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 for a copy of the complete terms of coverage, http://www.truliforhealth.com/elinks/plancontracts/group. 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 http://www.truliforhealth.com or call 1-855-308-7854 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$0	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible?	Not Applicable.	This plan does not have a deductible.
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?	Yes. In-Network: **$9,100** Per Person/**$18,200** Family. Out-Of-Network: Not Applicable.	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?	Premium, 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 https://www.truliforhealth.com/elinks/providersearch or call 1-855-308-7854 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.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network 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	$20 Copay per Visit/ Virtual Visits: $10 Copay per Visit	Not Covered	Physician administered drugs may have higher cost shares. Virtual Visit services are only covered for In-Network designated providers.
	Specialist visit	$100 Copay per Visit /Virtual Visits: $100 Copay per Visit	Not Covered	Physician administered drugs may have higher cost shares. Virtual Visit services are only covered for In-Network designated providers.
	Preventive care/screening/ immunization	No Charge	Not Covered	Physician administered drugs may have higher cost shares. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	Independent Clinical Lab: $45 Copay per Visit/ Independent Diagnostic Testing Center: $150 Copay per Visit	Not Covered	Tests performed in hospitals may have higher cost-share. Prior Authorization may be required. Your benefits/services may be denied.
	Imaging (CT/PET scans, MRIs)	Physician Office: $100 Copay per Visit/ Independent Diagnostic Testing Center: $750 Copay per Visit	Not Covered	Prior Authorization may be required. Your benefits/services may be denied. Tests performed in hospitals may have higher cost-share.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at https://www.truliforhealth.com/elinks/medication-guide	Generic drugs	Retail: $30 Copay per Prescription at preferred retail/ $45 Copay per Prescription at non-preferred retail Mail Order: $60 Copay per Prescription	Not Covered	Up to 90 day supply for retail and mail order. Note: Some high cost generics are included with Preferred brand drugs. See Medication guide for more information.
	Preferred brand drugs	Retail: $150 Copay per Prescription at preferred retail/ $200 Copay per Prescription at non-preferred retail Mail Order: $300 Copay per Prescription	Not Covered	Up to 90 day supply for retail and mail order. See Medication guide for more information.
	Non-preferred brand drugs	Retail: $300 Copay per Prescription at preferred retail/ $350 Copay per Prescription at non-preferred retail Mail Order: $900 Copay per Prescription	Not Covered	Up to 90 day supply for retail and mail order. See Medication guide for more information.
	Specialty drugs	$100 Copay per Prescription for Low cost generic and brand/ $500 Copay per Prescription for High cost generic and preferred brand/ 30% Coinsurance for Non-preferred brand	Not Covered	Not covered through retail or Mail Order. Up to 30 day supply available at our Specialty Rx vendor.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Ambulatory Surgical Center: $1,000 Copay per Visit/ Hospital: $2,000 Copay per Visit	Not Covered	Prior Authorization may be required. Your benefits/services may be denied.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Physician/surgeon fees	No Charge	Not Covered	————none————
If you need immediate medical attention	Emergency room care	$1,200 Copay per Visit	$1,200 Copay per Visit	————none————
	Emergency medical transportation	Deductible + 50% Coinsurance	In-Network Deductible + 50% Coinsurance	Out-of-Network only covered for emergencies.
	Urgent care	$65 Copay per Visit	Not Covered	————none————
If you have a hospital stay	Facility fee (e.g., hospital room)	$2,500 Copay per Day / $7,500 maximum	Not Covered	Inpatient Rehab Services limited to 30 days. Inpatient Habilitation Services limited to 30 days. Prior Authorization may be required. Your benefits/services may be denied.
	Physician/surgeon fees	No Charge	Not Covered	————none————
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No Charge/ Specialist Virtual Visits: No Charge	Not Covered	Prior Authorization may be required. Your benefits/services may be denied. Virtual Visit services are only covered for In-Network designated providers.
	Inpatient services	No Charge	Not Covered	Prior Authorization may be required. Your benefits/services may be denied.
If you are pregnant	Office visits	$100 Copay on initial Visit	Not Covered	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services	No Charge	Not Covered	————none————
	Childbirth/delivery facility services	$2,500 Copay per Day / $7,500 maximum	Not Covered	————none————
If you need help recovering or have other special health needs	Home health care	Deductible + 50% Coinsurance	Not Covered	Coverage limited to 30 visits.
	Rehabilitation services	$100 Copay per Visit	Not Covered	OT, PT, ST and Spinal Manipulation Services Separate benefit maximums of 35 visits Benefits are limited to 4 modalities per day Prior authorization may be required for some services. Member cost share is dependent on location of service; services performed in the hospital may have higher cost-share

For more information about limitations and exceptions, see the plan or policy document at http://www.truliforhealth.com/elinks/plancontracts/group.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Habilitation services	$100 Copay per Visit	Not Covered	OT, PT, ST and Spinal Manipulation Services Separate benefit maximums of 35 visits Benefits are limited to 4 modalities per day Prior authorization may be required for some services. Member cost share is dependent on location of service; services performed in the hospital may have higher cost-share
	Skilled nursing care	Deductible + 50% Coinsurance	Not Covered	Coverage limited to 60 days. Prior Authorization may be required. Your benefits/services may be denied.
	Durable medical equipment	In-Network Level 1: Deductible + 50% Coinsurance/ In-Network Level 2: No Charge	Not Covered	Level 1 covers specialized DME, including but not limited to custom and power wheelchairs; Level 2 – covers all other DME. Excludes vehicle modifications, home modifications, exercise, bathroom equipment and replacement of DME due to use/age. Prior Authorization may be required. Your benefits/services may be denied.
	Hospice services	Deductible + 50% Coinsurance	Not Covered	Prior Authorization may be required. Your benefits/services may be denied.
If your child needs dental or eye care	Children's eye exam	No Charge	Not Covered	One exam every 12 months.
	Children's glasses	No Charge	Not Covered	One pair every 12 months. Additional cost shares may apply for Non-Collection Frame.
	Children's dental check-up	No Charge	Not Covered	Coverage includes preventive cleanings once per 6 months, and 1 set of bitewing x-rays.

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.)		
• Acupuncture	• Hearing aids	• Private-duty nursing
• Bariatric surgery	• Infertility treatment	• Routine eye care (Adult)
• Cosmetic surgery	• Long-term care	• Routine foot care unless medically necessary
• Dental care (Adult)	• Non-emergency care when traveling outside the U.S.	• Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)	
• Chiropractic care - Limited to 35 manipulations	• Most coverage provided outside the United States. See www.truliforhealth.com.

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: State Department of Insurance at 1-877-693-5236, the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/agencies/ebsa or the 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. For more information about your rights, this notice, or assistance, contact the insurer at 1-855-308-7854. You may also contact your State Department of Insurance at 1-877-693-5236 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/agencies/ebsa. For group health coverage subject to ERISA contact your employee services department. For non-federal governmental group health plans and church plans that are group health plans contact your employee services department. You may also contact the state insurance department at 1-877-693-5236. Additionally, a consumer assistance program can help you file your appeal. Contact U.S. Department of Labor Employee Benefits Security Administration at 1-866-4-USA-DOL (866-487-2365) or www.dol.gov/agencies/ebsa .

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.

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

For more information about limitations and exceptions, see the plan or policy document at http://www.truliforhealth.com/elinks/plancontracts/group.

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	**$0**
Specialist Copayment	**$100**
Hospital (facility) Copayment	**$2,500**
Other Copayment	**$45**

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**
In this example, Peg would pay:	
Cost Sharing	
Deductibles	$0
Copayments	$2,700
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$2,760**

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

The plan's overall deductible	**$0**
Specialist Copayment	**$100**
Hospital (facility) Copayment	**$2,500**
Other No Charge	**$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	**$5,600**
In this example, Joe would pay:	
Cost Sharing	
Deductibles	$0
Copayments	$400
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Joe would pay is	**$400**

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

The plan's overall deductible	**$0**
Specialist Copayment	**$100**
Hospital (facility) Copayment	**$2,500**
Other Copayment	**$1,200**

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**
In this example, Mia would pay:	
Cost Sharing	
Deductibles	$0
Copayments	$600
Coinsurance	$500
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,100**

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.truliforhealth.com.

Truli for Health provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 855-308-7854.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 855-308-7854.

Chinese (中文): 如果需要中文的帮助，请拨打这个号码 855-308-7854.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 855-308-7854.