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, go to https://hconline.healthcomp.com or by calling 1-800-843-3831. 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.healthcare.gov/sbc-glossary or call 1-866-444-EBSA (3272) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	**$1,500** Individual / **$4,500** Family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Deductible does not apply to: - Preventive Care services - Services with a copayment - Hospice Care	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: www.healthcare.gov/coverage/preventive-care-benefits/
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	**$3,500** Individual / **$8,500** Family	The out-of-pocket-limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket-limits until the overall family out-of-pocket-limit has been met.
What is not included in the out-of-pocket limit?	Penalties for failing to follow the pre-certification procedures premiums, balance-billed charges and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket-limit.
Will you pay less if you use a network provider?	No.	This plan does not use a provider network. You can receive covered services from any provider. If you receive a bill from a provider for the difference between billed charges and the amount payable by the plan, and is more than your cost-sharing amount under the plan, please contact BAS by calling 1-800-843-3831.
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
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$25 Copay per visit; Deductible Waived	None
	Specialist visit	$50 Copay per visit; Deductible Waived	None
	Preventive care/screening/ immunization	No Charge; Deductible Waived	You may have to pay for services that aren't preventive. Ask your provider if services you need are preventive, then check what your plan will pay.
If you have a test	Diagnostic test (x-ray, blood work)	No charge; Deductible Waived	None
	Imaging (CT/PET scans, MRIs)	30% Coinsurance	None
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at https://hconline.healthcomp.com.	Generic drugs	$15 Copay per prescription	Prescription copays are subject to the Medical Out-of-Pocket limit. You must pay the difference in cost between a Generic drug and a Brand-name drug, regardless of circumstances, until the Out-of-pocket is met. Up to a 30-day supply (retail); 31-90 day supply (mail order); Up to a 30-day supply (specialty) . Generic FDA approved forms of contraceptives for women and specific preventive drugs as required under ACA Preventive care services: No Charge
	Preferred brand drugs	$40 Copay per prescription (retail); $80 Copay per prescription (mail order)	
	Non-preferred brand drugs	$60 Copay per prescription (retail); $120 Copay per prescription (mail order)	
	Specialty drugs	30% Copay up to a $250 Maximum per prescription	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% Coinsurance	Precertification is required. If you don't get precertification, benefits could be reduced by 100% of the total cost of the service.
	Physician/surgeon fees	30% Coinsurance	None
If you need immediate medical attention	Emergency room care	$200 Copay per visit, Deductible Waived	Copay may be waived if admitted.
	Emergency medical transportation	30% Coinsurance	None
	Urgent care	$50 Copay per visit, Deductible Waived	None

[* For more information about limitations and exceptions, see the plan or policy document at https://hconline.healthcomp.com.]

Common Medical Event	Services You May Need	What You Will Pay	Limitations, Exceptions, & Other Important Information
If you have a hospital stay	Facility fee (e.g., hospital room)	30% Coinsurance	Precertification is required. If you don't get precertification, benefits could be reduced by 100% of the total cost of the service.
	Physician/surgeon fees	30% Coinsurance	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office: $25 Copay per visit, Deductible Waived Outpatient: 30% Coinsurance	None
	Inpatient services	30% Coinsurance	Precertification is required. If you don't get precertification, benefits could be reduced by 100% of the total cost of the service.
If you are pregnant	Office visits	No Charge, Deductible Waived	Cost sharing doesn't apply to preventive care services. Depending on the type of service, a copayment, coinsurance, or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	30% Coinsurance	
	Childbirth/delivery facility services	30% Coinsurance	
If you need help recovering or have other special health needs	Home health care	30% Coinsurance	Calendar Year Maximum - 100 visits
	Rehabilitation services	Office: $40 Copay per visit, Deductible Waived; Hospital: 30% Coinsurance	Occupational Therapy Calendar Year Maximum - 20 visits Physical Therapy & Aquatic Therapy combined Calendar Year Maximum – 40 visits Speech Therapy Calendar year Maximum – 20 visits
	Habilitation services	Not Covered	None
	Skilled nursing care	30% Coinsurance	Calendar Year Maximum - 100 visits Precertification is required. If you don't get precertification, benefits could be reduced by 100% of the total cost of the service.
	Durable medical equipment	30% Coinsurance	None
	Hospice services	No Charge, Deductible Waived	Precertification is required. If you don't get precertification, benefits could be reduced by 100% of the total cost of the service.
If your child needs dental or eye care	Children's eye exam	Not Covered	None
	Children's glasses	Not Covered	None
	Children's dental check-up	Not Covered	None

[* For more information about limitations and exceptions, see the plan or policy document at https://hconline.healthcomp.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.)

- Bariatric Surgery
- Dental Care (Adult)
- Infertility Treatment
- Long-Term Care
- Private-duty Nursing
- Routine Eye Care (Adult)
- 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.)

- Acupuncture
- Chiropractic Care
- Cosmetic Surgery (when medically necessary)
- Hearing Aids
- Non-emergency Care when traveling outside the U.S.

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's Employee Benefits Security Administration at **1-866-444-EBSA (3272)** or www.dol.gov/ebsa/healthreform or the U.S. Department of Health and Human Services 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: the Plan at **1-800-843-3831** or your state insurance department or the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or 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 1-800-843-3831.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-843-3831.]

[Chinese (中文): 如果需要中文的帮助，**请拨打这个号码** 1-800-843-3831.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-843-3831.]

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 https://hconline.healthcomp.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	$1,500
Specialist copayment	$50
Hospital (facility) coinsurance	30%
Other coinsurance	30%

This EXAMPLE event includes services like:
Primary office visits (*prenatal care)*
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work)*
Specialist visit *(anesthesia)*

Total Example Cost	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$1,500
Copayments	$200
Coinsurance	$2,000
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$3,760**

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

The plan's overall deductible	$1,500
Specialist copayment	$50
Hospital (facility) coinsurance	30%
Other coinsurance	30%

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	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$800
Copayments	$1,000
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$1,820**

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

The plan's overall deductible	$1,500
Specialist copayment	$50
Hospital (facility) coinsurance	30%
Other coinsurance	30%

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	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$1,500
Copayments	$600
Coinsurance	$40
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$2,140**

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