



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 844-843-07150 or visit <https://www.mibenefits.imagine360.com>. 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 1-866-487-2365 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u>?	\$1,000 individual / \$2,000 family Each JANUARY a new <u>deductible</u> amount is required.	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> .
Are there services covered before you meet your <u>deductible</u>?	Yes. <u>Preventive care</u> , <u>prescription drug coverage</u> , <u>emergency room care</u> , <u>urgent care</u> , primary care/ specialist services and <u>diagnostic test</u> 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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u>?	\$5,000 individual / \$10,000 family	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.
What is not included in the <u>out-of-pocket limit</u>?	<u>Premiums</u> , Pre-service review penalties, <u>balance-billing</u> charges (unless <u>balance-billing</u> is prohibited), and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u>?	Not Applicable.	This <u>plan</u> does not use a <u>provider network</u> . You can receive covered services from any <u>provider</u> .
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*
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$25 <u>copayment</u> per visit, then 0% <u>coinsurance</u> , <u>deductible</u> does not apply	None.
	<u>Specialist</u> visit	\$50 <u>copayment</u> per visit, then 0% <u>coinsurance</u> , <u>deductible</u> does not apply	None.
	<u>Preventive care/screening/immunization</u>	No cost	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)	\$5 <u>copayment</u> per visit, then 0% <u>coinsurance</u> , <u>deductible</u> does not apply	None.
	Imaging (CT/PET scans, MRIs)	\$100 <u>copayment</u> per procedure/scan, then 0% <u>coinsurance</u> , <u>deductible</u> does not apply	<i>Pre-Service Review is required to prevent a penalty.</i>

* For more information about limitations and exceptions, see the plan or policy document at www.imagine360.com.

Common Medical Event	Services You May Need	What You Will Pay	Limitations, Exceptions, & Other Important Information*
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.veracity-rx.com .	Generic drugs	Preferred Pharmacy: Retail pharmacy: 34-day supply: \$5 copayment/ 90-day supply: \$12.50 copayment Mail order pharmacy: \$12.50 copayment Non-Preferred Pharmacy: Retail pharmacy: 34-day supply: \$10 copayment/ 90-day supply: Not covered Mail order pharmacy: Available through VeracityRx Mail Order Program	<u>Deductible</u> does not apply to <u>prescription drug coverage</u> .
	Preferred brand drugs	Preferred Pharmacy: Retail pharmacy: 34-day supply: \$20 copayment / 90-day supply: \$50 copayment Mail order pharmacy: \$50 copayment Non-Preferred Pharmacy: Retail pharmacy: 34-day supply: \$40 copayment / 90-day supply: Not covered Mail order pharmacy: Available through VeracityRx Mail Order Program	Non-Preferred Pharmacies are CVS, Rite-Aid, Walgreens and Target. All other pharmacies are considered Preferred Pharmacies. Retail prescription fills are limited to a 90-day supply through a Preferred Pharmacy. Retail prescription fills are limited to a 34-day supply through a Non-Preferred Pharmacy.
	Non-preferred brand drugs	Preferred Pharmacy: Retail pharmacy: 34-day supply: \$40 copayment / 90-day supply: \$100 copayment Mail order pharmacy: \$100 copayment Non- Preferred Pharmacy: Retail pharmacy: 34-day supply: \$60 copayment / 90-day supply: Not covered Mail order pharmacy: Available through VeracityRx Mail Order Program	Mail order fills are limited to a 90-day supply through the Plan's mail order pharmacy.
	<u>Specialty drugs</u>	Not covered	

* For more information about limitations and exceptions, see the plan or policy document at www.imagine360.com.

Common Medical Event	Services You May Need	What You Will Pay	Limitations, Exceptions, & Other Important Information*
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	<i>Pre-Service Review is required to prevent a penalty.</i>
	Physician/surgeon fees	20% <u>coinsurance</u>	None.
If you need immediate medical attention	<u>Emergency room care</u>	\$200 <u>copayment</u> per visit, then 0% <u>coinsurance</u> , <u>deductible</u> does not apply	<u>Copayment</u> waived if admitted.
	<u>Emergency medical transportation</u>	0% <u>coinsurance</u>	None.
	<u>Urgent care</u>	\$50 <u>copayment</u> per visit, then 0% <u>coinsurance</u> , <u>deductible</u> does not apply	None.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	<i>Pre-Service Review is required to prevent a penalty.</i>
	Physician/surgeon fees	20% <u>coinsurance</u>	None.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Outpatient physician's office: \$50 <u>copayment</u> per visit, then 0% <u>coinsurance</u> , <u>deductible</u> does not apply All other outpatient providers: No cost	None.
	Inpatient services	20% <u>coinsurance</u>	<i>Pre-Service Review is required to prevent a penalty.</i>
If you are pregnant	Office visits	20% <u>coinsurance</u>	<u>Cost sharing</u> does not apply to certain <u>preventive services</u> . Depending on the type of services, <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (e.g., ultrasound).
	Childbirth/delivery professional services	20% <u>coinsurance</u>	
	Childbirth/delivery facility services	20% <u>coinsurance</u>	

* For more information about limitations and exceptions, see the plan or policy document at www.imagine360.com.

Common Medical Event	Services You May Need	What You Will Pay	Limitations, Exceptions, & Other Important Information*
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>coinsurance</u>	Limited to 60 visits per Calendar Year. <i>Pre-Service Review is required to prevent a penalty.</i>
	<u>Rehabilitation services</u>	Inpatient <u>Rehabilitation services</u> : 20% <u>coinsurance</u> Outpatient physical, occupational and speech therapy: Primary care: \$25 <u>copayment</u> per visit, then 0% <u>coinsurance</u> , <u>deductible</u> does not apply Specialist visit: \$50 <u>copayment</u> per visit, then 0% <u>coinsurance</u> , <u>deductible</u> does not apply	Inpatient <u>rehabilitation services</u> is limited to 60 days per Calendar Year (combined with <u>Skilled nursing care</u>). Physical therapy and occupational therapy are limited to 20 combined visits per Calendar Year. Speech therapy is limited to 20 visits per Calendar Year. Cardiac rehabilitation is limited to 36 visits per Calendar Year. Pulmonary rehabilitation and cognitive therapy are limited to 20 combined visits per Calendar Year. Chiropractic care is limited to 20 visits per Calendar Year. <i>Pre-Service Review is required to prevent a penalty (except for initial evaluation for Physical, Occupational or Speech Therapy).</i>
	<u>Habilitation services</u>	See <u>Rehabilitation services</u>	See <u>Rehabilitation services</u>
	<u>Skilled nursing care</u>	20% <u>coinsurance</u>	Limited to 60 days per Calendar Year (combined with inpatient <u>rehabilitation services</u>). <i>Pre-Service Review is required to prevent a penalty.</i>
	<u>Durable medical equipment</u>	\$5 <u>copayment</u> per item, then 0% <u>coinsurance</u> , <u>deductible</u> does not apply	<i>Pre-service review is required for purchases over \$500 and all rentals to avoid a penalty.</i>
	<u>Hospice services</u>	\$5 <u>copayment</u> per day, then 0% <u>coinsurance</u> , <u>deductible</u> does not apply	<i>Pre-Service Review for Inpatient is required to prevent a penalty.</i>
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered
	Children's glasses	Not covered	Not covered
	Children's dental check-up	Not covered	Not covered

* For more information about limitations and exceptions, see the plan or policy document at www.imagine360.com.

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u> .)		
• Bariatric surgery • Cosmetic surgery • Dental care (Adult)	• Long-term care • Non-emergency care when traveling outside the U.S. • 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 <u>plan</u> document.)		
• Acupuncture • Chiropractic care	• Hearing aids (age 0 – 18)	• Infertility treatment

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 Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or 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 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: the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program may help with your appeal. A list of states with Consumer Assistance Programs is available at: www.dol.gov/ebsa/healthcarereform and <http://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/>.

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 844-843-7150.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 844-843-7150.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 844-843-7150.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 844-843-7150.

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

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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>	\$1,000
■ <u>Specialist copayment</u>	\$50
■ Hospital (facility) <u>coinsurance</u>	20%
■ Other <u>coinsurance</u>	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*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

Cost Sharing

<u>Deductibles</u>	\$1,000
<u>Copayments</u>	\$100
<u>Coinsurance</u>	\$2,000

What isn't covered

Limits or exclusions	\$60
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The total Peg would pay is	\$3,160
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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>	\$1,000
■ <u>Specialist copayment</u>	\$50
■ Hospital (facility) <u>coinsurance</u>	20%
■ Other <u>coinsurance</u>	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*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

Cost Sharing

<u>Deductibles</u>	\$0
<u>Copayments</u>	\$1,100
<u>Coinsurance</u>	\$0

What isn't covered

Limits or exclusions	\$20
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The total Joe would pay is	\$1,120
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Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$1,000
■ <u>Specialist copayment</u>	\$50
■ Hospital (facility) <u>coinsurance</u>	20%
■ Other <u>coinsurance</u>	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*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

Cost Sharing

<u>Deductibles</u>	\$1,000
<u>Copayments</u>	\$600
<u>Coinsurance</u>	\$0

What isn't covered

Limits or exclusions	\$0
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The total Mia would pay is	\$1,600
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