



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 1-866-738-3924. 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](http://www.dol.gov/ebsa/healthreform) or call 1-866-738-3924 to request a copy.

Important Questions	Answers	Why This Matters:
<p><b>What is the overall <u>deductible</u>?</b></p>	<p><b>\$500</b> person/<b>\$1,500</b> family for all Networks.</p>	<p>Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this plan begins to pay. If you have other family members on the plan, 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>.</p>
<p><b>Are there services covered before you meet your <u>deductible</u>?</b></p>	<p><b>Yes.</b> ABA therapy, breast pumps, cologuard medical &amp; preventive, immunizations, skilled nursing facility and urgent care facility for all Networks. Preventive care &amp; services for Preferred &amp; Participating Networks. Allergy injections, birthing center, home health care, injections, laboratory &amp; imaging, mental &amp; nervous outpatient, outpatient office visits and preadmission testing for Preferred Network.</p>	<p>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>.</p>
<p><b>Are there other <u>deductibles</u> for specific services?</b></p>	<p><b>No.</b> There are no other specific <u>deductibles</u>.</p>	<p>You don't have to meet <u>deductibles</u> for specific services.</p>
<p><b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b></p>	<p><b>\$2,500</b> person/<b>\$7,500</b> family for Preferred &amp; Participating Networks. Includes Pharmacy.  <b>\$5,000</b> person/<b>\$15,000</b> family for Out-of-Network.</p>	<p>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.</p>
<p><b>What is not included in the <u>out-of-pocket limit</u>?</b></p>	<p>Out-of-Network copays, out-of-Network smoking cessation, penalties, ineligible charges, premiums, balance-billed charges, and health care this plan doesn't cover.</p>	<p>Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u>.</p>
<p><b>Will you pay less if you use a <u>network provider</u>?</b></p>	<p>Yes. See <a href="http://www.accessrga.com">www.accessrga.com</a> or call 1-866-738-3924 for a list of network providers.</p>	<p>You pay the least if you use a <u>provider</u> in the Preferred Network. You pay more if you use a <u>provider</u> in the Participating Network. You will pay the most if you use an out-of-network <u>provider</u>, and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your plan</p>

		pays (balance billing). 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> .

 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 Provider	Out-of-Network Provider (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$25/visit, <u>deductible</u> does not apply	40% coinsurance	40% coinsurance	—————none—————
	<u>Specialist</u> visit	\$25/visit, <u>deductible</u> does not apply	40% coinsurance	40% coinsurance	—————none—————
	<u>Preventive care/screening/immunization</u>	No charge, <u>deductible</u> does not apply	No charge, <u>deductible</u> does not apply	40% coinsurance; no charge, <u>deductible</u> does not apply for breast pump & immunizations	Preventive mammograms limited to one per calendar year. 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	<u>Diagnostic test</u> (x-ray, blood work)	No charge, <u>deductible</u> does not apply	40% coinsurance	40% coinsurance	—————none—————
	Imaging (CT/PET scans, MRIs)	No charge, <u>deductible</u> does not apply	40% coinsurance	40% coinsurance	—————none—————
	Generic drugs	\$10 copay for retail; \$20 copay for mail order.			Covers up to a 34-day supply (retail prescription); 90-day supply (mail order prescription). See Plan Document for non-use of generic drug penalty.
	Preferred brand drugs	\$35 copay for retail; \$70 copay for mail order.			
	Non-preferred brand drugs	\$60 copay for retail; \$120 copay for mail order.			

[\* For more information about limitations and exceptions, see the plan or policy document at [www.accessrga.com](http://www.accessrga.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 Provider	Out-of-Network Provider (You will pay the most)	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.envisionrx.com">www.envisionrx.com</a>	<a href="#">Specialty drugs</a>	Same schedule as retail			Please contact Elixir, your specialty pharmacy, for more information on what is covered.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	\$250/visit, then 40% coinsurance	\$250/visit, then 40% coinsurance	Preauthorization is required.
	Physician/surgeon fees	20% coinsurance	40% coinsurance	40% coinsurance	—————none—————
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	\$150/visit, then 20% coinsurance			Copay waived if admitted.
	<a href="#">Emergency medical transportation</a>	20% coinsurance			—————none—————
	<a href="#">Urgent care</a>	\$25/visit, <u>deductible</u> does not apply			—————none—————
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% coinsurance	\$250/visit, then 40% coinsurance	\$250/visit, then 40% coinsurance	Preauthorization is required.
	Physician/surgeon fees	20% coinsurance	40% coinsurance	40% coinsurance	—————none—————
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$25/visit, <u>deductible</u> does not apply	40% coinsurance	40% coinsurance	Family, marital and sexual counseling are not covered.
	Inpatient services	20% coinsurance	\$250 copay, then 40% coinsurance	\$250 copay, then 40% coinsurance	Preauthorization is recommended. Residential treatment is covered.
<b>If you are pregnant</b>	Office visits	20% coinsurance	40% coinsurance	40% coinsurance	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)

[\* For more information about limitations and exceptions, see the plan or policy document at [www.accessrga.com](http://www.accessrga.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 Provider	Out-of-Network Provider (You will pay the most)	
	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	40% coinsurance	—————none—————
	Childbirth/delivery facility services	20% coinsurance	\$250/visit, then 40% coinsurance	\$250/visit, then 40% coinsurance	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.
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	No charge, deductible does not apply	No charge	No charge	Preauthorization is required. Limited to a 130-visit calendar year maximum.
	<a href="#">Rehabilitation services</a>	20% coinsurance	\$250/visit, then 40% coinsurance for inpatient; 20% coinsurance for outpatient	\$250/visit, then 40% coinsurance for inpatient; 20% coinsurance for outpatient	Preauthorization is required for inpatient. Swim therapy is not covered.
	<a href="#">Habilitation services</a>	Not covered	Not covered	Not covered	Neurodevelopmental therapy is covered under outpatient rehabilitation with no age limit.
	<a href="#">Skilled nursing care</a>	No charge, deductible does not apply	No charge, deductible does not apply	No charge, deductible does not apply	Preauthorization is required. Limited to a 90-day calendar year maximum.
	<a href="#">Durable medical equipment</a>	20% coinsurance	20% coinsurance	20% coinsurance	Preauthorization is required for equipment over \$2,000.
	<a href="#">Hospice services</a>	20% coinsurance	20% coinsurance	20% coinsurance	Preauthorization is required. Limited to a 6-month lifetime maximum.
<b>If your child needs dental or eye care</b>	Children's eye exam	Not Included	Not Included	Not Included	If enrolled, please refer to vision benefit booklets.
	Children's glasses	Not Included	Not Included	Not Included	If enrolled, please refer to vision benefit booklets.
	Children's dental check-up	Not Included	Not Included	Not Included	If enrolled, please refer to dental benefit booklets.

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

## Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"><li>• Cosmetic surgery</li><li>• Dental care (Adult &amp; Child)</li><li>• Habilitation services</li><li>• Hearing aids</li></ul>	<ul style="list-style-type: none"><li>• Infertility treatment</li><li>• Long-term care</li><li>• Routine eye care (Adult &amp; Child)</li><li>• Routine foot care (except diabetes)</li></ul>	<ul style="list-style-type: none"><li>• Swim therapy</li><li>• Weight loss programs</li><li>• Vision hardware/Glasses</li></ul>
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)		
<ul style="list-style-type: none"><li>• Acupuncture</li><li>• Bariatric surgery</li></ul>	<ul style="list-style-type: none"><li>• Chiropractic care (30-visit yearly limit)</li><li>• Massage therapy (24-visit yearly limit)</li></ul>	<ul style="list-style-type: none"><li>• Non-emergency care when traveling outside the U.S.</li><li>• Private-duty nursing (transplant only)</li></ul>

**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 RGA COBRA team, 1-888-738-3924, and 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 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: 1-866-738-3924, and 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).

### 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 1-866-738-3924.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-738-3924.]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-866-738-3924.]

[Navajo (Dine): Dinekehgo shika a'ohwol ninisingo, kwijigo holne' 1-866-738-3924.]

*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](#) \$500
- [Specialist](#) coinsurance \$25
- Hospital (facility) coinsurance 20%
- Other coinsurance 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*)

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

Cost Sharing	
<a href="#">Deductibles</a>	\$500
<a href="#">Copayments</a>	\$00
<a href="#">Coinsurance</a>	\$2,000
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$2,560</b>

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

- The [plan's](#) overall [deductible](#) \$500
- [Specialist](#) coinsurance \$25
- Hospital (facility) coinsurance 20%
- Other coinsurance 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*)

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

Cost Sharing	
<a href="#">Deductibles</a>	\$500
<a href="#">Copayments</a>	\$440
<a href="#">Coinsurance</a>	\$50
What isn't covered	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$1,010</b>

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

- The [plan's](#) overall [deductible](#) \$500
- [Specialist](#) coinsurance \$25
- Hospital (facility) coinsurance 20%
- Other coinsurance 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*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$500
<a href="#">Copayments</a>	\$360
<a href="#">Coinsurance</a>	\$310
What isn't covered	
Limits or exclusions	\$00
<b>The total Mia would pay is</b>	<b>\$1,170</b>