



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.umar.com or by calling 1-800-826-9781.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	\$750 person / \$1,500 family In-network \$1,500 person / \$3,000 family Out-of-network Copayments do not apply to the <u>deductible</u> .	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. \$2,750 person / \$5,500 family In-network \$5,500 person / \$11,000 family Out-of-network	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> ?	Penalties, premiums, pharmacy expenses, balance-billed charges, and health care this plan doesn't cover.	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 of providers</u> ?	Yes. For a list of <u>preferred providers</u> , see www.umar.com . If you are unsure which network list to select, please call 1-800-826-9781.	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 terms 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 5. See your policy or plan document for additional information about <u>excluded services</u> .

Questions: Call 1-800-826-9781 or visit us at www.umar.com.

If you aren't clear about any of the underscored terms used in this form, see the Glossary. You can view the Glossary at www.dol.gov/ebsa/healthreform or www.cciio.cms.gov or call 1-800-826-9781 to request a copy.

- **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		Limitations & Exceptions
		In-network	Out-of-network	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	20% Coinsurance	50% Coinsurance	_____none_____
	Specialist visit	20% Coinsurance	50% Coinsurance	_____none_____
	Other practitioner office visit	20% Coinsurance Chiropractic care; Not covered Acupuncture	50% Coinsurance Chiropractic care; Not covered Acupuncture	_____none_____
	Preventive care/screening/immunization	No charge	50% Coinsurance	Deductible Waived In-network
If you have a test	Diagnostic test (x-ray, blood work)	20% Coinsurance	50% Coinsurance	_____none_____
	Imaging (CT/PET scans, MRIs)	20% Coinsurance	50% Coinsurance	_____none_____

Questions: Call 1-800-826-9781 or visit us at www.umar.com.

If you aren't clear about any of the underscored terms used in this form, see the Glossary. You can view the Glossary at www.dol.gov/ebsa/healthreform or www.cciio.cms.gov or call 1-800-826-9781 to request a copy.

Common Medical Event	Services You May Need	Your cost if you use an		Limitations & Exceptions
		In-network	Out-of-network	
If you need drugs to treat your illness or condition. More information about prescription drug coverage is available at www.umar.com .	Generic drugs	\$5 Copay per prescription (retail); \$10 Copay per prescription (mail order)	If you use a Non-Network Pharmacy, you are responsible for payment upfront. You may be reimbursed based on the lowest contracted amount, minus any applicable deductible or copayment amount.	Out-of-pocket limit applies. \$3,850 single / \$7,700 family Covers up to a 34-day supply (retail & specialty); 35-90 day supply (mail order)
	Preferred brand drugs	\$25 Copay per prescription (retail); \$50 Copay per prescription (mail order)		
	Non-preferred brand drugs	\$50 Copay per prescription (retail); \$100 Copay per prescription (mail order)		
	Specialty drugs	\$25 Copay per prescription (preferred brand)		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% Coinsurance	50% Coinsurance	_____none_____
	Physician/surgeon fees	20% Coinsurance	50% Coinsurance	_____none_____
If you need immediate medical attention	Emergency room services	\$100 Copay per visit; 20% Coinsurance	\$100 Copay per visit; 20% Coinsurance	In-network deductible applies to Out-of-network benefits; Copay may be waived if admitted
	Emergency medical transportation	20% Coinsurance	20% Coinsurance	In-network deductible applies to Out-of-network benefits
	Urgent care	20% Coinsurance	50% Coinsurance	_____none_____

Questions: Call 1-800-826-9781 or visit us at www.umar.com.

If you aren't clear about any of the underscored terms used in this form, see the Glossary. You can view the Glossary at www.dol.gov/ebsa/healthreform or www.cciio.cms.gov or call 1-800-826-9781 to request a copy.

Common Medical Event	Services You May Need	Your cost if you use an		Limitations & Exceptions
		In-network	Out-of-network	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% Coinsurance	50% Coinsurance	Prior authorization is required or benefit is reduced by 25% per admission
	Physician/surgeon fee	20% Coinsurance	50% Coinsurance	_____none_____
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	20% Coinsurance	50% Coinsurance	_____none_____
	Mental/Behavioral health inpatient / residential treatment facility services	20% Coinsurance	50% Coinsurance	Prior authorization is required or benefit is reduced by 25% per admission
	Substance use disorder outpatient services	20% Coinsurance	50% Coinsurance	_____none_____
	Substance use disorder inpatient / residential treatment facility services	20% Coinsurance	50% Coinsurance	Prior authorization is required or benefit is reduced by 25% per admission
If you are pregnant	Prenatal and postnatal care	No charge Prenatal; 20% Coinsurance Postnatal	50% Coinsurance	Deductible Waived In-network Prenatal
	Delivery and all inpatient services	20% Coinsurance	50% Coinsurance	_____none_____

Questions: Call 1-800-826-9781 or visit us at www.umar.com.

If you aren't clear about any of the underscored terms used in this form, see the Glossary. You can view the Glossary at www.dol.gov/ebsa/healthreform or www.cciio.cms.gov or call 1-800-826-9781 to request a copy.

Common Medical Event	Services You May Need	Your cost if you use an		Limitations & Exceptions
		In-network	Out-of-network	
If you need help recovering or have other special health needs	Home health care	20% Coinsurance	50% Coinsurance	40 Maximum visits per calendar year. Prior authorization is required or benefit is reduced by 25%.
	Rehabilitation services	20% Coinsurance	20% Coinsurance	—————none—————
	Habilitation services	Not covered	Not covered	—————none—————
	Skilled nursing care	20% Coinsurance	50% Coinsurance	30 Maximum days per confinement; Prior authorization is required or benefit is reduced by 25% per admission
	Durable medical equipment	20% Coinsurance	50% Coinsurance	Prior authorization is required or benefit is reduced by 25% based on \$500 for rental / \$1500 purchase / \$1000 prosthetics
	Hospice service	20% Coinsurance	50% Coinsurance	—————none—————
If your child needs dental or eye care	Eye exam	Not covered	Not covered	—————none—————
	Glasses	Not covered	Not covered	—————none—————
	Dental check-up	Not covered	Not covered	—————none—————

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy for other <u>excluded services</u>.)		
• Acupuncture	• Infertility treatment	• Routine foot care
• Cosmetic surgery	• Long-term care	• Weight loss programs
• Dental care (adult)	• Routine eye care (adult)	

Questions: Call 1-800-826-9781 or visit us at www.umar.com.

If you aren't clear about any of the underscored terms used in this form, see the Glossary. You can view the Glossary at www.dol.gov/ebsa/healthreform or www.cciio.cms.gov or call 1-800-826-9781 to request a copy.

Other Covered Services (This isn't a complete list. Check your policy for other covered services and your costs for these services.)

- Bariatric surgery (when medically necessary)
- Hearing aids
- Private-duty nursing (Outpatient care when medically necessary)
- Chiropractic care
- Non-emergency care when traveling outside the U.S.

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.

For more information on your rights to continue coverage, contact the plan at 1-800-826-9781. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or <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.

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: UMR at 1-800-826-9781. Additionally, a consumer assistance program may help you file your appeal. A list of states with Consumer Assistance Programs is available at www.dol.gov/ebsa/healthreform and <http://cciio.cms.gov/programs/consumer/capgrants/index.html>.

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 Service:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-826-9781.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-826-9781.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-826-9781.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-826-9781.

This is only a summary. It in no way modifies your benefits as described in your plan documents. Please refer to your plan documents provided by your employer for complete terms of this plan.

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

Questions: Call 1-800-826-9781 or visit us at www.umar.com.

If you aren't clear about any of the underscored terms used in this form, see the Glossary. You can view the Glossary at www.dol.gov/ebsa/healthreform or www.cciio.cms.gov or call 1-800-826-9781 to request a copy.

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 \$5,600**
- **Patient pays \$1,940**

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	\$750
Copays	\$40
Coinsurance	\$890
Limits or exclusions	\$0
Total	\$1,680

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

- **Amount owed to providers: \$5,400**
- **Plan pays \$4,120**
- **Patient pays \$1,280**

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	\$750
Copays	\$400
Coinsurance	\$330
Limits or exclusions	\$0
Total	\$1,480

Questions and answers about Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Costs are based on individual coverage benefit levels.
- 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.
- Prescription drug costs (Prescriptions) shown in the Coverage Examples reflect information provided by the Plan's Prescription Benefits Manager.

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.

**2015 Fire Health Plan
Monthly Deductions**

WITH HRA: SINGLE \$55.00 ; FAMILY \$144.00

NO HRA: SINGLE \$67.00 ; FAMILY \$170.00

W/ BIOMETRIC: SINGLE \$44.00 ; FAMILY \$115.00

Questions: Call 1-800-826-9781 or visit us at www.umar.com.

If you aren't clear about any of the underscored terms used in this form, see the Glossary. You can view the Glossary at www.dol.gov/ebsa/healthreform or www.cciio.cms.gov or call 1-800-826-9781 to request a copy.