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, visit www.umr.com or by calling 1-800-207-3172. 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.umr.com or call 1-800-207-3172 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	**$1,000** person / **$2,000** family Tier 1 **$1,000** person / **$2,000** family Tier 2 **$3,000** person / **$6,000** family Tier 3	Generally, you must pay all 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?	Yes. Preventive care services are covered before you meet your deductible.	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?	Yes.	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out–of–pocket limit for this plan?	**$2,550** person / **$5,000** family Tier 1 **$3,800** person / **$7,500** family Tier 2 **$13,000** person / **$21,000** family Tier 3	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, premiums, balance billing 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?	Yes. See www.umr.com or call 1-800-207-3172 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's 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
		Tier 1	Tier 2	Tier 3	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$0 Copay per visit; Deductible Waived	$25 Copay per visit; Deductible Waived	50% Coinsurance	None
	Specialist visit	$50 Copay per visit; Deductible Waived	$50 Copay per visit; Deductible Waived	50% Coinsurance	None
	Preventive care/ screening/ immunization	No charge; Deductible Waived	No charge; Deductible Waived	50% Coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	$50 Copay per visit (Lab); Deductible Waived labs Office setting; 10% Coinsurance x-rays Office setting & Outpatient setting	$50 Copay per visit (Lab); Deductible Waived labs Office setting; 20% Coinsurance x-rays Office setting & Outpatient setting	50% Coinsurance	None
	Imaging (CT/PET scans, MRIs)	20% Coinsurance	20% Coinsurance	50% Coinsurance	None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1	Tier 2	Tier 3	
If you need drugs to treat your illness or condition. More information about prescription drug coverage is available at www.caremark.com	Generic drugs (Tier 1)	Retail 30-day supply - $10 Retail 90-day supply - $20 Mail 90-day supply - $20	N/A	N/A	**Generic Policy**: If your doctor writes a prescription stating that a Generic may be dispensed, we will only pay for the Generic drug. If you choose to buy the Brand name drug in this situation, you will be required to pay the Brand co-pay plus the difference in cost between the Generic and Brand name drug. The Generic Policy does not apply if your doctor requires a brand name medication. **Specialty Medications**: Specialty medications must be ordered through Caremark Specialty Pharmacy at 1-800-237-2767. Limited to a 30-day supply and may require prior authorization or step therapy **PrudentRx**: Specialty medications are used to treat complex chronic conditions; they mimic compounds found within the human body. These high-cost oral or injectable medications are typically biology-based and highly complex. Hilltop Community Resources is offering the PrudentRx Co-Pay program to help you manage the cost of these medications by applying financial co-pay assistance from drug manufacturers. By enrolling in the PrudentRx program, your out-of-pocket costs for covered medications would be $0. Please contact PrudentRx at 888.203.1768 so a patient advocate can assist you with completing your enrollment.
	Preferred brand drugs (Tier 2)	Retail 30-day supply - $30 Retail 90-day supply - $60 Mail 90-day supply - $60	N/A	N/A	
	Non-preferred brand drugs (Tier 3)	Retail 30-day supply - $85 Retail 90-day supply - $170 Mail 90-day supply - $170	N/A	N/A	
	Preventative Medications - GENERIC ONLY (List Available)	$0	N/A	N/A	
	Specialty drugs (Tier 4)	30% coinsurance (30-day supply only)	N/A	N/A	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1	Tier 2	Tier 3	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% Coinsurance	$200 Copay per visit; 20% Coinsurance	$500 Copay per visit; 50% Coinsurance	If a referral is received for either Tier 2 or Tier 3, then services will be paid at Tier 1 benefit level.
	Physician/surgeon fees	10% Coinsurance	20% Coinsurance	50% Coinsurance	If a referral is received for either Tier 2 or Tier 3, then services will be paid at Tier 1 benefit level.
If you need immediate medical attention	Emergency room care	$300 Copay per visit; Deductible Waived; 20% Coinsurance advanced imaging when performed in an ER	$300 Copay per visit; Deductible Waived; 20% Coinsurance advanced imaging when performed in an ER	$300 Copay per visit; Deductible Waived; 20% Coinsurance advanced imaging when performed in an ER	Tier 1 deductible applies to Tier 2 & 3 benefits advanced imaging when performed in an ER
	Emergency medical transportation	20% Coinsurance	20% Coinsurance	20% Coinsurance	Tier 2 deductible applies to Tier 1 & 3 benefits
	Urgent care	$25 Copay per visit; Deductible Waived	$50 Copay per visit; Deductible Waived	50% Coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	10% Coinsurance	$200 Copay per admission; 20% Coinsurance	$500 Copay per admission; 50% Coinsurance	If a referral is received for either Tier 2 or Tier 3, then services will be paid at Tier 1 benefit level. Preauthorization is required. If you don't get preauthorization, benefits could be reduced by $500 of the total cost of the service.
	Physician/surgeon fee	10% Coinsurance	20% Coinsurance	50% Coinsurance	If a referral is received for either Tier 2 or Tier 3, then services will be paid at Tier 1 benefit level.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1	Tier 2	Tier 3	
If you have mental health, behavioral health, or substance abuse needs	Outpatient services	No charge; Deductible Waived Office visits; 10% Coinsurance other outpatient services	No charge; Deductible Waived Office visits; $200 Copay per visit; 20% Coinsurance other outpatient services	$10 Copay per visit; Deductible Waived Office visits; $500 Copay per visit; 50% Coinsurance other outpatient services	None
	Inpatient services	10% Coinsurance	$200 Copay per admission; 20% Coinsurance	$500 Copay per admission; 50% Coinsurance	Preauthorization is required. If you don't get preauthorization, benefits could be reduced by $500 of the total cost of the service.
If you are pregnant	Office visits	No charge; Deductible Waived	No charge; Deductible Waived	50% Coinsurance	Cost sharing does not apply to certain preventive services. Depending on the type of services, deductible, copayment or coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	10% Coinsurance	20% Coinsurance	50% Coinsurance	
	Childbirth/delivery facility services	10% Coinsurance	$200 Copay per admission; 20% Coinsurance	$500 Copay per admission; 50% Coinsurance	
If you need help recovering or have other special health needs	Home health care	10% Coinsurance	20% Coinsurance	50% Coinsurance	None
	Rehabilitation services	$50 Copay per visit; Deductible Waived PT office therapy only; 10% Coinsurance all other services	$50 Copay per visit; Deductible Waived PT office therapy only; 20% Coinsurance all other services	50% Coinsurance	None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1	Tier 2	Tier 3	
	Habilitation services	$50 Copay per visit; Deductible Waived PT office therapy only; 10% Coinsurance all other services	$50 Copay per visit; Deductible Waived PT office therapy only; 20% Coinsurance all other services	50% Coinsurance	If your plan excludes Learning Disabilities, habilitation services for learning disabilities are not covered, please refer to your plan document.
	Skilled nursing care	10% Coinsurance	20% Coinsurance	50% Coinsurance	Preauthorization is required. If you don't get preauthorization, benefits could be reduced by $500 of the total cost of the service.
	Durable medical equipment	10% Coinsurance	20% Coinsurance	50% Coinsurance	None
	Hospice service	10% Coinsurance	20% Coinsurance	50% Coinsurance	None
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Not covered	None
	Children's glasses	Not covered	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	Not covered	None

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Cosmetic surgery
- Dental care (Adult)
- Hearing aids
- Weight Loss Programs
- Long-term care
- Routine Foot Care

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

- Acupuncture (Tiers 2 & 3 only)
- Bariatric surgery
- Chiropractic care
- Non-emergency care when traveling outside the U.S.
- 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: U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.HealthCare.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 on how 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: U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.HealthCare.gov. Additionally, a consumer assistance program may help you file your appeal. A list of states with Consumer Assistance Programs is available at www.HealthCare.gov and http://cciio.cms.gov/programs/consumer/capgrants/index.html.

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 Standard? 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 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	$1,000
Specialist copayment	$50
Hospital (facility) coinsurance	10%
Other coinsurance	10%

This EXAMPLE event includes services like:
Specialist office visits *(pre-natal 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	$1,000
Copayments	$200
Coinsurance	$900
What isn't covered	
Limits or exclusions	$70
The total Peg would pay is	**$2,170**

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

The plan's overall deductible	$1,000
Specialist copayment	$50
Hospital (facility) coinsurance	10%
Other coinsurance	10%

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*	$200
Copayments	$200
Coinsurance	$0
What isn't covered	
Limits or exclusions	$4,300
The total Joe would pay is	**$4,700**

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

The plan's overall deductible	$1,000
Specialist copayment	$50
Hospital (facility) coinsurance	10%
Other coinsurance	10%

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic tests *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles*	$1,000
Copayments	$500
Coinsurance	$60
What isn't covered	
Limits or exclusions	$10
The total Mia would pay is	**$1,570**

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: www.umr.com or call 1-800-207-3172.
*Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?"" row above.

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