



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, www.Auxiant.com or call 1-800-245-0533. For general definitions of common terms, such as allowed amount, balance billing, Coinsurance, Co-Payment, Deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.Auxiant.com or call 1-800-245-0533 to request a copy.

Important Questions	Answers	Why This Matters:
<p>What is the overall <u>Deductible</u>?</p>	<p><u>Network</u>: \$1,000/Individual or \$2,000/Family per Calendar Year <u>Out-of-Network</u>: \$2,000/Individual or \$4,000/Family per Calendar Year</p>	<p>Generally, you must pay all of the costs from <u>providers</u> up to the <u>Deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u>, they have to meet their own individual <u>Deductible</u> until the overall family <u>Deductible</u> amount has been met. <u>Network/Out-of-Network Deductibles</u> do not cross-satisfy one another. Any other benefit maximums cross-satisfy one another.</p>
<p>Are there services covered before you meet your <u>Deductible</u>?</p>	<p>Yes: <u>Network</u> preventive care, pre-admission testing, and certain services through Agnesian Corporate Clinic.</p>	<p>This <u>plan</u> covers some items and services even if you haven't yet met the annual <u>Deductible</u> amount. But a <u>Co-Payment</u> or <u>Coinsurance</u> may apply. For example, this <u>plan</u> covers certain preventive services without cost-sharing and before you meet your <u>Deductible</u>.</p>
<p>Are there other <u>Deductibles</u> for specific services?</p>	<p>No.</p>	<p>You don't have to meet <u>Deductibles</u> for specific services.</p>
<p>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</p>	<p><u>For Deductible, Coinsurance and Medical Co-Payments:</u> <u>Network</u>: \$3,000/Individual or \$6,000/Family per Calendar Year <u>Out-of-Network</u>: \$6,000/Individual or \$12,000/Family per Calendar Year <u>For Prescription Drug Co-Payments:</u> <u>Network</u>: \$3,600/Individual or \$7,200/Family per Calendar Year <u>Out-of-Network</u>: Not Applicable</p>	<p>The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u>, they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met. <u>Network/Out-of-Network out-of-pocket limits</u> do not cross-satisfy one another. Any other benefit maximums cross-satisfy one another.</p>

Important Questions	Answers	Why This Matters:
What is not included in the <u>out-of-pocket limit</u>?	Cost containment penalties, ineligible charges, amounts over the <u>usual, reasonable & customary</u> , <u>premiums</u> , balanced-billed charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u>?	Yes, see the back of your ID card for more information.	This <u>plan</u> uses a <u>provider Network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's Network</u> . You will pay the most if you use an <u>Out-of-Network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (a balance bill). Be aware, your <u>Network provider</u> might use an <u>Out-of-Network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u>?	No.	You can see the <u>specialist</u> you choose without a referral.



All **Co-Payment** 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
		Network Provider (You will pay the least)	Out-of-network Provider (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	10% <u>Coinsurance</u>	40% <u>Coinsurance</u>	—————none—————
	<u>Specialist</u> visit	10% <u>Coinsurance</u>	40% <u>Coinsurance</u>	Chiropractic care by a provider, including a chiropractor. Subject to review for medical necessity after 25 visits.
	<u>Preventive care</u> /screening/ Immunization	No Charge	40% <u>Coinsurance</u>	Mammograms, pap smears and prostate screening limited to 1 per Calendar Year. Includes well child blood lead tests to age 6. You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	10% <u>Coinsurance</u>	40% <u>Coinsurance</u>	—————none—————
	Imaging (CT/PET scans, MRIs)	10% <u>Coinsurance</u>	40% <u>Coinsurance</u>	—————none—————

* For more information about limitations and exceptions, see the plan or policy document at www.auxiant.com.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-network Provider (You will pay the most)	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.optumrx.com	Generic drugs	\$10 <u>Co-Payment</u>	Not Covered	1 <u>Co-Payment</u> for up to a 34-day supply (Retail); 3 <u>Co-Payments</u> for up to a 90-day supply (Retail); 2 <u>Co-Payments</u> up to a 90-day supply (Mail Order). <u>Deductible</u> does not apply. No <u>Co-Payment</u> for generic prescriptions mandated by the Affordable Care Act (ACA), including, but not limited to, tobacco cessation medications and generic women's contraceptives.
	Preferred Brand name drugs	\$30 <u>Co-Payment</u>	Not Covered	
	Non-Preferred brand name drugs	\$60 <u>Co-Payment</u>	Not Covered	
	Specialty drugs	Paid at applicable retail tiers	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% <u>Coinsurance</u>	40% <u>Coinsurance</u>	—————none—————
	Physician/surgeon fees	10% <u>Coinsurance</u>	40% <u>Coinsurance</u>	—————none—————
If you need immediate medical attention	<u>Emergency room care</u>	\$250 <u>Co-Payment</u> , then 10% <u>Coinsurance</u>	Paid at <u>Network</u> level	<u>Co-Payment</u> waived if admitted. <u>Co-Payment</u> does not apply to physician services.
	<u>Emergency medical transportation</u>	10% <u>Coinsurance</u>	Paid at <u>Network</u> level	—————none—————
	<u>Urgent care</u>	10% <u>Coinsurance</u>	40% <u>Coinsurance</u>	—————none—————
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>Coinsurance</u>	40% <u>Coinsurance</u>	Pre-certification is required for non-emergency admissions. Failure to obtain pre-certification will result in a reduction in benefits by 25%. —————none—————
	Physician/surgeon fees	10% <u>Coinsurance</u>	40% <u>Coinsurance</u>	

* For more information about limitations and exceptions, see the plan or policy document at www.auxiant.com.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-network Provider (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	10% <u>Coinsurance</u>	40% <u>Coinsurance</u>	Emergency Room, Urgent Care, Office evaluation & management, Office counseling, and Lab/X-ray fees are paid same as any other illness.
	Inpatient services	10% <u>Coinsurance</u>	40% <u>Coinsurance</u>	Pre-certification is required for non-emergency admissions. Failure to obtain pre-certification will result in a reduction in benefits by 25%.
If you are pregnant	Office visits	10% <u>Coinsurance</u>	40% <u>Coinsurance</u>	Home births are not covered.
	Childbirth/delivery professional services	10% <u>Coinsurance</u>	40% <u>Coinsurance</u>	Cost sharing does not apply to certain preventive services. Depending on the type of services, a <u>Coinsurance</u> or <u>Deductible</u> may apply. Maternity care may include tests described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery facility services	10% <u>Coinsurance</u>	40% <u>Coinsurance</u>	Pre-certification is required for non-emergency admissions. Failure to obtain pre-certification will result in a reduction in benefits by 25%.
If you need help recovering or have other special health needs	<u>Home health care</u>	10% <u>Coinsurance</u>	40% <u>Coinsurance</u>	Limited to 40 visits per Calendar Year; pre-authorization recommended.
	<u>Rehabilitation services</u>	10% <u>Coinsurance</u>	40% <u>Coinsurance</u>	Includes Speech Therapy, Physical Therapy, and Occupational Therapy. Subject to review for medical necessity after 25 visits.
	<u>Habilitation services</u>	10% <u>Coinsurance</u>	40% <u>Coinsurance</u>	
	<u>Skilled nursing care</u>	10% <u>Coinsurance</u>	40% <u>Coinsurance</u>	Limited to 30 days per Confinement. Pre-certification is required for non-emergency admissions. Failure to obtain pre-certification will result in a reduction in benefits by 25%.
	<u>Durable medical equipment</u>	10% <u>Coinsurance</u>	40% <u>Coinsurance</u>	Pre-authorization is recommended for <u>Durable Medical Equipment</u> over \$1,000.
	<u>Hospice services</u>	10% <u>Coinsurance</u>	40% <u>Coinsurance</u>	—————none—————
If your child needs dental or eye care	Children's eye exam	No Charge	40% <u>Coinsurance</u>	Covers routine vision exams to age 19.
	Children's glasses	Not Covered	Not Covered	—————none—————
	Children's dental check-up	Not Covered	Not Covered	—————none—————

* For more information about limitations and exceptions, see the plan or policy document at www.auxiant.com.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)		
<ul style="list-style-type: none">• Acupuncture• Cosmetic surgery• Dental care (Adult)	<ul style="list-style-type: none">• Infertility treatment• Long-term care	<ul style="list-style-type: none">• Routine Eye Care (Adult)• Weight loss programs
Other Covered Services (This isn't a complete list. Check your plan document for other covered services and your costs for these services.)		
<ul style="list-style-type: none">• Bariatric surgery• Chiropractic care	<ul style="list-style-type: none">• Hearing aids• Non-emergency care when traveling outside the U.S.	<ul style="list-style-type: none">• Routine foot care when meet plan requirements• Private-duty nursing

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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. 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 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: Auxiant, 2450 Rimrock Road, Ste 301, Madison, WI 53713 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? **Yes**

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? **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 800-245-0533.

—————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, Co-Payments 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 network pre-natal care and a hospital delivery)

■ The plan's overall <u>Deductible</u>	\$1,000
■ <u>Specialist [cost sharing]</u>	10%
■ <u>Hospital (facility) [cost sharing]</u>	10%
■ <u>Other [cost sharing]</u>	10%

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
 Diagnostic tests (*ultrasounds and blood work*)
Specialist visit (*anesthesia*)

Total Example Cost	\$12,731
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In this example, Peg would pay:

Cost Sharing	
<u>Deductibles</u>	\$1,000
<u>Co-Payments</u>	\$140
<u>Coinsurance</u>	\$1,260
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$2,460

Managing Joe's type 2 Diabetes

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

■ The plan's overall <u>Deductible</u>	\$1,000
■ <u>Specialist [cost sharing]</u>	10%
■ <u>Hospital (facility) [cost sharing]</u>	10%
■ <u>Other [cost sharing]</u>	10%

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*)

Total Example Cost	\$7,389
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In this example, Joe would pay:

Cost Sharing	
<u>Deductibles</u>	\$1,000
<u>Co-Payments</u>	\$800
<u>Coinsurance</u>	\$293
What isn't covered	
Limits or exclusions	\$55
The total Joe would pay is	\$2,148

Mia's Simple Fracture

(network emergency room visit and follow up care)

■ The plan's overall <u>Deductible</u>	\$1,000
■ <u>Specialist [cost sharing]</u>	10%
■ <u>Hospital (facility) [cost sharing]</u>	10%
■ <u>Other [cost sharing]</u>	10%

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
 Diagnostic test (*x-ray*)
Durable Medical Equipment (*crutches*)
Rehabilitation services (*physical therapy*)

Total Example Cost	\$1,925
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In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$1,000
<u>Co-Payments</u>	\$100
<u>Coinsurance</u>	\$193
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,293