

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

Coverage Period: **01/01/2021 – 12/31/2021**

Plan Name: **Protect 4000 (Copay)**


Coverage for: Single + Family | Plan Type: POS



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 www.healthcare.gov/sbc-glossary or call Meritain Health, Inc. at (888) 306-9215 to request a copy.

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Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u>?	For participating <u>providers</u> : \$4,000 person / \$8,000 family For non-participating <u>providers</u> : \$6,000 person / \$12,000 family	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. For participating <u>providers</u> : <u>Preventive care</u> , <u>urgent care</u> , office visits, eye exams, outpatient mental health and substance abuse services, and prenatal & postnatal care 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 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>?	For participating <u>providers</u> : \$6,000 person / \$12,000 family For non-participating <u>providers</u> : \$8,000 person / \$16,000 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> , <u>preauthorization</u> penalty amounts, <u>balance billed</u> charges 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>?	Yes. See www.aetna.com/docfind/custom/mymeritain or call (800) 343-3140 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.
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
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$25 <u>copay</u> /visit (office visit)/ 20% <u>coinsurance</u> (all other services)	40% <u>coinsurance</u>	<u>Copay</u> applies to the physician office visit only (<u>deductible</u> does not apply). You will pay a \$10 <u>copay</u> if you receive telephone consultation services through Teladoc.
	<u>Specialist</u> visit	\$50 <u>copay</u> /visit (office visit)/ 20% <u>coinsurance</u> (all other services)	40% <u>coinsurance</u>	
	<u>Preventive care</u> / <u>screening</u> /immunization	No Charge	Not Covered	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	-----none-----
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> required for PET scans and non-orthopedic CT/MRIs. If you don't get <u>preauthorization</u> , 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 <u>prescription drug coverage</u> is available at www.caremark.com	Generic drugs	\$10 <u>copay</u> (retail)/ \$20 <u>copay</u> (mail order)	Not Covered	The <u>deductible</u> does not apply. Covers up to a 30-day supply (retail prescription); 90-day supply (mail order prescription); 30-day supply (<u>specialty drugs</u>). The <u>copay</u> applies per prescription. There is no charge for preventive drugs. Dispense as written (DAW) provision applies. <u>Specialty drugs</u> must be obtained directly from the specialty pharmacy program. <u>Preauthorization</u> required for injectables costing over \$2,000 per drug per month.
	Preferred brand drugs	\$35 <u>copay</u> (retail)/ \$70 <u>copay</u> (mail order)	Not Covered	
	Non-preferred brand drugs	50% <u>copay</u> up to \$100 maximum (retail)/ 50% <u>copay</u> up to \$200 maximum (mail order)	Not Covered	
	<u>Specialty drugs</u>	35% <u>copay</u> up to \$300 maximum per 30-day supply	Not Covered	

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 have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> required for certain surgeries, including infusion therapy costing over \$2,000 per drug per month. If you don't get <u>preauthorization</u> , benefits could be reduced by \$250 of the total cost of the service. See your <u>plan</u> document for a detailed listing.
	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	
If you need immediate medical attention	<u>Emergency room care</u>	20% <u>coinsurance</u> (emergency services & non-emergency services)	20% <u>coinsurance</u> (emergency services)/ 40% <u>coinsurance</u> (non-emergency services)	Non-participating <u>providers</u> paid at the participating <u>provider</u> level of benefits for <u>emergency services</u> .
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	-----none-----
	<u>Urgent care</u>	\$150 <u>copay</u> /visit	40% <u>coinsurance</u>	<u>Copay</u> applies per visit regardless of what services are rendered.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> required. If you don't get <u>preauthorization</u> , benefits could be reduced by \$250 of the total cost of the service.
	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$25 <u>copay</u> /visit	40% <u>coinsurance</u>	-----none-----
	Inpatient services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> required. If you don't get <u>preauthorization</u> , benefits could be reduced by \$250 of the total cost of the service.
If you are pregnant	Office visits	\$25 <u>copay</u> /visit	40% <u>coinsurance</u>	<u>Preauthorization</u> required for inpatient hospital stays in excess of 48 hrs (vaginal delivery) or 96 hrs (c-section). If you don't get <u>preauthorization</u> , benefits could be reduced by \$250 of the total cost of the service. <u>Cost sharing</u> does not apply to <u>preventive services</u> from a participating <u>provider</u> . 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% <u>coinsurance</u>	40% <u>coinsurance</u>	
	Childbirth/delivery facility services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	

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 help recovering or have other special health needs	<u>Home health care</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Limited to 100 visits per year. <u>Preauthorization</u> required. If you don't get <u>preauthorization</u> , benefits could be reduced by \$250 of the total cost of the service.
	<u>Rehabilitation services</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Includes physical, speech & occupational therapy.
	<u>Habilitation services</u>	Not Covered	Not Covered	This exclusion will not apply to expenses related to the diagnosis, testing and treatment of autism, ADD or ADHD.
	<u>Skilled nursing care</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Limited to 100 days per year. <u>Preauthorization</u> required. If you don't get <u>preauthorization</u> , benefits could be reduced by \$250 of the total cost of the service.
	<u>Durable medical equipment</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> required for electric/motorized scooters or wheelchairs and pneumatic compression devices. If you don't get <u>preauthorization</u> , benefits could be reduced by \$250 of the total cost of the service.
	<u>Hospice services</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	-----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 <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>.)		
<ul style="list-style-type: none"> • Bariatric surgery • Cosmetic surgery • Dental care (Adult & Child) • Glasses (Adult & Child) 	<ul style="list-style-type: none"> • Habilitation services • Hearing aids • Infertility treatment (except diagnosis) • Long-term care 	<ul style="list-style-type: none"> • Non-emergency care when traveling outside the U.S. • Private-duty nursing (except for home health care & hospice) • Routine foot care (except for metabolic or peripheral vascular disease) • Weight loss programs

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

- Acupuncture (30 visits per year, combined with chiropractic care)
- Chiropractic care (30 visits per year, combined with acupuncture)
- Routine eye care (Adult & Child – 1 exam per 12-month period)

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 www.dol.gov/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 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 **[For ERISA plans]** the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform or **[Client Name at (xxx) xxx-xxxx]** **[For Non ERISA plans]** **[Client Name at (xxx) xxx-xxxx]** or Meritain at (888) 306-9215.]

Additionally, a consumer assistance program can help you file your appeal. Contact the

- Arkansas Insurance Department, Consumer Services Division at (800) 282-9134.
- California Department of Insurance at (800) 927-4357.
- Connecticut Office of the Healthcare Advocate at (866) 466-4446.
- Delaware Department of Insurance at (800) 282-8611 (in state)/ (302) 674-7310.
- 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) 635-1844.
- Illinois Department of Insurance at (877) 527-9431.
- Kansas Insurance Department, Consumer Assistance Division at (800) 432-2484 (in state)/ (785) 296-3071.
- Kentucky Department of Insurance, Consumer Protection Division at (800) 595-6053.
- (Maine) Bureau of Insurance State of Maine Consumer Service Division at (800) 300-5000.
- Maryland Office of the Attorney General, Health Education and Advocacy Unit at (877) 261-8807/(410) 528-8662.
- Massachusetts Division of Insurance at (617) 521-7794.
- 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/ (573) 751-4126.
- 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 or (702) 486-3587.
- 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 Office of Superintendent of Insurance, Managed Health Care Bureau at (855) 427-5674.

Commented [BC2]: If client's state is listed, include that state's consumer assistance program information; and delete all other states' programs listed.

If client's state is NOT listed, delete entire list and preceding sentence.

(New York) 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 (in state)/ (405) 521-2828.
Oregon Health Connect at (866) 698-6155.
Pennsylvania Insurance Department at (877) 881-6388.
Puerto Rico Oficina de la Procuradora del Paciente at (787) 304-8686.
Rhode Island Consumer Assistance Program, Rhode Island Parent Information Network, Inc. at (855) 747-3224.
South Carolina Department of Insurance, Office of Consumer Services at (803) 737-6160.
Tennessee Department of Commerce & Insurance at (615) 741-2218.
Texas Consumer Health Assistance Program, Texas Department of Insurance at (800) 252-3439.
Vermont Legal Aid at (800) 889-2047.
Virginia State Corporation Commission, Life & Health Division, Bureau of Insurance at (877) 310-6560.
U.S. Virgin Islands Division of Banking and Insurance at (340) 773-6449.
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

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 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, kwijigo 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	\$12,700
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$4,000
Copayments	\$10
Coinsurance	\$1,700
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$5,770

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

<i>Cost Sharing</i>	
Deductibles	\$900
Copayments	\$900
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$1,820

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

<i>Cost Sharing</i>	
Deductibles	\$2,500
Copayments	\$200
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$2,700

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