



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, call 1-866-312-6723 or visit [www.embs.com](http://www.embs.com). 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 1-866-487-2365 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <u>deductible</u>?</b>	\$4,500 per covered person; \$9,000 per family unit	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> .
<b>Are there services covered before you meet your <u>deductible</u>?</b>	Yes. <u>Preventive care services</u> and certain Health Savings Account (HSA) preventive prescription drug medications and WellVia Telehealth are covered before you meet your <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="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <u>deductibles</u> for specific services?</b>	No.	You don't have to meet <u>deductibles</u> for specific services.
<b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b>	<b>Medical Benefits:</b> \$4,500 per covered person; \$9,000 per family unit <b>Prescription drug coverage:</b> \$1,450 per covered person; \$2,900 per family unit	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.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	<u>Prescription drug coverage out-of-pocket limits</u> , <u>premiums</u> , <u>balance-billing charges</u> (unless balanced billing is prohibited), amounts over the allowable charge, 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 <a href="http://www.embs.com">www.embs.com</a> or call 1-866-312-6723 for a list of <u>network providers</u> .	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 charge</u> 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.

Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .
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 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*
		Preferred Providers (you will pay the least)	Non-Preferred Providers (you will pay the most)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	0% <u>coinsurance</u>		None
	<u>Specialist</u> visit	0% <u>coinsurance</u>		
	<u>Preventive care/screening/immunization</u>	No charge	0% <u>coinsurance</u>	You may have to pay for services that aren't <u>preventive</u> . Ask your provider if the services needed are <u>preventive</u> . Then check what your plan will pay for.
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	0% <u>coinsurance</u>		None
	Imaging (CT/PET scans, MRIs)	0% <u>coinsurance</u>		
<b>If you need drugs to treat your illness or condition</b> More information about <u>prescription drug coverage</u> is available at <a href="http://www.ebms.com">www.ebms.com</a> or call ProAct toll-free at 1-877-635-9545.	Tier 1 (All other covered generics and some lower cost brand products)	\$15 <u>copayment</u> / 30-day prescription (retail); \$30 <u>copayment</u> / prescription (mail order)	50% <u>coinsurance</u> / prescription (retail)	The medical <u>deductible</u> will apply to all <u>prescription drug coverage</u> , except for <u>certain Health Savings Account (HSA) preventive medications</u> will be available through the <u>retail pharmacy or the mail order pharmacy subject of the waiver of the medical deductible</u> . Contact <u>ProAct</u> for more information and a list of these <u>preventive medications</u> . <u>All prescription drug coverage is subject to a separate out-of-pocket limit</u> . Coverage limited to a 90-day supply (retail pharmacy) and a 31 to 90-day supply (mail order pharmacy).
	Tier 2 (Preferred brand products)	\$40 <u>copayment</u> / 30-day prescription (retail); \$80 <u>copayment</u> / prescription (mail order)	50% <u>coinsurance</u> / prescription (retail)	
	Tier 3 (Non-preferred brand products)	50% <u>coinsurance</u> / prescription (retail or mail order)	50% <u>coinsurance</u> / prescription (retail)	
	<u>Specialty drugs</u>	\$100 <u>copayment</u> / prescription	Not covered	

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

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information*
		Preferred Providers (you will pay the least)	Non-Preferred Providers (you will pay the most)	
				<a href="http://www.noblehealthservices.com">www.noblehealthservices.com</a> .
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)		0% <u>coinsurance</u>	None
	Physician/surgeon fees		0% <u>coinsurance</u>	None
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>		0% <u>coinsurance</u>	None
	<u>Emergency medical transportation</u>		0% <u>coinsurance</u>	None
	<u>Urgent care</u>		0% <u>coinsurance</u>	None
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)		0% <u>coinsurance</u>	Coverage is limited to the semi-private room rate.
	Physician/surgeon fees		0% <u>coinsurance</u>	None
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services		0% <u>coinsurance</u>	None
	Office visits		0% <u>coinsurance</u>	
	Inpatient services		0% <u>coinsurance</u>	None
<b>If you are pregnant</b>	Office visits		0% <u>coinsurance</u>	Cost sharing does not apply to certain preventive services. Depending on the type of services, <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (e.g. ultrasound).
	Childbirth/delivery professional services		0% <u>coinsurance</u>	
	Childbirth/delivery facility services		0% <u>coinsurance</u>	

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

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information*
		Preferred Providers (you will pay the least)	Non-Preferred Providers (you will pay the most)	
<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u>	0% <u>coinsurance</u>		Coverage is limited to 180 visits per calendar year.
	<u>Rehabilitation services</u>	0% <u>coinsurance</u>		Outpatient rehabilitation includes cardiac, physical, speech, and occupational therapies and is limited to 20 combined visits per calendar year. An additional 10 combined outpatient visits in increments of 5 will be allowed with prior certification. An additional 3-to-1 swap of skilled nursing facility for pre-approved treatment plan. Applied Behavioral Analysis will be limited to 152 visits per calendar year for ages birth through age 18 years.
	<u>Habilitation services</u>	0% <u>coinsurance</u>		Down syndrome therapies (for covered dependent children from birth through age 17 years) is limited to 52 visits per calendar year per therapy for occupational and physical therapy and 104 visits per calendar year for speech therapy.
	<u>Skilled nursing care</u>	0% <u>coinsurance</u>		Coverage is limited to 60 days per calendar year.
	<u>Durable medical equipment</u>	0% <u>coinsurance</u>		None
	<u>Hospice services</u>	0% <u>coinsurance</u>		None
<b>If your child needs dental or eye care</b>	Children's eye exam	0% coinsurance		Limited to 1 exam per calendar year.
	Children's glasses	Not covered		Coverage is available through a separate enrollment.
	Children's dental check-up	Not covered		No coverage for dental care.

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

- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Hearing aids
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care
- Weight loss programs

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

- Chiropractic care
- Routine eye care (Adult)

**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: For group health coverage subject to ERISA, contact 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). 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 on how 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: For group health coverage subject to ERISA, contact 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). Additionally, a consumer assistance program may help with your appeal. A list of states with Consumer Assistance Programs is available at: [www.dol.gov/ebsa/healthcarereform](http://www.dol.gov/ebsa/healthcarereform) and <http://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/>.

### 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 1-866-312-6723.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-312-6723.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-866-312-6723.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-866-312-6723.

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*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 \$4,500
- Specialist coinsurance 0%
- Hospital (facility) coinsurance 0%
- Other coinsurance 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)

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

*Cost Sharing*

<u>Deductibles</u>	\$4,500
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0

*What isn't covered*

Limits or exclusions	\$60
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<b>The total Peg would pay is</b>	<b>\$4,560</b>
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**Managing Joe's Type 2 Diabetes**

(a year of routine in-network care of a well-controlled condition)

- The plan's overall deductible \$4,500
- Specialist coinsurance 0%
- Hospital (facility) coinsurance 0%
- Other coinsurance 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)

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

*Cost Sharing*

<u>Deductibles</u>	\$1,100
<u>Copayments</u>	\$1,200
<u>Coinsurance</u>	\$0

*What isn't covered*

Limits or exclusions	\$20
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<b>The total Joe would pay is</b>	<b>\$2,320</b>
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**Mia's Simple Fracture**

(in-network emergency room visit and follow up care)

- The plan's overall deductible \$4,500
- Specialist coinsurance 0%
- Hospital (facility) coinsurance 0%
- Other coinsurance 0%

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:

*Cost Sharing*

<u>Deductibles</u>	\$2,800
<u>Copayments</u>	\$10
<u>Coinsurance</u>	\$0

*What isn't covered*

Limits or exclusions	\$0
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<b>The total Mia would pay is</b>	<b>\$2,810</b>
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