



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, please call 1-800-662-5851. 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.healthcare.gov/sbc-glossary/> or call 1-800-662-5851 to request a copy.

| Important Questions   | Answers   | Why this Matters:  |
|---|---|--|
| <b>What is the overall <u>deductible</u>?</b>                             | For <u>participating providers</u> :<br><b>\$3,000 person / \$6,000 family for calendar year</b><br>For <u>non-participating providers</u> :<br><b>\$6,000 person / \$12,000 family for calendar year</b> | Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , 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> .  |
| <b>Are there services covered before you meet your <u>deductible</u>?</b> | Yes. <u>Preventive care</u> , <u>prescription drugs</u> , and office visits are covered before you meet your <u>deductible</u> .  | 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> .   |
| <b>Are there other <u>deductibles</u> for specific services?</b>          | No.   | You don't have to meet <u>deductibles</u> for specific services.   |
| <b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b>       | For <u>participating providers</u> :<br><b>\$6,000 person / \$12,000 family</b><br>For <u>non-participating providers</u> :<br><b>\$12,000 person / \$24,000 family</b>                                   | 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.  |
| <b>What is not included in the <u>out-of-pocket limit</u>?</b>            | <u>Premiums</u> , balance-billed charges, health care this <u>plan</u> doesn't cover, Additional Benefits, and penalties for failure to obtain <u>preauthorization</u> for services                       | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .   |
| <b>Will you pay less if you use a <u>network provider</u>?</b>            | Yes. See <a href="http://www.emihealth.com">www.emihealth.com</a> or call 1-800-662-5851 for a list of <u>network providers</u> .   | This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network 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 <u>plan</u> pays ( <u>balance billing</u> ). 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. |
| <b>Do you need a <u>referral</u> to see a <u>specialist</u>?</b>          | 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   |
|--|--|---|--|--|
|  |  | Participating Provider (You will pay the least)   | Non-Participating 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 | Tier 1- \$10, Tier 2- \$30 <u>copay</u> /visit; <u>deductible</u> does not apply  | 40% <u>coinsurance</u>                             | _____none_____   |
|  | <u>Specialist</u> visit                          | Tier 1- \$20, Tier 2- \$60 <u>copay</u> /visit; <u>deductible</u> does not apply  | 40% <u>coinsurance</u>                             | _____none_____   |
|  | <u>Preventive care/screening</u> /immunization   | No charge; <u>deductible</u> does not apply   | Not covered  | Coverage is limited to one visit per Year for some services. You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for. |
| If you have a test                                     | <u>Diagnostic test</u> (x-ray, blood work)       | No charge/ office visit; <u>deductible</u> does not apply<br>No charge/ outpatient visit; <u>deductible</u> does not apply<br>No charge after <u>deductible</u> /inpatient services | 40% <u>coinsurance</u>                             | _____none_____   |
|  | Imaging (CT/PET scans, MRIs)                     | No charge after <u>deductible</u>   | 40% <u>coinsurance</u>                             | Requires <u>preauthorization</u>   |

| Common Medical Event  | Services You May Need                          | What You Will Pay  |  | Limitations, Exceptions, & Other Important Information  |
|---|--|--|--|---|
|   |  | Participating <u>Provider</u> (You will pay the least)   | Non-Participating <u>Provider</u> (You will pay the most)    |   |
| <b>If you need drugs to treat your illness or condition</b><br>More information about <b><u>prescription drug coverage</u></b> is available at <a href="http://www.mysmithrx.com">www.mysmithrx.com</a> . | Generic drugs                                  | \$15 <u>copay</u> / prescription Retail<br>\$38 <u>copay</u> / prescription Mail Order   | Not covered  | Up to a 30-day supply (retail prescription) per <u>copay</u> ; up to a 90-day supply (mail order prescription) per <u>copay</u> |
|   | Preferred brand drugs                          | \$35 <u>copay</u> / prescription Retail<br>\$88 <u>copay</u> / prescription Mail Order   | Not covered  | Up to a 30-day supply (retail prescription) per <u>copay</u> ; up to a 90-day supply (mail order prescription) per <u>copay</u> |
|   | Non-preferred brand drugs                      | \$70 <u>copay</u> / prescription Retail<br>\$175 <u>copay</u> / prescription Mail Order  | Not covered  | Up to a 30-day supply (retail prescription) per <u>copay</u> ; up to a 90-day supply (mail order prescription) per <u>copay</u> |
|   | <u>Specialty drugs</u>                         | Generic - 25% <u>coinsurance</u> (\$150 maximum <u>copay</u> / prescription)<br>Preferred - 25% <u>coinsurance</u> (\$250 maximum <u>copay</u> / prescription)<br>Non-Preferred - 30% <u>coinsurance</u> (\$500 maximum <u>copay</u> / prescription) | Not covered  | Covers up to a 90-day supply (mail order prescription) per <u>copay</u>   |
| <b>If you have outpatient surgery</b>   | Facility fee (e.g., ambulatory surgery center) | No charge after <u>deductible</u>  | 40% <u>coinsurance</u>                                       | Some procedures require <u>preauthorization</u>   |
|   | Physician/surgeon fees                         | No charge after <u>deductible</u>  | 40% <u>coinsurance</u>                                       | —————none—————  |
| <b>If you need immediate medical attention</b>  | <u>Emergency room care</u>                     | \$300 <u>copay</u> / visit; <u>deductible</u> does not apply   | \$300 <u>copay</u> / visit; <u>deductible</u> does not apply | —————none—————  |
|   | <u>Emergency medical transportation</u>        | 20% <u>coinsurance</u>   | 20% <u>coinsurance</u>                                       | —————none—————  |
|   | <u>Urgent care</u>                             | \$75 <u>copay</u> / visit; <u>deductible</u> does not apply  | 40% <u>coinsurance</u>                                       | —————none—————  |
| <b>If you have a hospital stay</b>  | Facility fee (e.g., hospital room)             | No charge after <u>deductible</u>  | 40% <u>coinsurance</u>                                       | Requires <u>preauthorization</u>  |
|   | Physician/surgeon fee                          | No charge after <u>deductible</u>  | 40% <u>coinsurance</u>                                       | —————none—————  |

| Common Medical Event  | Services You May Need                     | What You Will Pay  |   | Limitations, Exceptions, & Other Important Information   |
|---|---|--|---|--|
|   |   | Participating <u>Provider</u> (You will pay the least)   | Non-Participating <u>Provider</u> (You will pay the most)   |  |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services                       | Tier 1- \$10, Tier 2- \$30 <u>copay</u> / office visit; <u>deductible</u> does not apply and no charge after <u>deductible</u> other outpatient services               | 40% <u>coinsurance</u>                                      | Medications for substance abuse not covered  |
|   | Inpatient services                        | No charge after <u>deductible</u>  | 40% <u>coinsurance</u>                                      | Requires <u>preauthorization</u>   |
| If you are pregnant   | Office visits                             | No charge after <u>deductible</u>  | 40% <u>coinsurance</u>                                      | Cost sharing does not apply for <u>preventive</u> services. Depending on the type of services, a <u>copayment</u> or <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). |
|   | Childbirth/delivery professional services | No charge after <u>deductible</u>  | 40% <u>coinsurance</u>                                      |  |
|   | Childbirth/delivery facility services     | No charge after <u>deductible</u>  | 40% <u>coinsurance</u>                                      |  |
| If you need help recovering or have other special health needs            | <u>Home health care</u>                   | No charge after <u>deductible</u>  | 40% <u>coinsurance</u>                                      | —————none—————   |
|   | <u>Rehabilitation services</u>            | Tier 1- \$10, Tier 2- \$30 <u>copay</u> / office and outpatient visit; <u>deductible</u> does not apply and no charge after <u>deductible</u> other inpatient services | 40% <u>coinsurance</u>                                      | Coverage limited to 20 outpatient visits per injury/illness and 40 inpatient days per Year.  |
|   | <u>Habilitation services</u>              | Not covered  | Not covered   | —————N/A—————  |
|   | <u>Skilled nursing care</u>               | No charge after <u>deductible</u>  | 40% <u>coinsurance</u>                                      | Coverage limited to 30 days per Year. Admission must be within 5 days of a discharge from Hospital Confinement.  |
|   | <u>Durable medical equipment</u>          | No charge after <u>deductible</u>  | 40% <u>coinsurance</u>                                      | Requires <u>preauthorization</u>   |
|   | <u>Hospice services</u>                   | No charge after <u>deductible</u>  | 40% <u>coinsurance</u>                                      | —————none—————   |
|   | Children's eye exam                       | Routine: No charge; <u>deductible</u> does not apply<br>Non-routine: \$60 <u>copay</u> / visit; <u>deductible</u> does not apply                                       | Routine: Not covered<br>Non-routine: 40% <u>coinsurance</u> | Limited to one <u>preventive</u> visit per Year.<br>—————none—————   |
| If your child needs dental or eye care                                    | Children's glasses                        | Not covered  | Not covered   | —————N/A—————  |
|   | Children's dental check-up                | Not covered  | Not covered   | —————N/A—————  |

## 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         | ● Habilitation services | ● Private-duty nursing |
| ● Bariatric surgery   | ● Infertility treatment | ● Routine foot care    |
| ● Cosmetic surgery    | ● Long-term care        | ● Weight loss programs |
| ● Dental care (Adult) |                         |                        |

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

- |  |  |   |
|--|--|---|
| ● Chiropractic care (20 visits per year) | ● Non-emergency care when traveling outside the U.S. | ● Routine eye care (Adult) (1 visit per year) |
| ● Hearing aids (\$2,500 per year)        |  |   |

**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 plan at 1-800-662-5851, your state insurance department, 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](http://www.cciio.cms.gov), or for plans subject to ERISA: the Department of Labor's Employee Benefits 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: EMI Health at 5101 South Commerce Drive, Murray Utah 84107, by phone at 801-662-5851 or toll free at 1-800-662-5851. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-44-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.

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

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## 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 <u>plan's</u> overall <u>deductible</u> | \$3,000 |
| ■ <u>Specialist</u> <u>copayment</u>          | \$60    |
| ■ Hospital (facility) <u>coinsurance</u>      | 0%      |
| ■ Other <u>coinsurance</u>                    | 0%      |

#### 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> |
|---------------------------|-----------------|

#### In this example, Peg would pay:

| Cost Sharing                      |                |
|-----------------------------------|----------------|
| <u>Deductibles</u>                | \$3,000        |
| <u>Copayments</u>                 | \$10           |
| <u>Coinsurance</u>                | \$0            |
| What isn't covered                |                |
| Limits or exclusions              | \$60           |
| <b>The total Peg would pay is</b> | <b>\$3,070</b> |

### Managing Joe's type 2 Diabetes

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

|   |         |
|---|---------|
| ■ The <u>plan's</u> overall <u>deductible</u> | \$3,000 |
| ■ <u>Specialist</u> <u>copayment</u>          | \$60    |
| ■ Hospital (facility) <u>coinsurance</u>      | 0%      |
| ■ Other <u>coinsurance</u>                    | 0%      |

#### 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> |
|---------------------------|----------------|

#### In this example, Joe would pay:

| Cost Sharing                      |                |
|-----------------------------------|----------------|
| <u>Deductibles</u>                | \$0            |
| <u>Copayments</u>                 | \$1,400        |
| <u>Coinsurance</u>                | \$0            |
| What isn't covered                |                |
| Limits or exclusions              | \$70           |
| <b>The total Joe would pay is</b> | <b>\$1,470</b> |

### Mia's Simple Fracture

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

|   |         |
|---|---------|
| ■ The <u>plan's</u> overall <u>deductible</u> | \$3,000 |
| ■ <u>Specialist</u> <u>copayment</u>          | \$60    |
| ■ Hospital (facility) <u>coinsurance</u>      | 0%      |
| ■ Other <u>coinsurance</u>                    | 0%      |

#### 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> |
|---------------------------|----------------|

#### In this example, Mia would pay:

| Cost Sharing                      |                |
|-----------------------------------|----------------|
| <u>Deductibles</u>                | \$1,500        |
| <u>Copayments</u>                 | \$800          |
| <u>Coinsurance</u>                | \$0            |
| What isn't covered                |                |
| Limits or exclusions              | \$0            |
| <b>The total Mia would pay is</b> | <b>\$2,300</b> |

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