



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.umar.com or by calling 1-800-826-9781. 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.umar.com or call 1-800-826-9781 to request a copy.

| Important Questions | Answers | Why this Matters: |
|---|---|--|
| What is the overall deductible ? | \$2,000 person / \$4,000 family In-network \$4,000 person / \$8,000 family Out-of-network | 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 , the overall family deductible must be met before the plan begins to pay. |
| 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? | No. | You don't have to meet deductibles for specific services. |
| What is the out-of-pocket limit for this plan ? | \$3,500 person / \$7,000 family In-network \$7,000 person / \$14,000 family Out-of-network | 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 , the overall family out-of-pocket limit must be 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.umar.com or call 1-800-826-9781 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 (a 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 |
|--|--|--|--|---|
| | | In-network (You will pay the least) | Out-of-network (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 | 20% Coinsurance | None |
| | Specialist visit | No charge | 20% Coinsurance | None |
| | Preventive care/screening/immunization | No charge; Deductible Waived | 20% Coinsurance Preventive care & screening; No charge; Deductible Waived Immunizations | 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) | No charge | 20% Coinsurance | None |
| | Imaging (CT/PET scans, MRIs) | No charge | 20% Coinsurance | None |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|--|--|---|---|--|
| | | In-network (You will pay the least) | Out-of-network (You will pay the most) | |
| 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) | After deductible: \$10 for a 30 day supply, retail; \$30 for a 31-90 day supply, retail; \$25 for up to a 90 day supply, mail order | After deductible: \$10 for a 30 day supply, retail; \$30 for a 31-90 day supply, retail; \$25 for up to a 90 day supply, mail order | Covered prescription drugs on the HSA Preventive List do not have a copay. If a member chooses a non-preferred drug when a generic is available, the member will pay the cost difference between the two, plus the non-preferred copay. If the physician indicates dispense as written (DAW), then the member will pay the non-preferred copay only. *Specialty prescriptions can only be obtained through CVS Pharmacy or CVS Caremark mail order to a maximum 30 day supply. |
| | Preferred brand drugs (Tier 2) | After deductible: \$35 for a 30 day supply, retail; \$105 for a 31-90 day supply, retail; \$87.50 for up to a 90 day supply, mail order | After deductible: \$35 for a 30 day supply, retail; \$105 for a 31-90 day supply, retail; \$87.50 for up to a 90 day supply, mail order | |
| | Non-preferred brand drugs (Tier 3) | After deductible: \$60 for a 30 day supply, retail; \$180 for a 31-90 day supply, retail; \$150 for up to a 90 day supply, mail order | After deductible: \$60 for a 30 day supply, retail; \$180 for a 31-90 day supply, retail; \$150 for up to a 90 day supply, mail order | |
| | Specialty drugs (Tier 4) | After deductible: \$60 for up to a 30 day supply | After deductible: \$60 for up to a 30 day supply | |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | No charge | 20% Coinsurance | None |
| | Physician/surgeon fees | No charge | 20% Coinsurance | None |
| If you need immediate medical attention | Emergency room care | No charge | No charge | In-network deductible applies to Out-of-network benefits |
| | Emergency medical transportation | No charge | No charge | In-network deductible applies to Out-of-network benefits |
| | Urgent care | No charge | 20% Coinsurance | None |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|---|--|---|--|
| | | In-network (You will pay the least) | Out-of-network (You will pay the most) | |
| If you have a hospital stay | Facility fee (e.g., hospital room) | No charge | 20% Coinsurance | Preauthorization is required. If you don't get preauthorization, benefits could be reduced by 25% up to \$250 of the total cost of the service Out-of-network. |
| | Physician/surgeon fee | No charge | 20% Coinsurance | None |
| If you have mental health, behavioral health, or substance abuse needs | Outpatient services | No charge | 20% Coinsurance | None |
| | Inpatient services | No charge | 20% Coinsurance | Preauthorization is required. If you don't get preauthorization, benefits could be reduced by 25% up to \$250 of the total cost of the service Out-of-network. |
| If you are pregnant | Office visits | No charge; Deductible Waived | 20% 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 | No charge | 20% Coinsurance | |
| | Childbirth/delivery facility services | No charge | 20% Coinsurance | |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|---|--|---|--|
| | | In-network (You will pay the least) | Out-of-network (You will pay the most) | |
| If you need help recovering or have other special health needs | Home health care | No charge | 20% Coinsurance | None |
| | Rehabilitation services | No charge | 20% Coinsurance | None |
| | Habilitation services | Not covered | Not covered | None |
| | Skilled nursing care | No charge | 20% Coinsurance | 60 Maximum days per confinement; Preauthorization is required. If you don't get preauthorization, benefits could be reduced by 25% up to \$250 of the total cost of the service Out-of-network. |
| | Durable medical equipment | No charge | 20% Coinsurance | Preauthorization is required for DME in excess of \$1,000 for rentals or purchases. If you don't get preauthorization, benefits could be reduced by 25% up to \$250 per occurrence Out-of-network. |
| | Hospice service | No charge | 20% Coinsurance | None |
| If your child needs dental or eye care | Children's eye exam | No charge; Deductible Waived | No charge; Deductible Waived | None |
| | Children's glasses | Not covered | Not covered | None |
| | Children's dental check-up | 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](#).)

- Bariatric surgery
- Cosmetic surgery
- Dental care (adult)
- Infertility treatment
- Long-term care
- 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 (covered only for the treatment of nausea associated with chemotherapy, post-operative nausea, chronic headaches, chronic neck pain and chronic low back pain)
- Chiropractic care
- Hearing aids (to age 18)
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing (Outpatient care)
- Routine eye care (adult)

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 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](#). 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

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 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](#). 800-826-9781.

This is only a summary. It in no way modifies your benefits as described in your plan documents. Please refer to your plan documents provided by your employer for complete terms of this plan.

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

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](#) \$2,000
- [Specialist coinsurance](#) 0%
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 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*)

| | |
|---------------------------|-----------------|
| Total Example Cost | \$12,800 |
|---------------------------|-----------------|

In this example, Peg would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|----------------|
| Deductibles | \$2,000 |
| Copayments | \$0 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$100 |
| The total Peg would pay is | \$2,100 |

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

- The [plan's](#) overall [deductible](#) \$2,000
- [Specialist coinsurance](#) 0%
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 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*)

| | |
|---------------------------|----------------|
| Total Example Cost | \$7,400 |
|---------------------------|----------------|

In this example, Joe would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|----------------|
| Deductibles* | \$1,200 |
| Copayments | \$0 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$20 |
| The total Joe would pay is | \$1,220 |

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

- The [plan's](#) overall [deductible](#) \$2,000
- [Specialist coinsurance](#) 0%
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

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 | \$1,900 |
|---------------------------|----------------|

In this example, Mia would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|----------------|
| Deductibles* | \$1,900 |
| Copayments | \$0 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$1,900 |

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.umar.com or call 1-800-826-9781.

*Note: This plan has other [deductibles](#) for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.