



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, contact Planstin at 888-920-7526. For general definitions of common terms, or other underlined terms, see the [Uniform Glossary](#).

Important Questions	Answers	Why This Matters:
What is the overall Deductible ?	\$3,000/Individual \$6,000/Family	Generally, you must pay all of the costs from Providers up to the Deductible amount before this Plan begins to pay. If you have other family members on the Plan , the overall family Deductible must be met before the Plan begins to pay.
Are there services covered before you meet your Deductible ?	Yes	This Plan covers Preventive Services even if you haven't yet met the Deductible amount. See a list of covered Preventive Services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other Deductibles for specific services?	No	Not Applicable
What is the Out-of-Pocket Limit for this Plan ?	\$6,500/Individual \$13,000/Family	The Out-of-Pocket Limit is the most you could pay in a year for covered services. If you have other family members on this Plan , the overall family Out-of-Pocket Limit must be met.
What is not included in the Out-of-Pocket Limit ?	Copayments on certain services, Premiums , Balance Billing charges, and services this Plan doesn't cover.	Even though you pay these expenses, they don't count towards the Out-of-Pocket Limit
Will you pay less if you use a Network Provider ?	Not Applicable	This Plan does not use a Provider Network . You can receive covered services from any Provider . Plan will pay 150% of Medicare reimbursement rates. In the absence of a Medicare rate, Plan will pay UCR (Usual, Customary and Reasonable) .
Are there Prescription Services?	Yes, Prescription Discounts	Prescription discounts available through OptumRx. The pharmacy help desk can be reached at 877-633-4461. Start using all features of your prescription card by going to the OptumRx portal .
Do you need a Referral to see a Specialist ?	No	You can see the Specialist you choose without a Referral .

[* For more information about limitations and exceptions, see the plan or policy document at planstin.com/resources.]

Common Medical Event	Services You May Need	What You Will Pay	Limitations, Exceptions, & Other Important Information
If you visit a health care Provider's office or clinic	Primary Care Visit to Treat an Injury or Illness	\$35 Copay/Visit AFTER deductible is met.	Copay applies after Deductible is met. After Deductible and Copay , Plan will pay at 150% of Medicare reimbursement rates. In the absence of a Medicare rate, Plan will pay UCR (Usual, Customary & Reasonable) .
	Specialist Visit	\$60 Copay/Visit AFTER deductible is met.	Copay applies after Deductible is met. After Deductible and Copay , Plan will pay at 150% of Medicare reimbursement rates. In the absence of a Medicare rate, Plan will pay UCR (Usual, Customary & Reasonable) .
	Preventive Care/Screening/Immunization	No Charge*	Preventive services as outlined by the ACA and shown on healthcare.gov , will be paid at 150% of Medicare reimbursement rates. In the absence of a Medicare rate, Plan will pay UCR . If you receive a bill from your Provider for Preventive Services , please contact Planstin at 888-920-7526. You may have to pay for services that aren't Preventive . Ask your Provider if the services needed are Preventive .
If you have a test	Diagnostic Test (X-Ray)	Not Covered	
	Lab/Bloodwork	\$10 Copay/Lab AFTER deductible is met.	Copay applies after Deductible is met. After Deductible and Copay , Plan will pay at 150% of Medicare reimbursement rates. In the absence of a Medicare rate, Plan will pay UCR (Usual, Customary & Reasonable) .
	Imaging (MRI, CT/PET Scans, Ultrasounds)	Not Covered	
If you need drugs to treat your illness or condition More information about Prescription Drug discounts is available at rx.planstin.com	Tier 1 - Generic	Check Discount Card	Check rx.planstin.com for More Information
	Tier 2 - Preferred Brand	Check Discount Card	Check rx.planstin.com for More Information
	Tier 3 - Non-preferred Brand	Check Discount Card	Check rx.planstin.com for More Information
	Tier 4 – Specialty	Excluded	May be excluded from discounts or subject to prior authorization.
If you have outpatient surgery	Facility Fee / ASC	Not Covered	
	Physician/Surgeon Fees	Not Covered	
If you need immediate medical attention	Emergency Room Care	Not Covered	
	Emergency Medical Transportation	Not Covered	
	Urgent Care	Not Covered	

[* For more information about limitations and exceptions, see the plan or policy document at planstin.com/resources.]

Common Medical Event	Services You May Need	What You Will Pay	Limitations, Exceptions, & Other Important Information
If you have a hospital stay	Facility Fee (i.e., Hospital Room)	Not Covered	
	Physician/Surgeon Fees	Not Covered	
If you need mental health, behavioral health, or substance abuse services	Outpatient Services	Not Covered	Amaze Health membership offers treatment by phone, online chat, or in person. Contact Amaze Health at 720-577-5251.
		No Charge through Amaze Health	
	Inpatient Services	Not Covered	
If you are pregnant	Office Visit	\$60 Copay/Visit AFTER deductible is met.	Applies to Specialist visits. Copay applies after Deductible is met. After Deductible and Copay , Plan will pay 150% of Medicare reimbursement rates. In the absence of a Medicare rate, Plan will pay UCR (Usual, Customary & Reasonable).
	Childbirth / Delivery Professional Services	Not Covered	
	Childbirth / Delivery Facility Services	Not Covered	
If you need help recovering or have other special health needs	Home Health Care	Not Covered	
	Rehabilitation Services	Not Covered	
	Habilitation Services	Not Covered	
	Skilled Nursing Care	Not Covered	
	Durable Medical Equipment	Not Covered	
	Hospice Services	Not Covered	
If your child needs dental or eye care	Children's Vision Acuity Screening	No Charge*	Plan will pay 150% of Medicare reimbursement rates. In the absence of a Medicare rate, Plan will pay UCR (Usual, Customary & Reasonable). If you receive a bill from your Provider for Preventive Services , please contact Planstin at 888-920-7526.
	Children's Glasses	Not Covered	
	Children's Fluoride Varnish	No Charge*	Plan will pay 150% of Medicare reimbursement rates. In the absence of a Medicare rate, Plan will pay UCR (Usual, Customary & Reasonable). If you receive a bill from your Provider for Preventive Services , please contact Planstin at 888-920-7526.

[* For more information about limitations and exceptions, see the plan or policy document at planstin.com/resources.]

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](#).)

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| <ul style="list-style-type: none">• Acupuncture• Adult Dental Care• Adult Vision Care• Anesthetic• Bariatric Surgery• Cancer• Chiropractor | <ul style="list-style-type: none">• Diagnostic X-rays or Imaging• Durable Medical Equipment• Emergency Room Services• Essure• Genetic Testing / Genomic Sequencing• Home Health Care / Hospice• Hospital Admission or Facility | <ul style="list-style-type: none">• Infertility Treatment• Inpatient or Outpatient Surgery• Labor and Delivery• Pathology Services• Tubal Ligation• Urgent Care Office Visits• Vasectomy |
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Other Covered Services (Limitations may apply to these services. This is not a complete list. Please see your [Plan](#) document.)

- All covered services are capped at 150% of Medicare reimbursement rates. In the absence of a Medicare rate, plan will pay [UCR](#).
- If you receive a [Bill](#) from your [Provider](#) for [Preventive Services](#), please contact Planstin at 888-920-7526.
- Primary care visits, specialist visits, and labs would apply to the [Deductible](#) or [Out-of-Pocket Limit](#).

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. To continue coverage after it ends, contact: Planstin at 888-920-7526. Other options to continue coverage are 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 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: Planstin at 888-920-7526.

Does this plan provide Minimum Essential Coverage? YES

If you do not have [Minimum Essential Coverage](#) for a month, you will 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? NO

If your [Plan](#) does not meet the [Minimum Value Standards](#), you may be eligible for a [Premium Tax Credit](#) to help you pay for a plan through the [Marketplace](#).

Provider [Claims Processing](#):

Except as otherwise required under state or Federal regulations, the maximum amount the plan is obligated to pay for services provided by a provider will be the lesser of the provider's billed charges for covered services and an amount determined by one or more of the following, which we may sometimes modify to maintain the reasonableness of the Allowed Amount:

- Using current publicly available data reflecting fees typically reimbursed to providers for the same or similar professional services, adjusted for geographical differences where applicable.
- Using amounts calculated based on what Medicare would reimburse for the services billed.
- Using the rates negotiated with the provider for all services provided under a non-primary network contract or claim-specific agreement.

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

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](#), [Copayments](#) 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 In-Network Pre-natal Care and a Hospital Delivery)

■ The Plan's Overall Deductible	\$3,000
■ Specialist Visit Copay [<i>Deductible Not Met</i>]	\$0
■ Imaging Copay [<i>Not Covered</i>]	\$0
■ Lab Copay [<i>Deductible Not Met</i>]	\$0
■ Hospital (Facility) [<i>Not Covered</i>]	0%

This EXAMPLE event includes services like:

Specialist Office Visits (*Prenatal Care*) x5
 Diagnostic Tests (*Ultrasounds*) x2
 Diagnostic Tests (*Bloodwork Labs*) x10
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services (*Including Anesthesia*)

Total Example Cost	\$6,500
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$3,000
Copayments	\$0
Coinsurance	\$0
<i>What is NOT Covered</i>	
Limits or Exclusions	\$6,500
The total Peg would pay is	\$6,500

Managing Joe's type 2 Diabetes (A Year of Routine In-Network Care of a Well-Controlled Condition)

■ The Plan's Overall Deductible	\$3,000
■ Primary Care Visit Copay [<i>Deductible Not Met</i>]	\$0
■ Tier 2 Rx [<i>Discounts are Passed to Member</i>]	\$0
■ Lab Copay [<i>Deductible Not Met</i>]	\$0
■ Durable Medical Equipment [<i>Not Covered</i>]	0%

This EXAMPLE event includes services like:

Primary Care Physician Office Visits (*Including Disease Education*) x2
 Diagnostic Tests (*Bloodwork Labs*) x5
 Prescription Drugs (*Monthly*) x12
 Durable Medical Equipment (*Glucose Meter*)

Total Example Cost	\$1,500
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$3,000
Copayments	\$0
Coinsurance	\$0
<i>What is NOT Covered</i>	
Limits or Exclusions	\$1,500
The total Joe would pay is	\$1,500

Mia's Simple Fracture (In-Network Emergency Room Visit and Follow Up Care)

■ The Plan's Overall Deductible	\$3,000
■ Specialist Copay [<i>Deductible Not Met</i>]	\$0
■ ER Facility Services [<i>Not Covered</i>]	0%
■ Durable Medical Equipment [<i>Not Covered</i>]	0%

This EXAMPLE event includes services like:

Rehabilitation Specialist services (*Physical Therapy*) x5
 Emergency Room Care (*Including Supplies*)
 Emergency Room Diagnostic Test (*X-Ray*)
 Durable Medical Equipment (*Crutches*)

Total Example Cost	\$3,000
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$3,000
Copayments	\$0
Coinsurance	\$0
<i>What is NOT Covered</i>	
Limits or Exclusions	\$3,000
The total Mia would pay is	\$3,000

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.