

Scott & White Health Plan: Bronze 6000

Coverage Period: 01/01/2014 – 12/31/2014

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

Coverage for: Individual + Family | Plan Type: HMO



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 www.swhp.org/plandoc or by calling 1-800-321-7947. The Uniform Glossary can be accessed at: www.cciio.cms.gov.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	\$6,000 person / \$12,000 family Doesn't apply to preventive care	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> 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 <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> 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?	Yes. For participating providers \$6,350 person / \$12,700 family.	The <u>out-of-pocket limit</u> 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, and Out-of-network services (other than in an emergency).	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
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 <i>specific</i> covered services, such as office visits.
Does this plan use a <u>network</u> of <u>providers</u> ?	Yes. See www.swhp.org or call 1-800-321-7947 for a list of participating providers.	If you use an in-network doctor or other health care <u>provider</u> , 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 <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> .
Do I need a referral to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> 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 4. See your policy or plan document for additional information about <u>excluded services</u> .

Questions: Call 1-800-321-7947 or visit us at www.swhp.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 www.cciio.cms.gov or call 1-800-321-7947 to request a copy

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

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$50 copay/visit	Not Covered	First three office visits apply to copay, then 20% coinsurance.
	Specialist visit	20% coinsurance	Not Covered	_____none_____
	Other practitioner office visit	0% coinsurance	Not Covered	_____none_____
	Preventive care/screening/immunization	No charge	Not Covered	_____none_____
If you have a test	Diagnostic test (x-ray, blood work)	0% coinsurance	Not Covered	_____none_____
	Imaging (CT/PET scans, MRIs)	0% coinsurance	Not Covered	_____none_____
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.swhp.org .	Generic drugs	\$10 copay	Not Covered	Copays are per 30-day supply. Three copays apply for a 90-day supply (the lesser of 90-day supply or 360 units) if a maintenance drug is obtained through a Scott & White pharmacy.
	Preferred brand drugs	50% coinsurance	Not Covered	
	Non-preferred brand drugs	50% coinsurance	Not Covered	
	Specialty drugs	50% coinsurance	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	Not Covered	_____none_____
	Physician/surgeon fees	20% coinsurance	Not Covered	_____none_____

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If you need immediate medical attention	Emergency room services	20% coinsurance	0% coinsurance	_____none_____
	Emergency medical transportation	20% coinsurance	0% coinsurance	_____none_____
	Urgent care	\$50 copay	\$50 copay	First three office visits apply to copay, then 20% coinsurance.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	Not Covered	_____none_____
	Physician/surgeon fee	20% coinsurance	Not Covered	_____none_____
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	\$50 copay/office visit and 20% coinsurance other outpatient services	Not Covered	_____none_____
	Mental/Behavioral health inpatient services	20% coinsurance	Not Covered	_____none_____
	Substance use disorder outpatient services	\$50 copay/office visit and 20% coinsurance other outpatient services	Not Covered	_____none_____
	Substance use disorder inpatient services	20% coinsurance	Not Covered	_____none_____
If you are pregnant	Prenatal and postnatal care	\$50 copay	Not Covered	_____none_____
	Delivery and all inpatient services	0% coinsurance	Not Covered	_____none_____
If you need help recovering or have other special health needs	Home health care	20% coinsurance	Not Covered	_____none_____
	Rehabilitation services	20% coinsurance	Not Covered	_____none_____
	Habilitation services	20% coinsurance	Not Covered	_____none_____
	Skilled nursing care	20% coinsurance	Not Covered	_____none_____
	Durable medical equipment	20% coinsurance	Not Covered	_____none_____
	Hospice service	20% coinsurance	Not Covered	_____none_____
If your child needs dental or eye care	Eye exam	\$50 copay	Not Covered	Limited to one exam per year
	Glasses	\$50 copay	Not Covered	Limited to one pair of glasses (lenses and frames) per year.
	Dental check-up	Not Covered	Not Covered	_____none_____

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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 excluded services.)

- | | | |
|---------------------------------|--|------------------------|
| • Acupuncture | • Infertility treatment | • Private-duty nursing |
| • Bariatric surgery | • Long-term care | • Routine foot care |
| • Chiropractic care | • Non-emergency care when traveling outside the U.S. | • Weight loss programs |
| • Cosmetic surgery | • Non-Participating provider services other than urgent and emergency care | |
| • Dental care (Child and Adult) | | |

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.)

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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 800-321-7947. You may also contact your state insurance department at (512) 475-1771, or visit <http://www.tdi.state.tx.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: 800-321-7947.

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:

Para obtener asistencia en Español, llame al 800-321-7947.

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 \$2,390
- Patient pays \$5,150

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	\$5,000
Copays	\$0
Coinsurance	\$0
Limits or exclusions	\$150
Total	\$5,150

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

- Amount owed to providers: \$5,400
- Plan pays \$1,060
- Patient pays \$4,340

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	\$4,260
Copays	\$0
Coinsurance	\$0
Limits or exclusions	\$80
Total	\$4,340

Note: These numbers assume the patient is participating in our diabetes wellness program. If you have diabetes and do not participate in the wellness program, your costs may be higher. For more information about the diabetes wellness program, please contact: 1-800-321-7947.

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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