



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, go to [asuris.com/go/booklet/2018/EW/EmployeeSelectSilverEssential4000](http://asuris.com/go/booklet/2018/EW/EmployeeSelectSilverEssential4000) or call 1 (888) 367-2109. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at [healthcare.gov/sbc-glossary](http://healthcare.gov/sbc-glossary) or call 1 (888) 367-2109 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	In- <u>network</u> : \$4,000 individual / \$8,000 family per calendar year. Out-of- <u>network</u> : \$5,000 individual / \$10,000 family per calendar year.	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> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. Pediatric dental services, pediatric vision services and the following in- <u>network</u> services: <u>preventive care</u> and preferred generic drugs. <u>Copayments</u> and amounts in excess of the <u>allowed amount</u> do not count toward the <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="http://healthcare.gov/coverage/preventive-care-benefits/">healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	In- <u>network</u> : \$6,750 individual / \$13,500 family per calendar year. Out-of- <u>network</u> : \$10,000 individual / \$20,000 family per calendar year.	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.

<p><b>What is not included in the <u>out-of-pocket limit</u>?</b></p>	<p><u>Premiums</u>, <u>balance-billed</u> charges, and health care this <u>plan</u> doesn't cover.</p>	<p>Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u>.</p>
<p><b>Will you pay less if you use a <u>network provider</u>?</b></p>	<p>Yes. See <a href="https://asuris.com/go/Preferred">asuris.com/go/Preferred</a> or call 1 (888) 367-2109 for a list of <u>network providers</u>.</p>	<p>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 (<u>balance billing</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.</p>
<p><b>Do you need a <u>referral</u> to see a <u>specialist</u>?</b></p>	<p>No.</p>	<p>You can see the <u>specialist</u> you choose without a <u>referral</u>.</p>



All copayment 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
		In-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	\$40 <u>copay</u> / visit, <u>deductible</u> does not apply; other services 20% <u>coinsurance</u>	50% <u>coinsurance</u>	<p><u>Copayment</u> applies to the first 4 in-<u>network</u> office visits only (this limit is combined with in-<u>network</u> <u>urgent care</u> visits). Once this limit is reached, services are covered at the <u>coinsurance</u> specified, after <u>deductible</u>. In-<u>network</u> acupuncture and spinal manipulations are subject to 20% <u>coinsurance</u>, after <u>deductible</u>. Acupuncture services are limited to 12 visits / year. Spinal manipulations are limited to 10 / year.</p> <p>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.</p>
	<u>Specialist</u> visit	\$40 <u>copay</u> / visit, <u>deductible</u> does not apply; other services 20% <u>coinsurance</u>	50% <u>coinsurance</u>	
	<u>Preventive care/screening/immunization</u>	No charge	50% <u>coinsurance</u>	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network Provider (You will pay the least)	Out-of-network Provider (You will pay the most)	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="https://asuris.com/go/formulary/2018/6tierEssential">prescription drug coverage</a> is available at <a href="https://asuris.com/go/formulary/2018/6tierEssential">asuris.com/go/formulary/2018/6tierEssential</a> .	Generic drugs (preferred & non-preferred)	\$6 <u>copay</u> * / preferred generic retail prescription \$12 <u>copay</u> / preferred generic mail order prescription 25% <u>coinsurance</u> * / non-preferred generic retail prescription 20% <u>coinsurance</u> / non-preferred generic mail order prescription		No coverage for <u>prescription drugs</u> not on the <u>Essential Formulary</u> or <u>prescription drugs</u> from an out-of-network pharmacy. Limited to a 90-day supply retail (1 <u>copay</u> per 30-day supply), mail order and self-injectable drugs. Limited to a 30-day supply <u>specialty drugs</u> and self-administrable cancer chemotherapy drugs. <u>Deductible</u> does not apply for preferred generic drugs. No charge for FDA-approved women's contraceptives prescribed by a health care <u>provider</u> and for certain preventive drugs and immunizations at a participating pharmacy. The first fill for <u>specialty drugs</u> may be provided at a retail pharmacy, additional fills and fills for specialty self-administrable cancer chemotherapy drugs must be provided at a specialty pharmacy. Coverage for self-administrable cancer chemotherapy drugs is subject to 20% <u>coinsurance</u> . *\$5 <u>copayment</u> or 5% <u>coinsurance</u> discount when filled at a preferred retail pharmacy
	Preferred brand drugs	25% <u>coinsurance</u> * / retail prescription 20% <u>coinsurance</u> / mail order prescription		
	Non-preferred brand drugs	50% <u>coinsurance</u> * / retail prescription 45% <u>coinsurance</u> / mail order prescription		
	<u>Specialty drugs</u> (preferred & non-preferred)	20% <u>coinsurance</u> / preferred <u>specialty drugs</u> 50% <u>coinsurance</u> / non-preferred <u>specialty drugs</u>		
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u> for ambulatory surgery centers; 20% <u>coinsurance</u> for all other facilities	50% <u>coinsurance</u>	None
	Physician/surgeon fees	10% <u>coinsurance</u> for ambulatory surgery center physicians; 20% <u>coinsurance</u> for all other physicians	50% <u>coinsurance</u>	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network Provider (You will pay the least)	Out-of-network Provider (You will pay the most)	
If you need immediate medical attention	<u>Emergency room care</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	In- <u>network deductible</u> applies to in- <u>network</u> and out-of- <u>network</u> services.
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	
	<u>Urgent care</u>	\$40 <u>copay</u> / visit, <u>deductible</u> does not apply; other services 20% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Copayment</u> applies to the first 4 in- <u>network</u> urgent care visits only (this limit is combined with in- <u>network</u> primary care and <u>specialist</u> visits). Once this limit is reached, <u>urgent care</u> visits are covered at the <u>coinsurance</u> specified, after <u>deductible</u> .
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Limited to \$3,500 / day for inpatient non-emergency admissions in out-of- <u>network</u> facilities.
	Physician/surgeon fees	20% <u>coinsurance</u>	50% <u>coinsurance</u>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	Inpatient services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Limited to \$3,500 / day for inpatient non-emergency admissions in out-of- <u>network</u> facilities.
If you are pregnant	Office visits	20% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Cost sharing</u> 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 and services described elsewhere in the SBC (i.e. ultrasound). Limited to \$3,500 / day for inpatient non-emergency admissions in out-of- <u>network</u> facilities.
	Childbirth/delivery professional services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	
	Childbirth/delivery facility services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Limited to 130 visits / year.
	<u>Rehabilitation services</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Limited to 30 inpatient days and 25 outpatient visits / year. Limited to \$3,500 / day for inpatient non-emergency admissions in out-of- <u>network</u> facilities.
	<u>Habilitation services</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Habilitative services is limited to 30 inpatient days and 25 outpatient visits / year. Limited to \$3,500 / day for inpatient non-emergency admissions in out-of- <u>network</u> facilities. Neurodevelopmental therapy is limited to 25 outpatient visits / year.
	<u>Skilled nursing care</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Limited to 60 inpatient days / year.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network Provider (You will pay the least)	Out-of-network Provider (You will pay the most)	
	<u>Durable medical equipment</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	<u>Hospice services</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Limited to 14 respite days / lifetime.
If your child needs dental or eye care	Children's eye exam	No charge	50% <u>coinsurance</u>	Limited to 1 routine exam / year for individuals under age 19.
	Children's glasses	No charge	50% <u>coinsurance</u>	Limited to 1 pair of lenses (2 lenses) and 1 standard frame / year for individuals under age 19.
	Children's dental check-up	No charge	No charge	Limited to 2 cleanings and 2 preventive oral examinations / year for individuals under age 19. Additional coverage is provided for basic and major pediatric dental services.

## 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.)

- Bariatric surgery
- Cosmetic surgery, except congenital anomalies
- Dental care (Adult)
- Hearing aids
- Infertility treatment
- Long-term care
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care
- Vision hardware (Adult)
- Weight loss programs, except as covered under preventive care

### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture
- Chiropractic care
- Non-emergency care when traveling outside the U.S.
- Termination of pregnancy

**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: the U.S. Department of Labor, Employee Benefits Security Administration at 1 (866) 444-3272 or [dol.gov/ebsa/healthreform](http://dol.gov/ebsa/healthreform), or the U.S. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at 1 (877) 267-2323 x61565 or [cciio.cms.gov](http://cciio.cms.gov) or your state insurance department. You may also contact the plan at 1 (888) 367-2109. 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 [HealthCare.gov](http://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 the plan at 1 (888) 367-2109 or visit [asuris.com](http://asuris.com) or the U.S. Department of Labor, Employee Benefits Security Administration at 1 (866) 444-3272 or [dol.gov/ebsa/healthreform](http://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 1 (888) 367-2109

-----*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, 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 \$4,000
- Specialist copayment \$40
- Hospital (facility) coinsurance 20%
- Other coinsurance 20%

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>\$12,800</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$4,000
Copayments	\$24
Coinsurance	\$1,643
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$5,727</b>

**Managing Joe's type 2 Diabetes**  
(a year of routine in-network care of a well-controlled condition)

- The plan's overall deductible \$4,000
- Specialist copayment \$40
- Hospital (facility) coinsurance 20%
- Other coinsurance 20%

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>\$7,400</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$4,000
Copayments	\$426
Coinsurance	\$352
<i>What isn't covered</i>	
Limits or exclusions	\$255
<b>The total Joe would pay is</b>	<b>\$5,033</b>

**Mia's Simple Fracture**  
(in-network emergency room visit and follow up care)

- The plan's overall deductible \$4,000
- Specialist copayment \$40
- Hospital (facility) coinsurance 20%
- Other coinsurance 20%

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>\$1,925</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,636
Copayments	\$200
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,836</b>