Insurance Department 3110 State Office Building Salt Lake City, UT 84114 801-538-3800 800-439-3805 (Toll Free – Accessible in UT only).

## 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.**

## Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-377-4161.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-377-4161.

Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-800-377-4161.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-377-4161.

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

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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 insurance protection you might get from 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:** \$260

■ **You pay:** \$7,280

#### 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
<b>Total</b>	<b>\$7,540</b>

#### You pay:

Deductibles	\$0
Co-pays	\$80
Coinsurance	\$0
Limits or exclusions	\$7,200
<b>Total</b>	<b>\$7,280</b>

### Managing type 2 diabetes

(routine maintenance of a well-controlled condition)

■ **Amount owed to providers:** \$5,400

■ **Plan pays:** \$3,300

■ **You pay:** \$2,100

#### Sample care costs:

Prescriptions	\$2,900
Medical equipment and supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccine, other preventive	\$100
<b>Total</b>	<b>\$5,400</b>

#### You pay:

Deductibles	\$100
Co-pays	\$1,900
Coinsurance	\$0
Limits or exclusions	\$100
<b>Total</b>	<b>\$2,100</b>

## Questions and answers about the Coverage Examples:

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### 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.