

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



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.HealthReformPlanSBC.com or by calling 855-632-6273.

Important Questions	Answers	Why this Matters:
What is the overall deductible ?	In-network: Individual \$5,750 / Family \$11,500 ; Out-of-network: Individual \$11,500 / Family \$23,000 . Does not apply in-network for preventive care, office visits and urgent care.	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible 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 deductible .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	Yes. In-network: Individual \$6,350 / Family \$12,700 ; Out-of-network: Individual \$12,700 / Family \$25,400 .	The out-of-pocket limit 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 out-of-pocket limit ?	Premiums, balance-billed charges, penalties for failure to obtain pre-authorization for services and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
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 network of providers ?	Yes. For a list of in-network providers , see www.aetna.com or call 855-632-6273.	If you use an in-network doctor or other health care provider , 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 provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a specialist ?	No.	You can see the specialist 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 5. See your policy or plan document for additional information about excluded services .

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

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-Of-Network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$20 copay, deductible waived	50% coinsurance	————— None —————
	Specialist visit	\$40 copay	50% coinsurance	————— None —————
	Other practitioner office visit	\$40 copay for chiropractic care	50% coinsurance for chiropractic care	Coverage is limited to 20 visits for chiropractic care.
	Preventive care /screening /immunization	No charge	50% coinsurance	Age and frequency schedules may apply.
If you have a test	Diagnostic test (x-ray, blood work)	Lab: 0% coinsurance; X-ray: \$100 copay	50% coinsurance	————— None —————
	Imaging (CT/PET scans, MRIs)	\$250 copay	50% coinsurance	Precertification required for out-of-network care. Benefits will be reduced by \$400 per occurrence if precertification is not obtained.

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Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-Of-Network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.aetna.com/pharmacy-insurance/individuals-families	Preferred generic drugs	\$10 copay (retail); \$30 copay (mail order); deductible waived	50% coinsurance after \$10 copay, deductible waived (retail)	Covers up to a 30-day supply (retail prescription); 31-90 day supply (mail order prescription). No coverage for 31-90 day supply out-of-network. Includes diabetic supplies, contraceptive drugs and devices obtainable from a pharmacy. Applicable cost share plus difference (brand minus generic cost) applies for brand when generic available. No charge for preferred generic FDA-approved women's contraceptives in-network. Precertification and step therapy required.
	Preferred brand drugs	\$75 copay (retail); \$225 copay (mail order)	50% coinsurance after \$75 copay (retail)	
	Non-preferred generic, brand and specialty drugs	50% coinsurance (retail/mail order)	50% coinsurance (retail)	
	Preferred specialty drugs	\$250 copay for up to a 30 day supply	Not covered	Aetna Specialty CareRx SM - First Prescription must be filled at a participating retail pharmacy or Aetna Specialty Pharmacy [®] . Subsequent fills must be through Aetna Specialty Pharmacy [®] .
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$100 copay	50% coinsurance	————— None —————
	Physician/surgeon fees	0% coinsurance	50% coinsurance	————— None —————
If you need immediate medical attention	Emergency room services	\$250 copay per visit	\$250 copay per visit	OON ER services cost share same as in-network. No coverage for non-emergency care.
	Emergency medical transportation	\$100 copay per trip	\$100 copay per trip	OON cost share same as in-network.
	Urgent care	\$60 copay, deductible waived	50% coinsurance	No coverage for non-urgent care.
If you have a hospital stay	Facility fee (e.g., hospital room)	\$100 copay per admission	50% coinsurance	Precertification required for out-of-network care. Benefits will be reduced by \$400 per occurrence if precertification is not obtained.
	Physician/surgeon fee	0% coinsurance	50% coinsurance	————— None —————

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Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-Of-Network Provider	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	\$40 copay	50% coinsurance	————— None —————
	Mental/Behavioral health inpatient services	\$100 copay per admission	50% coinsurance	Precertification required for out-of-network care. Benefits will be reduced by \$400 per occurrence if precertification is not obtained.
	Substance use disorder outpatient services	\$40 copay	50% coinsurance	————— None —————
	Substance use disorder inpatient services	\$100 copay per admission	50% coinsurance	Precertification required for out-of-network care. Benefits will be reduced by \$400 per occurrence if precertification is not obtained.
If you are pregnant	Prenatal and postnatal care	Prenatal: No charge; Postnatal: 0% coinsurance	50% coinsurance	————— None —————
	Delivery and all inpatient services	\$100 copay per admission	50% coinsurance	Precertification required for out-of-network care. Benefits will be reduced by \$400 per occurrence if precertification is not obtained.
If you need help recovering or have other special health needs	Home health care	\$40 copay	50% coinsurance	Coverage is limited to 60 visits.
	Rehabilitation services	\$40 copay	50% coinsurance	Coverage is limited to 30 visits for PT/OT combined & 30 visits ST. Benefit limits are shared between rehabilitation and habilitation services.
	Habilitation services	\$40 copay	50% coinsurance	Coverage limited to 30 visits PT/OT combined & 30 visits ST. Benefit limits are shared between rehabilitation and habilitation services.

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	Skilled nursing care	\$100 copay per admission	50% coinsurance	Coverage is limited to 120 days. Precertification required for out-of-network care. Benefits will be reduced by \$400 per occurrence if precertification is not obtained.
	Durable medical equipment	50% coinsurance	50% coinsurance	————— None —————
	Hospice service	Inpatient: \$100 copay per admission; Outpatient: \$40 copay	50% coinsurance	Precertification required for out-of-network care. Benefits will be reduced by \$400 per occurrence if precertification is not obtained.
If your child needs dental or eye care	Eye exam	No charge	50% coinsurance	Coverage is limited to 1 routine exam per year.
	Glasses	Preferred: 0% coinsurance; Non-preferred: 50% coinsurance	50% coinsurance	Coverage is limited to 1 pair of glasses (lenses and frames) or contact lenses per year.
	Dental check-up	No charge	30% coinsurance, deductible waived	Coverage is limited to 2 exams per year.

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 | • Routine foot care |
| • Bariatric surgery | • Long-term care | • Weight loss programs |
| • Cosmetic surgery | • Non-emergency care when traveling outside the U.S. | |
| • Dental care (Adult) | • Private-duty nursing | |
| • Hearing aids | | |

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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.)

- Chiropractic care - limited to 20 visits
- Routine eye care (Adult) - limited to 1 routine exam per year

Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep 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 855-632-6273. You may also contact your state insurance department at (717)-783-0442, www.insurance.pa.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 us by calling the toll free number on your Medical ID Card. You may also contact your State Department of Insurance at (717)-783-0442, www.insurance.pa.gov/.
- Additionally, a consumer assistance program can help you file an **appeal**. Contact: Bureau of Consumer Services, 1209 Strawberry Square, Harrisburg, PA 17111, (877) 881-6388, <http://www.pahealthoptions.com>

Language Access Services:

Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 855-632-6273.

Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 855-632-6273.

如果需要中文的帮助, 请拨打这个号码 855-632-6273.

Para obtener asistencia en Español, llame al 855-632-6273.

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

Coverage Examples

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 also will 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: \$2,200
- Patient pays: \$5,340

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 preventative	\$40
Total	\$7,540

Patient pays:

Deductibles	\$5,170
Copays	\$20
Coinsurance	\$0
Limits or exclusions	\$150
Total	\$5,340

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

- Amount owed to providers: \$5,400
- Plan pays: \$2,500
- Patient pays: \$2,900

Sample care costs:

Prescriptions	\$2,900
Medical equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventative	\$100
Total	\$5,400

Patient pays:

Deductibles	\$2,420
Copays	\$400
Coinsurance	\$0
Limits or exclusions	\$80
Total	\$2,900

Note: Your plan may have both copays and **coinsurance** for covered services; if so, these examples use copays only. Your costs may be higher.

Coverage Examples

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.