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 www.meritain.com or call (xxx) xxx-xxxx. 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 Meritain Health, Inc. at (888) 306-9215 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For participating providers: $4,000 person / $8,000 family For non-participating providers: $6,000 person / $12,000 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?	Yes. For participating providers: Preventive care, urgent care, eye exams, outpatient mental health or substance abuse services, prenatal & postnatal care, and office visits 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?	For participating providers: $6,000 person / $12,000 family For non-participating providers: $8,000 person / $16,000 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?	Premiums, preauthorization penalty amounts, 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?	Yes. See www.aetna.com/docfind/custom/mymeritain or call (800) 343-3140 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
		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	$25 copay/visit (office visit)/ 20% coinsurance (all other services)	40% coinsurance	Copay applies to the physician office visit only. You will pay a $10 copay (deductible does not apply) if you receive telephone consultation services through the telemedicine program.
	Specialist visit	$50 copay/visit (office visit)/ 20% coinsurance (all other services)	40% coinsurance	
	Preventive care/screening/ immunization	No Charge	Not Covered	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)	20% coinsurance	40% coinsurance	----------none----------
	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance	Preauthorization required. If you don't get preauthorization, benefits could be reduced by $250 of the total cost of the service.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.optumrx.com/mycatamaranrx.com	Generic drugs	$10 copay (retail)/$20 copay (mail order)	Not Covered	The deductible does not apply. Covers up to a 30-day supply (retail prescription); 90-day supply (mail order prescription); 30-day supply (specialty drugs). The copay applies per prescription. There is no charge for preventive drugs. Dispense as written (DAW) provision applies. Specialty drugs must be obtained directly from the specialty pharmacy program after one fill at a retail pharmacy.
	Preferred brand drugs	$35 copay (retail)/$70 copay (mail order)	Not Covered	
	Non- preferred brand drugs	50% copay (retail & mail order)	Not Covered	
	Specialty drugs	35% copay (up to $300 maximum)	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	Preauthorization required unless performed in an office setting. If you don't get preauthorization, benefits could be reduced by $250 of the total cost of the service.
	Physician/surgeon fees	20% coinsurance	40% coinsurance	

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 need immediate medical attention	Emergency room care	20% coinsurance (emergency services & non-emergency services)	20% coinsurance (emergency services)/ 40% coinsurance (non-emergency services)	Non-participating providers paid at the participating provider level of benefits for emergency services.
	Emergency medical transportation	20% coinsurance	20% coinsurance	----------none----------
	Urgent care	$150 copay/visit	40% coinsurance	Copay applies per visit regardless of what services are rendered.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	Preauthorization required. If you don't get preauthorization, benefits could be reduced by $250 of the total cost of the service.
	Physician/surgeon fees	20% coinsurance	40% coinsurance	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$25 copay/visit	40% coinsurance	----------none----------
	Inpatient services	20% coinsurance	40% coinsurance	Preauthorization required. If you don't get preauthorization, benefits could be reduced by $250 of the total cost of the service.
If you are pregnant	Office visits	$25 copay/visit	40% coinsurance	Preauthorization required for inpatient hospital stays in excess of 48 hrs (vaginal delivery) or 96 hrs (c-section). If you don't get preauthorization, benefits could be reduced by $250 of the total cost of the service. Cost sharing does not apply to preventive services from a participating provider. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Baby counts towards the mother's expense.
	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	
If you need help recovering or have other special health needs	Home health care	20% coinsurance	40% coinsurance	Limited to 100 visits per year. Preauthorization required. If you don't get preauthorization, benefits could be reduced by $250 of the total cost of the service.
	Rehabilitation services	20% coinsurance	40% coinsurance	Includes physical, speech & occupational

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)	
				therapy.
	Habilitation services	Not Covered	Not Covered	This exclusion will not apply to expenses related to the diagnosis, testing and treatment of autism, ADD or ADHD.
	Skilled nursing care	20% coinsurance	40% coinsurance	Limited to 100 days per year. Preauthorization required. If you don't get preauthorization, benefits could be reduced by $250 of the total cost of the service.
	Durable medical equipment	20% coinsurance	40% coinsurance	Preauthorization required for any item in excess of $1,500. If you don't get preauthorization, benefits could be reduced by $250 of the total cost of the service.
	Hospice services	20% coinsurance	40% coinsurance	----------none----------
If your child needs dental or eye care	Children's eye exam	No Charge	Not Covered	Limited to 1 exam per 12-month period.
	Children's glasses	Not Covered	Not Covered	Not Covered
	Children's dental check-up	Not Covered	Not Covered	Not Covered

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**
- **Cosmetic surgery**
- **Dental care (Adult & Child)**
- **Glasses (Adult & Child)**
- **Habilitation services**
- **Hearing aids**
- **Infertility treatment (except diagnosis)**
- **Long-term care**
- **Non-emergency care when traveling outside the U.S.**
- **Private-duty nursing (except for home health care & hospice)**
- **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**
- **Routine eye care (Adult & Child)**

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:[For ERISA plans: the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or https://www.dol.gov/agencies/ebsa/healthreform or _Client Name at (xxx) xxx-xxxx.][For Non ERISA plans: the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at 1-877-267-2323 x 61565 or www.cciio.cms.gov, or _Client Name at (xxx) xxx-xxxx.] 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 [For ERISA plans: the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or https://www.dol.gov/agencies/ebsa /healthreform or _Client Name at (xxx) xxx-xxxx.] [For Non ERISA plans: Client Name at (xxx) xxx-xxxx or Meritain at (CSR number provided in page 1 header).]

Additionally, a consumer assistance program can help you file your appeal. Contact the
Arkansas Insurance Department, Consumer Services Division at (800) 852-5494.
California Consumer Assistance Program, operated by the California Department of Managed Health Care at (888) 466-2219.
Connecticut Office of the Healthcare Advocate at (866) 466-4446.
Delaware Department of Insurance at (800) 282-8611.
DC Office of the Health Care Ombudsman and Bill of Rights at (877) 685-6391.
Georgia Office of Insurance and Safety Fire Commissioner at (800) 656-2298.
Guam Department of Revenue and Taxation at (671) 635-1846.
Illinois Department of Insurance at (877) 527-9431.
Kansas Insurance Department, Consumer Assistance Division at (800) 432-2484 (in state)/ (785) 296-7829.
Kentucky Department of Insurance, Consumer Protection Division at (800) 595-6053.
Maine Consumers for Affordable Health Care at (800) 965-7476.
Maryland Office of the Attorney General, Health Education and Advocacy Unit at (877) 261-8807.
Massachusetts Health Care For All at (800) 272-4232.
Michigan Health Insurance Consumer Assistance Program (HICAP), Michigan Department of Insurance and Financial Services (DIFS) at (877) 999-6442.
(Mississippi) Health Help Mississippi at (877) 314-3843.
Missouri Department of Insurance at (800) 726-7390.
Office of the Montana State Auditor, Commissioner of Securities & Insurance at (800) 332-6148.
Nevada Office of Consumer Health Assistance, Governor's Consumer Health Advocate at (888) 333-1597.
New Hampshire Department of Insurance at (800) 852-3416.
New Jersey Department of Banking and Insurance at (800) 446-7467 or (609) 292-7272.
New Mexico Public Regulation Commission, Consumer Relations Division at (855) 857-0972 or (888) 427-5772.
Community Service Society of New York, Community Health Advocates at (888) 614-5400.
North Carolina Department of Insurance, Health Insurance Smart NC at (855) 408-1212.

Oklahoma Insurance Department at (800) 522-0071.
Oregon Health Connect at (866) 698-6155.
Pennsylvania Insurance Department at (877) 881-6388.
Puerto Rico Oficina de la Procuradora del Paciente at (787) 979-0909.
Rhode Island Consumer Assistance Program, Rhode Island Parent Information Network, Inc. at (855) 747-3224.
South Carolina Department of Insurance, Consumer and Individual Licensing Services at (800) 768-3467.
Tennessee Department of Commerce & Insurance at (615) 741-2241.
Texas Consumer Health Assistance Program, Texas Department of Insurance at (855) 839-2427 (855-TEX-CHAP).
Vermont Legal Aid at (800) 889-2047.
Virginia State Corporation Commission, Life & Health Division, Bureau of Insurance at (877) 310-6560.U.S.
U.S.Virgin Islands Division of Banking and Insurance at (340) 773-6459.
Washington Consumer Assistance Program at (800) 562-6900.
West Virginia Offices of the Insurance Commissioner, Consumer Service Division at (888) 879-9842.

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 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 1-800-378-1179.
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-378-1179.
Chinese (中文): 如果需要中文的帮助，**请拨打这个号码**1-800-378-1179.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-378-1179.

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	**$4,000**
Primary care physician copayment	**$25**
Hospital (facility) coinsurance	**20%**
Other coinsurance	**20%**

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

Total Example Cost	**$12,840**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$3,520
Copayments	$0
Coinsurance	$2,480
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	$6,060

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

The plan's overall deductible	**$4,000**
Specialist copayment	**$50**
Hospital (facility) coinsurance	**20%**
Other coinsurance	**20%**

This EXAMPLE event includes services like:
Specialist office visits *(including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(glucose meter)*

Total Example Cost	**$7,460**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$1,489
Copayments	$1,065
Coinsurance	$372
What isn't covered	
Limits or exclusions	$55
The total Joe would pay is	$2,982

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

The plan's overall deductible	**$4,000**
Specialist copayment	**$50**
Hospital (facility) coinsurance	**20%**
Other coinsurance	**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	**$2,010**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$1,305
Copayments	$150
Coinsurance	$326
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	$1,782

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