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.corehealthbenefits.com or by calling 1-888-741-2673.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	**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 **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** 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 **deductible**.
Are there other deductibles for specific services?	Yes.	For specific services, see the chart in plan document for other costs for services this plan covers.
Is there an out–of–pocket limit on my expenses?	**Yes.** In-network providers plan levels: Gold - $4,950 person/$9,900 family. Silver - $5,400 person/$10,800 family. Bronze - $5,850 person/$11,700 family. Out-of-network providers - **Unlimited.**	The **out-of-pocket limit** 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 out–of–pocket limit?	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 **out-of-pocket limit**.
Is there an overall annual limit on what the plan pays?	No.	See the chart in plan document that describes any limits on what the plan will pay for *specific* covered services, such as office visits.
Does this plan use a network of providers?	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 **provider**, 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 **provider** for some services. See the chart in plan document for how this plan pays different kinds of **providers**.
Do I need a referral to see a specialist?	No. You don't need a referral to see a specialist.	You can see the **specialist** you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	See your plan document for additional information about **excluded services**.

Questions: Call 1-888-741-2673 or visit us at www.corehealthbenefits.com.
If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.corehealthbenefits.com/Members.aspx or call 1-888-741-2673 to request a copy.

OMB Control Numbers 1545-2229, 1210-0147, and 0938-1146
Released on April 23, 2013

- **Copayments** are fixed dollar amounts (for example, $250) you pay for covered health care, usually when you receive the service.
- **Coinsurance** 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 **coinsurance** 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 In-network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
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			
	Other practitioner office visit	see limitations	see limitations	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)			

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition **OUT OF POCKET MAXIMUM on PHARMACY** Gold Level - $550 Silver Level - $600 Bronze Level - $650 More information available at www.corehealthbenefits.com	Generic drugs	MRMC Pharmacy Prescriptions - $5 Retail - $10 Mail Order - $20	Not Covered	MRMC pharmacy – 30, 60, or 90 day supply. Retail pharmacy – 30 day supply only; Mail order – 60 or 90 day supply.
	Preferred brand drugs	MRMC Pharmacy prescriptions-$10 or 25% Retail - $20 or 25% Mail Order- $40 **O**R 25% copayment/prescription	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.
	Non-preferred brand drugs	MRMC Pharmacy Prescriptions-$20 or 50% Retail - $30 or 50% Mail Order- $60 **O**R 50% copayment/prescription	Not Covered	
	Specialty drugs	N/A	N/A	see above categories
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 (ER) services	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			

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
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 fee	20% coinsurance after deductible	50% coinsurance after deductible	Penalty for failure of preauthorization is denial of claim
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	20% coinsurance after deductible	50% coinsurance after deductible	——————none——————
	Mental/Behavioral health inpatient services			
	Substance use disorder outpatient services			
	Substance use disorder inpatient services			
If you are pregnant	Prenatal and postnatal care	20% coinsurance after deductible	50% coinsurance after deductible	Available for Employee and Spouse **ONLY**. Preauthorization required for any maternity hospital stay longer than 48 hours (vaginal delivery) or 96 hours (cesarean).
	Delivery and all inpatient services			

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
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
	Rehabilitation services	20% coinsurance after deductible	50% coinsurance after deductible	——————none——————
	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 service	20% coinsurance after deductible	50% coinsurance after deductible	Must be reviewed and approved every 60 days
If your child needs dental or eye care	Eye exam	No Charge	Not Covered	Vision screening **ONLY** under Medical Plan; see Vision Plan
	Glasses	Not Covered	Not Covered	Not Covered under Medical Plan; see Vision Plan
	Dental check-up	No Charge	Not Covered	Oral health risk assessment **ONLY** under Medical Plan; see Dental Plan
If you need outpatient dialysis	Dialysis treatment, including hemodialysis and peritoneal dialysis, appropriate drugs and monitoring	20% coinsurance after deductible, see Limitations and Exceptions	50% coinsurance after deductible, see Limitations and Exceptions	Charges may be based on negotiated amounts agreed to by the Provider, or "Usual and Reasonable" charges for either In-network or Out-of-network Providers. "Usual and Reasonable" charges reflect the actual amount paid for comparable services in the Provider's vicinity during the prior calendar year, adjusted for inflation. If you are not enrolled in Medicare, you may be balance billed by the Provider.

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

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

Other Covered Services (This isn't a complete list. Check your plan document for other covered services and costs for these services.)

- Chiropractic care
- Dental care (Adult) for accidental injury, removal of tumors, removal of unerupted/impacted teeth, or correction of congenital abnormalities
- Routine foot care

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply. For more information on your rights to continue coverage, contact the plan at 1-888-741-2673. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

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: 1-888-741-2673.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Questions: Call 1-888-741-2673 or visit us at www.corehealthbenefits.com.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.corehealthbenefits.com/Members.aspx or call 1-888-741-2673 to request a copy.

OMB Control Numbers 1545-2229, 1210-0147, and 0938-1146
Released on April 23, 2013

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.

This is not a cost estimator.

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.
See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $5,240
- **Patient pays** $2,500

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Plan Deductibles	$1,000
Hospital deductible	$250
Coinsurance	$1,250
Limits or exclusions	$0
Total	**$2,500**

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $3,420
- **Patient pays** $2,000

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductibles	$1,000
Copays	$100
Coinsurance	$900
Limits or exclusions	$0
Total	**$2,000**

Note: These numbers assume the patient is participating in the LifeStyles Health Incentive Program and qualifies for all 5 deductible credits. If you do not participate in the program or received less than 5 deductible credits, your costs may be higher. For more information about the LifeStyles Health Incentive Program, please contact: 1-888-741-2673.

Questions and answers about the Coverage Examples:

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.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** 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.

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.

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.

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.

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 **copayments**, **deductibles**, and **coinsurance**. 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.

OMB Control Numbers 1545-2229, 1210-0147, and 0938-1146
Released on April 23, 2013