 **This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at [www.\[insert\]](http://www.[insert]) or by calling **1-800-[insert]**.

Important Questions	Answers	Why this Matters:
<b>What is the overall deductible?</b>	\$	
<b>Are there other deductibles for specific services?</b>	\$	
<b>Is there an out-of-pocket limit on my expenses?</b>	\$	
<b>What is not included in the out-of-pocket limit?</b>		
<b>Is there an overall annual limit on what the plan pays?</b>		
<b>Does this plan use a network of providers?</b>		
<b>Do I need a referral to see a specialist?</b>		
<b>Are there services this plan doesn't cover?</b>		

**Questions:** Call **1-800-[insert]** or visit us at [www.\[insert\].com](http://www.[insert].com).

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at [www.\[insert\]](http://www.[insert]) or call **1-800-[insert]** to request a copy. 1 of 9

\_\_\_\_\_  
: \_\_\_\_\_  
**Summary of Benefits and Coverage:** What this Plan Covers & What it Costs

**Coverage Period:** [See Instructions]

**Coverage for:** \_\_\_\_\_ | **Plan Type:** \_\_\_\_\_

OMB Control Numbers 1545-XXXX,  
1210-0147, and 0938-1146

**Questions:** Call **1-800-[insert]** or visit us at **www.[insert].com**.

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at **www.[insert]** or call 1-800-**[insert]** to request a copy.



- **Co-payments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Co-insurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan’s **allowed amount** for an overnight hospital stay is \$1,000, your **co-insurance** payment of 20% would be \$200. This may change if you haven’t met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use \_\_\_\_\_ **providers** by charging you lower **deductibles, co-payments** and **co-insurance** amounts.

Common Medical Event	Services You May Need	Your cost if you use an		Limitations & Exceptions
		In-network Provider	Out-of-network Provider	
<b>If you visit a health care provider’s office or clinic</b>	Primary care visit to treat an injury or illness			
	Specialist visit			
	Other practitioner office visit			
	Preventive care/screening/immunization			
<b>If you have a test</b>	Diagnostic test (x-ray, blood work)			
	Imaging (CT/PET scans, MRIs)			
<b>If you need drugs to treat</b>	Generic drugs			
	Preferred brand drugs			
	Non-preferred brand drugs			

**Questions:** Call 1-800-[insert] or visit us at [www.\[insert\].com](http://www.[insert].com).

If you aren’t clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at [www.\[insert\]](http://www.[insert]) or call 1-800-[insert] to request a copy.

**Summary of Benefits and Coverage: What this Plan Covers & What it Costs**

Coverage Period: [See Instructions]

Coverage for: \_\_\_\_\_ | Plan Type: \_\_\_\_\_

Common Medical Event	Services You May Need	Your cost if you use an		Limitations & Exceptions
		In-network Provider	Out-of-network Provider	
<b>your illness or condition</b> More information about	Specialty drugs			
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)			
	Physician/surgeon fees			
<b>If you need immediate medical attention</b>	Emergency room services			
	Emergency medical transportation			
	Urgent care			
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)			
	Physician/surgeon fee			
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services			
	Mental/Behavioral health inpatient services			
	Substance use disorder outpatient services			
	Substance use disorder inpatient services			
<b>If you are pregnant</b>	Prenatal and postnatal care			
	Delivery and all inpatient services			

**Questions:** Call 1-800-[insert] or visit us at [www.\[insert\].com](http://www.[insert].com).

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at [www.\[insert\]](http://www.[insert]) or call 1-800-[insert] to request a copy.



\_\_\_\_\_  
: \_\_\_\_\_  
**Summary of Benefits and Coverage:** What this Plan Covers & What it Costs

**Coverage Period:** [See Instructions]

**Coverage for:** \_\_\_\_\_ | **Plan Type:** \_\_\_\_\_

### Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: [insert applicable contact information from instructions].


-----*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*-----

**Questions:** Call **1-800-[insert]** or visit us at **www.[insert].com**.

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at **www.[insert]** or call **1-800-[insert]** to request a copy.

## About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

Having a baby (normal delivery)	
 <p><b>This is not a cost estimator.</b></p> <p>Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.</p> <p>See the next page for</p>	
	Total: \$7,540
	\$2,700
	\$2,100
	\$900
	\$900
	\$500
	\$200
	\$200
	\$40
<b>Total</b>	<b>\$7,540</b>
<b>Patient pays:</b>	
Deductibles	\$
Co-pays	\$
Co-insurance	\$
Limits or exclusions	\$
<b>Total</b>	<b>\$</b>

Managing type 2 diabetes (routine maintenance of a well-controlled condition)	
<ul style="list-style-type: none"> <li>■ Amount owed to providers: \$4,100</li> <li>■ Plan pays \$</li> <li>■ Patient pays \$</li> </ul>	
<b>Sample care costs:</b>	
Prescriptions	\$1,500
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$730
Education	\$290
Laboratory tests	\$140
Vaccines, other preventive	\$140
<b>Total</b>	<b>\$4,100</b>
<b>Patient pays:</b>	
Deductibles	\$
Co-pays	\$
Co-insurance	\$
Limits or exclusions	\$
<b>Total</b>	<b>\$</b>

**Questions:** Call 1-800-[insert] or visit us at [www.\[insert\].com](http://www.[insert].com).

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at [www.\[insert\]](http://www.[insert]) or call 1-800-[insert] to request a copy.

## Questions and answers about the Coverage Examples:

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### What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

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### What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **co-payments**, and **co-insurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

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### Does the Coverage Example predict my own care needs?

✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

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### Does the Coverage Example predict my future expenses?

✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

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### Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

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### Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the



more you'll pay in out-of-pocket costs, such as **co-payments**, **deductibles**, and **co-insurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.