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, please call 888.816.3096. 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 https://www.healthcare.gov/sbc-glossary or call 1.888.816.3096 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	**$1,500** single/**$4,500** 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**, each family member must meet their own individual **deductible** until the total amount of **deductible** expenses paid by all family members meets the overall family **deductible**.
Are there services covered before you meet your deductible?	Yes. Physician office visits, **preventive care**, urgent care visits	This **plan** covers some items and services even if you haven't yet met the **deductible** amount. But a **copayment** or **coinsurance** may apply. For example, this **plan** covers certain **preventive** services without **cost-sharing** and before you meet your **deductible**. See a list of covered **preventive** services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	**No**	You don't have to meet **deductibles** for specific services.
What is the out-of-pocket limit for this plan?	**$6,000** single/**$12,000** family	The **out-of-pocket limit** is the most you could pay in a year for covered services. If you have other family members in this **plan**, they have to meet their own **out-of-pocket limits** until the overall family **out-of-pocket limit** has been met.
What is not included in the out-of-pocket limit?	**Premiums**, **balance-billing** charges, penalties, and healthcare this plan doesn't cover. Certain specialty pharmacy drugs are considered non-essential health benefits and fall outside the **out-of-pocket** limits. The cost of these drugs (though reimbursed by the manufacturer at no cost to you) will not be applied towards satisfying your **out-of-pocket** maximums.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit**.

Will you pay less if you use a network provider?	Yes. Call **1.888.816.3096** or visit www.phcs.com for a list of participating providers	This **plan** uses a **provider** **network**. You will pay less if you use a **provider** in the plan's **network**. You will pay the most if you use an **out-of-network** **provider**, and you might receive a bill from a **provider** for the difference between the **provider's** charge and what your **plan** pays (**balance-billing**). Be aware your **network** **provider** might use an **out-of-network** **provider** for some services (such as lab work). Check with your **provider** before you get services.
Do you need a referral to see a specialist?	No	You can see the **specialist** you choose without a **referral**.

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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$0 **copay**/visit	$0 **copay**/visit	None
	Specialist visit	$50 **copay**/visit	$50 **copay**/visit	None
	Preventive care/screening/ immunization	No charge	No charge	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, blood work)	40% **coinsurance**	40% **coinsurance**	None
	Imaging (CT/PET scans, MRIs)	40% **coinsurance**	40% **coinsurance**	None
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.healthplan.org	Generic drugs	$20 **copay**/1-34 day supply retail/mail; $40 **copay**/35-90 day supply retail/mail	Not covered	Covers up to a 34-day supply retail, 90-day supply home delivery. Specialty drugs provides up to a 31-day supply. Please see "Important Questions" regarding the **plan's** **out-of-pocket** limit.
	Preferred brand drugs	$30 **copay**/retail; $60 **copay**/home delivery	Not covered	
	Non-preferred brand drugs	$60 **copay**/retail; $120 **copay**/home delivery	Not covered	
	Specialty drugs	$60 **copay**/retail	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	40% **coinsurance** after $250 per admission **deductible**	40% **coinsurance** after $250 per admission **deductible**	None

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

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)	
	Physician/surgeon fees	40% **coinsurance**	40% **coinsurance**	None
If you need immediate medical attention	Emergency room care	40% **coinsurance**	40% **coinsurance**	**Copay** waived if admitted. True emergency services only.
	Emergency medical transportation	20% **coinsurance**	20% **coinsurance**	None
	Urgent care	$35 **copay**/visit	$35 **copay**/visit	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% **coinsurance** after $250 per admission **deductible**	20% **coinsurance** after $250 per admission **deductible**	None
	Physician/surgeon fees	20% **coinsurance**	20% **coinsurance**	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$50 **copay**/visit, 40% **coinsurance** for all other services	$50 **copay**/visit, 40% **coinsurance** for all other services	None
	Inpatient services	20% **coinsurance**, $250 **copay** per admission **deductible**	20% **coinsurance**, $250 **copay** per admission **deductible**	None
If you are pregnant	Office visits	$30 **copay**/visit	$30 **copay**/visit	**Cost sharing** does not apply for **preventive services**.
	Childbirth/delivery professional services	20% **coinsurance**	20% **coinsurance**	None
	Childbirth/delivery facility services	20% **coinsurance**, $250 **copay** per admission **deductible**	20% **coinsurance**, $250 **copay** per admission **deductible**	None
If you need help recovering or have other special health needs	Home health care	20% **coinsurance**	20% **coinsurance**	60 visits per plan year
	Rehabilitation services	40% **coinsurance**	40% **coinsurance**	Limited to 20 visits each per plan year
	Habilitation services	Not covered	Not covered	None
	Skilled nursing care	20% **coinsurance**	20% **coinsurance**	100 days per plan year
	Durable medical equipment	40% **coinsurance**	40% **coinsurance**	None
	Hospice services	20% **coinsurance**	20% **coinsurance**	None

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 your child needs dental or eye care	Children's eye exam	Not covered	Not covered	None
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	None

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.)

- Acupuncture
- Cosmetic surgery
- Dental care
- Habilitation Services
- Hearing Aids
- Chiropractic Care
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside of the U.S.
- Private-duty nursing
- Routine eye care
- Routine foot care
- Weight loss programs
- Bariatric surgery

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

None

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 Department of Labor's Employee Benefits Security Administration at 1.866.444.EBSA (3272) or www.dol.gov/ebsa/healthreform or the Department of Health and Human Services at 1.877.267.2323 x61565 or www.cciio.cms.gov. 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: The Health Plan Appeals Coordinator at 1.888.816.3096 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**

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.

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

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1.855.577.7123.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1.855.577.7123.

Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1.855.577.7123.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1.855.577.7123.

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	$1,500
Specialist *[cost sharing]*	$50
Hospital (facility) *[cost sharing]*	$250
Other *[cost sharing]*	$0

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	**$12,800**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$1,500
Copayments	$290
Coinsurance	$2,580
What isn't covered	
Limits or exclusions	$0
The total Peg would pay is	**$4,370**

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

The plan's overall deductible	$1,500
Specialist *[cost sharing]*	$50
Hospital (facility) *[cost sharing]*	$250
Other *[cost sharing]*	$0

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	**$7,400**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$1,500
Copayments	$150
Coinsurance	$460
What isn't covered	
Limits or exclusions	$0
The total Joe would pay is	**$2,110**

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

The plan's overall deductible	$1,500
Specialist *[cost sharing]*	$50
Hospital (facility) *[cost sharing]*	$250
Other *[cost sharing]*	40%

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	**$1,900**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$1,500
Copayments	$120
Coinsurance	$90
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,710**

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