



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](http://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](http://www.Auxiant.com) or call 1-800-245-0533 to request a copy.

Important Questions	Answers	Why This Matters:
<p><b>What is the overall <u>Deductible</u>?</b></p>	<p><u>Network</u>: <b>\$1,000</b>/Individual or <b>\$2,000</b>/Family per Calendar Year  <u>Out-of-Network</u>: <b>\$2,000</b>/Individual or <b>\$4,000</b>/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><b>Are there services covered before you meet your <u>Deductible</u>?</b></p>	<p><b>Yes:</b> <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>. See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</p>
<p><b>Are there other <u>Deductibles</u> for specific services?</b></p>	<p><b>No.</b></p>	<p>You don't have to meet <u>Deductibles</u> for specific services.</p>
<p><b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b></p>	<p><b><u>For Deductible, Coinsurance and Medical Co-Payments:</u></b>  <u>Network</u>: <b>\$3,000</b>/Individual or <b>\$6,000</b>/Family per Calendar Year  <u>Out-of-Network</u>: <b>\$6,000</b>/Individual or <b>\$12,000</b>/Family per Calendar Year  <b><u>For Prescription Drug Co-Payments:</u></b>  <u>Network</u>: <b>\$3,600</b>/Individual or <b>\$7,200</b>/Family per Calendar Year  <u>Out-of-Network</u>: N/A</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 limit</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:
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	Cost containment penalties, ineligible charges, amounts over the <u>usual, reasonable &amp; customary</u> , <u>premiums</u> , <u>balanced-billed</u> 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> .
<b>Will you pay less if you use a <u>Network provider</u>?</b>	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 <u>balance bill</u> ). 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.
<b>Do you need a <u>referral</u> to see a <u>specialist</u>?</b>	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
		<u>Network Provider</u> (You will pay the least)	<u>Out-of-Network Provider</u> (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>	Included chiropractic care. Subject to review for medical necessity after 25 visits.
	<u>Preventive care</u> /screening/ Immunization	No Charge	40% <u>Coinsurance</u>	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. Mammograms, pap smears and prostate screening limited to 1 per Calendar Year. Includes well child blood lead tests to age 6.
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](http://www.auxiant.com).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>Network Provider</u> (You will pay the least)	<u>Out-of-Network Provider</u> (You will pay the most)	
<b>If you need drugs to treat your illness or condition</b> More information about <b>prescription drug coverage</b> is available at <a href="http://www.caremark.com">www.caremark.com</a>	Generic drugs	\$10 <u>Co-Payment</u> (34-day Retail); \$30 <u>Co-Payment</u> (90-day Retail); \$20 <u>Co-Payment</u> (Mail Order)	N/A	34-day or 90-day supply (Retail); 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> (34-day Retail); \$90 <u>Co-Payment</u> (90-day Retail); \$60 <u>Co-Payment</u> (Mail Order)	N/A	
	Non-Preferred brand name drugs	\$60 <u>Co-Payment</u> (34-day Retail); \$150 <u>Co-Payment</u> (90-day Retail); \$180 <u>Co-Payment</u> (Mail Order)	N/A	
	Specialty drugs	Paid same as Retail tiers	N/A	
<b>If you have outpatient surgery</b>	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_____

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>Network Provider</u> (You will pay the least)	<u>Out-of-Network Provider</u> (You will pay the most)	
<b>If you need immediate medical attention</b>	<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—————
<b>If you have a hospital stay</b>	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%.
	Physician/surgeon fees	10% <u>Coinsurance</u>	40% <u>Coinsurance</u>	—————none—————
<b>If you need mental health, behavioral health, or substance abuse services</b>	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%.
<b>If you are pregnant</b>	Office visits	Paid same as any other Illness	Paid same as any other Illness	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). Pre-certification is required for non-emergency admissions. Failure to obtain pre-certification may result in a reduction in benefits by 25%. Home births not covered.
	Childbirth/delivery professional services	Paid same as any other Illness	Paid same as any other Illness	
	Childbirth/delivery facility services	Paid same as any other Illness	Paid same as any other Illness	

\* For more information about limitations and exceptions, see the plan or policy document at [www.auxiant.com](http://www.auxiant.com).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>Network Provider</u> (You will pay the least)	<u>Out-of-Network Provider</u> (You will pay the most)	
<b>If you need help recovering or have other special health needs</b>	<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—————
<b>If your child needs dental or eye care</b>	Children's eye exam	See Preventive Care Section	40% <u>Coinsurance</u>	Routine vision exams covered 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](http://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"><li>• Acupuncture</li><li>• Cosmetic surgery</li></ul>	<ul style="list-style-type: none"><li>• Dental care (Adult)</li><li>• Infertility treatment</li><li>• Long-term care</li></ul>	<ul style="list-style-type: none"><li>• Routine Eye Care (Adult)</li><li>• Weight loss programs</li></ul>
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"><li>• Bariatric surgery</li><li>• Chiropractic care</li></ul>	<ul style="list-style-type: none"><li>• Hearing aids</li><li>• Non-emergency care when traveling outside the U.S.</li></ul>	<ul style="list-style-type: none"><li>• Routine foot care when meet plan requirements</li><li>• Private-duty nursing</li></ul>

**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](http://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](http://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](http://www.dol.gov/ebsa/healthreform).

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

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

### 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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$1,000
<u>Co-Payments</u>	\$10
<u>Coinsurance</u>	\$1,200
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$2,270</b>

### 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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$1,000
<u>Co-Payments</u>	\$900
<u>Coinsurance</u>	\$90
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$2,010</b>

### 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*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$1,000
<u>Co-Payments</u>	\$300
<u>Coinsurance</u>	\$100
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,400</b>

The plan would be responsible for the other costs of these EXAMPLE covered services.