




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 Core at 1-888-741-2673. 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.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/Uniform-Glossary-12-19-14-FINAL.pdf> or call 1-888-741-2673 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	Plan Levels are: Gold - \$2,000 person/\$4,000 family. Silver - \$3,500 person/\$7,000 family. Bronze - \$5,000 person \$10,000 family. Does not apply to in-network preventive care.	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1st). See the chart in plan document for how much you pay for covered services after you meet the <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes.	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. See your plan document for a list of covered <u>payment provisions</u> .
Are there other <u>deductibles</u> for specific services?	Yes.	For specific services, see the chart in plan document for other costs for services this plan covers.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	In-network providers plan levels: Gold - \$5,500 person/\$11,000 family. Silver - \$6,000 person/\$12,000 family. Bronze - \$6,500 person/\$13,000 family. Out-of-network provider- Unlimited.	The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance-billed charges, health care this plan doesn't cover, and penalties for failure to obtain pre-authorization for services.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.corehealthbenefits.com or call 1-888-741-2673 for a list of in-network providers.	If you use an in-network doctor or other health care <u>provider</u> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <u>provider</u> for some services. See the chart in plan document for how this plan pays different kinds of <u>providers</u> .
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No. You don't need a referral to see a specialist.	You can see the <u>specialist</u> you choose without permission from this plan.

 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	20% coinsurance after deductible	50% coinsurance after deductible	—————none—————
	Specialist visit	20% coinsurance after deductible	50% coinsurance after deductible	Chiropractic care: Plan pays 50% of eligible expenses with maximum of \$20 payable per visit; limit 25 visits per calendar year
	Preventive care / screening / immunization	No charge	50% coinsurance after deductible	—————none—————
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance after deductible when performed at MRMC Facility/Doctor	50% coinsurance after deductible	40% coinsurance after deductible when performed by MHP provider
	Imaging (CT/PET scans, MRIs)			
If you need drugs to treat your illness or condition OUT OF POCKET MAXIMUM on PHARMACY (Combined with Medical) More information about prescription drug coverage is available at www.corehealthbenefits.com	Tier One - Generic Brand Zero Co-Pay for Diabetic, Cholesterol, Statin Prescriptions when filled at the MRMC Pharmacy.	MRMC Pharmacy Prescriptions - \$5 Retail - \$10 Mail Order - \$20	Services Not Covered	MRMC pharmacy – 30, 60, or 90-day supply. Retail pharmacy – 30-day supply only; Mail order – 60 or 90-day supply.
	Tier 2 – Formulary Brand No Generic	MRMC Pharmacy prescriptions-\$10 or 25% Retail - \$20 or 25% Mail Order- \$40 OR 25% copay/prescription	Services Not Covered	Copayment is the greater of the flat-dollar copayment or coinsurance. MRMC pharmacy – 30, 60, or 90-day supply. Retail pharmacy – 30-day supply only; Mail order 60 or 90-day supply.
	Tier 3- Non-Formulary Brand No Generic	MRMC Pharmacy Prescriptions-\$20 or 50% Retail - \$30 or 50% Mail Order- \$60 OR 50% copay/prescription	Services Not Covered	
	Specialty drugs	N/A	N/A	
				see above categories

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)	
	Tier 4 - Brand with a generic equivalent	If the member or physician chooses a brand name drug when there is a generic available, the member will pay 50% copay up to a maximum copayment of \$100.		
	Tier 5 – Contraceptives	This plan has a zero copayment for all FDA approved contraceptives. However, if the contraceptive has a generic equivalent, only the generic equivalent will have the zero copayment.		
	Narrative	Only <u>generic</u> drugs in these three therapeutic drug classes, when purchased at the MPMC pharmacy, are available without a member copayment. If the brand name drug has no generic equivalent, the brand name copayment will be capped at \$25 or \$50 (formulary/non-formulary). No brand name Hypertensive or Diabetic drugs are available without a member copayment unless that member’s annual individual out-of-pocket maximum has been satisfied for their plan.		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance after deductible	50% coinsurance after deductible	Penalty for failure of preauthorization is denial of claim
	Physician/surgeon fees			
If you need immediate medical attention	Emergency room care	Deductible per ER \$250 then 20% coinsurance after deductible	Deductible per ER \$250 then 20% coinsurance after deductible	Deductible is waived if admitted
	Emergency medical transportation	20% coinsurance after deductible	50% coinsurance after deductible	—————none—————
	Urgent care			
If you have a hospital stay	Facility fee (e.g., hospital room)	Plan deductibles per admission per admission deductibles plus 20% coinsurance per admission.	\$2,000 copayment per admission; 50% coinsurance after deductible	Penalty for failure of preauthorization is denial of claim. See plan document for per admission hospital deductibles.
	Physician/surgeon fees	20% coinsurance after deductible	50% coinsurance after deductible	Penalty for failure of preauthorization is denial of claim

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 need mental health, behavioral health, or substance abuse services	Outpatient services	20% coinsurance after deductible	50% coinsurance after deductible	—————none—————
	Inpatient services			Penalty for failure of preauthorization is denial of claim
If you are pregnant	Office visits	20% coinsurance after deductible	50% coinsurance after deductible	—————none—————
	Childbirth/delivery professional services	20% coinsurance after deductible	50% coinsurance after deductible	Preauthorization required for any maternity hospital stay longer than 48 hours (vaginal delivery) or 96 hours (cesarean).
	Childbirth/delivery facility services			
If you need help recovering or have other special health needs	Home health care	20% coinsurance after deductible	50% coinsurance after deductible	Must be reviewed and approved every 60 days. Maximum 120 days per calendar year. Penalty for failure of preauthorization is denial of claim
	Rehabilitation services	20% coinsurance after deductible	50% coinsurance after deductible	Preauthorization required for pulmonary rehabilitation and speech therapy, \$200 penalty for noncompliance. Limit 25 visits
	Habilitation services			
	Skilled nursing care	20% coinsurance after deductible	50% coinsurance after deductible	Maximum 30 days per calendar year
	Durable medical equipment	20% coinsurance after deductible	50% coinsurance after deductible	All DME in excess of \$500 require preauthorization by CORE.
	Hospice services	20% coinsurance after deductible	50% coinsurance after deductible	Must be reviewed and approved every 60 days. Penalty for failure of preauthorization is denial of claim
If your child needs dental or eye care	Children's eye exam	No Charge	Service Not Covered	Vision screening ONLY under Medical Plan; see Vision Plan
	Children's glasses	Not Covered	Service Not Covered	Not Covered under Medical Plan; see Vision Plan
	Children's dental check-up	No Charge	Service Not Covered	Oral health risk assessment ONLY under Medical Plan; see Dental Plan

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 | • Infertility treatment | • Routine eye care (Adult) |
| • Bariatric surgery | • Long-term care | • Routine foot care, and |
| • Cosmetic surgery | • Non-emergency care when traveling outside the U.S. | • Weight loss programs |
| • Dental care (Adult) | | |
| • Hearing aids | | |

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

- | | |
|---------------------|------------------------|
| • Chiropractic care | • Private-duty nursing |
|---------------------|------------------------|

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: Your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or 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 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: Core Management Recourses at 1-888-741-2673.

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 1-888-741-2673.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-741-2673.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-741-2673.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-888-741-2673.

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	\$2000
■ Specialist [<i>cost sharing</i>]	20%
■ Hospital (facility) [<i>cost sharing</i>]	20%
■ Other [<i>cost sharing</i>]	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*)

Total Example Cost	\$12,800
---------------------------	-----------------

In this example, Peg would pay:

Cost Sharing	
Deductibles	\$2000
Copayments	\$40
Coinsurance	\$2152
What isn't covered	
Limits or exclusions	\$0
The total Peg would pay is	\$4192

Managing Joe's type 2 Diabetes

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

■ The plan's overall deductible	\$2000
■ Specialist [<i>cost sharing</i>]	20%
■ Hospital (facility) [<i>cost sharing</i>]	20%
■ Other [<i>cost sharing</i>]	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*)

Total Example Cost	\$7400
---------------------------	---------------

In this example, Joe would pay:

Cost Sharing	
Deductibles	\$2000
Copayments	\$340
Coinsurance	\$1012
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$3352

Mia's Simple Fracture

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

■ The plan's overall deductible	\$2000
■ Specialist [<i>cost sharing</i>]	20%
■ Hospital (facility) [<i>cost sharing</i>]	20%
■ Other [<i>cost sharing</i>]	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*)

Total Example Cost	\$2500
---------------------------	---------------

In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1000
Copayments	\$260
Coinsurance	\$248
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1508