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 1-800-700-7153. 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 www.dol.gov/ebsa/healthreform or call 1-800-700-7153 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$0. Out-of-Network services are not covered except for ambulance, emergency room & services, breast pumps, blood bank, laboratory & imaging and wigs.	See the chart starting on page 2 for your costs for services this plan covers.
Are there services covered before you meet your deductible?	Yes. Cologuard medical & preventive for all Networks.	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. There are no other specific deductibles.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	Not Applicable	This plan does not have an out-of-pocket limit on your expenses.
What is not included in the out-of-pocket limit?	Not Applicable	This plan does not have an out-of-pocket limit on your expenses.
Will you pay less if you use a network provider?	Yes. See www.accesshma.com or call 1-800-700-7153 for a list of network providers.	You pay the least if you use a provider in the Preferred Network. You pay more if you use a provider in the Participating 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
		Preferred Provider (You will pay the least)	Participating or 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	No charge	No charge	Not covered Out-of-Network.
	Specialist visit	No charge	No charge	Not covered Out-of-Network.
	Preventive care/screening/ immunization	No charge	No charge	Out-of-Network breast pumps are covered at no charge. All other Out-of-Network services are not covered. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive, then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	No charge	Out-of-Network services are covered at the same level as Participating Network.
	Imaging (CT/PET scans, MRIs)	No charge	No charge	Out-of-Network services are covered at the same level as Participating Network.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.caremark.com	Generic drugs	No charge		Covers up to a 90 day supply. See plan document for non-use of generic drug penalty.
	Preferred brand drugs	No charge		
	Non-preferred brand drugs	No charge		
	Specialty drugs	Covered		Please contact Caremark, your specialty pharmacy for more information on what is covered.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	No charge	Not covered Out-of-Network. Preauthorization is required.
	Physician/surgeon fees	No charge	No charge	Not covered Out-of-Network.
If you need immediate medical attention	Emergency room care	No charge	No charge	Out-of-Network services are covered at the same level as Participating Network.

[* For more information about limitations and exceptions, see the plan or policy document at www.accesshma.com.]

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Participating or Out-of-Network Provider (You will pay the most)	
	Emergency medical transportation	No charge	No charge	Out-of-Network services are covered at the same level as Participating Network.
	Urgent care	No charge	No charge	Not covered Out-of-Network.
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	No charge	Not covered Out-of-Network. Preauthorization is required.
	Physician/surgeon fees	No charge	No charge	Not covered Out-of-Network.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	No charge	Not covered Out-of-Network. Marriage and family therapy are not covered.
	Inpatient services	No charge	No charge	Not covered Out-of-Network. Preauthorization is recommended. Residential treatment is covered.
If you are pregnant	Office visits	No charge	No charge	Not covered Out-of-Network. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services	No charge	No charge	Not covered Out-of-Network.
	Childbirth/delivery facility services	No charge	No charge	Not covered Out-of-Network. Limited to employee only. Hospital stays that extend beyond 48 hours for a normal vaginal delivery or beyond 96 hours for a cesarean section must be preauthorized at the time your provider recommends the extended stay.
If you need help recovering or have other special health needs	Home health care	No charge	No charge	Not covered Out-of-Network. Preauthorization is required.
	Rehabilitation services	No charge	No charge	Not covered Out-of-Network. Preauthorization is required for inpatient. Swim therapy is not covered.
	Habilitation services	Not covered	Not covered	Not covered Out-of-Network. This plan is for employees only.
	Skilled nursing care	No charge	No charge	Not covered Out-of-Network. Preauthorization is required.

[* For more information about limitations and exceptions, see the plan or policy document at www.accesshma.com.]

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Participating or Out-of-Network Provider (You will pay the most)	
	Durable medical equipment	No charge	No charge	Not covered Out-of-Network. Preauthorization is required for equipment over $2,000.
	Hospice services	No charge	No charge	Not covered Out-of-Network. Preauthorization is required. Limited to a 6-month lifetime maximum. Other limits apply; see the plan document.
If your child needs dental or eye care	Children's eye exam	Not covered under Medical		Please contact vision benefit administrator.
	Children's glasses	Not covered under Medical		Please contact vision benefit administrator.
	Children's dental check-up	Not covered under Medical		Please contact dental benefit administrator.

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.)

- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Routine foot care (except diabetes)
- Swim therapy
- Weight loss programs

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

- Acupuncture (20-visit yearly limit)
- Chiropractic care
- Hearing aids (employee only, one pair every 36 months)
- 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: the HMA COBRA team, 1-800-700-7153, and the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 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: 1-800-700-7153.

[* For more information about limitations and exceptions, see the plan or policy document at www.accesshma.com.]

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 1-800-700-7153.]
[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-700-7153.]
[Chinese (中文): 如果需要中文的帮助，**请拨打这个号码**1-800-700-7153.]
[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-700-7153.]

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

[* For more information about limitations and exceptions, see the plan or policy document at www.accesshma.com.]

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	$0
Specialist coinsurance	00%
Hospital (facility) coinsurance	00%
Other coinsurance	00%

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	$12,720

In this example, Peg would pay:

Cost Sharing	
Deductibles	$0
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	$60

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

The plan's overall deductible	$0
Specialist coinsurance	00%
Hospital (facility) coinsurance	00%
Other coinsurance	00%

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	$7,270

In this example, Joe would pay:

Cost Sharing	
Deductibles	$0
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Joe would pay is	$60

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

The plan's overall deductible	$0
Specialist coinsurance	00%
Hospital (facility) coinsurance	00%
Other coinsurance	00%

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	$1,930

In this example, Mia would pay:

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

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