



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.centralpateamsters.com](http://www.centralpateamsters.com) or call 1-800-422-8330. 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.cciio.cms.gov](http://www.cciio.cms.gov) or call 1-800-422-8330 (PA) or 1-800-331-0420 (USA) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$0 participating <a href="#">providers</a> ; \$200 person/ \$450 family non-participating <a href="#">providers</a>	You must pay all the costs up to the <a href="#">deductible</a> amount for non-participating <a href="#">providers</a> before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the family <a href="#">deductible</a> is met.
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes, Preventive Care and services for participating providers.	This <a href="#">plan</a> covers some items and Preventive services even if you haven't met the <a href="#">deductible</a> amount. A <a href="#">copayment</a> may apply. See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <b>deductibles</b> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	\$2,500 person/ \$5,000 family	The <b>out-of-pocket limit</b> for services is the most you could pay during 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 family <b>out-of-pocket limit</b> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Copayments, <a href="#">premiums</a> , <a href="#">balance-billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <b>out-of-pocket limit</b> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes, visit <a href="http://www.centralpateamsters.com">www.centralpateamsters.com</a> or call Meritain Health 1-800-343-3140	This plan uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">providers</a> charge and what your plan pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services such as lab work. Check with you <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You do not need a referral to see a <a href="#">specialist</a> . You can see the <a href="#">specialist</a> you choose without permission from this <a href="#">plan</a> .

 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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	\$20 copay/ visit	\$30 copay/ visit plus amt over UCR	-----none-----
	<a href="#">Specialist</a> visit	\$30 copay/ visit	\$55 copay/ visit plus amt over UCR	-----none-----
	<a href="#">Preventive care/screening/immunization</a>	No charge	\$30 copay/visit plus amt over UCR	-----none-----
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	No charge	Amount over UCR plus 10%	Preauthorization is require on certain diagnostic services.
	Imaging (CT/PET scans, MRIs)	No charge	Amount over UCR plus 10%	-----none-----
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.centralpateamsters.com">www.centralpateamsters.com</a>	Generic drugs	\$5 copay/ Rx retail; \$15 copay/ Rx mail order	Amount greater than Fund cost plus copay	Covers up to a 34 day supply (retail Rx); 35-90 day supply (mail order Rx)
	Preferred brand drugs	\$15 copay/Rx retail; \$30 copay/Rx mail order	Amount greater than Fund cost plus copay	Covers up to a 34 day supply (retail Rx); 35-90 day supply (mail order Rx)
	Non-preferred brand drugs	\$30 copay/Rx retail; \$60 copay/Rx mail order	Amount greater than Fund cost plus copay	Covers up to a 34 day supply (retail Rx); 35-90 day supply (mail order Rx)
	<a href="#">Specialty drugs</a>	\$150 copay/Rx retail; \$300 copay/Rx mail order	Amount greater than Fund cost plus copay	Covers up to a 34 day supply (retail Rx); 35-90 day supply (mail order Rx)
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	\$100 copay	\$100 copay; 10% coinsurance	Preauthorization is require for certain surgical services
	Physician/surgeon fees	No charge	10% coinsurance plus any balance over UCR	Preauthorization is require for certain surgical services
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	\$100 copay	\$100 copay	-----none-----
	<a href="#">Emergency medical transportation</a>	\$100 copay	\$100 copay	-----none-----
	<a href="#">Urgent care</a>	\$20 copay	\$30 copay plus amt. over UCR	-----none-----
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	\$100 copay	\$100 copay; 10% coinsurance	Preauthorization is required
	Physician/surgeon fees	No charge	10% coinsurance plus any balance over UCR	Preauthorization is required

[\* For more information about limitations and exceptions, see the plan or policy document at [www.centralpateamsters.com](http://www.centralpateamsters.com).]

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)	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$20 copay	\$30 copay plus any balance over UCR	-----none-----
	Inpatient services	\$100 copay	\$100 copay; 10% coinsurance	-----none-----
<b>If you are pregnant</b>	Office visits	\$20 copay for initial office visit	\$30 copay plus amt. over UCR	No coverage for dependent children
	Childbirth/delivery professional services	No charge	10% coinsurance plus balances over UCR	Preauthorization is required if your admit exceeds 48 hours for vaginal delivery or 96 hours for cesarean delivery. No coverage for dependent children.
	Childbirth/delivery facility services	\$100 copay	\$100 copay; 10% coinsurance plus any balance over UCR	Preauthorization is required if your admit exceeds 48 hours for vaginal delivery or 96 hours for cesarean delivery. No coverage for dependent children.
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	\$20 copay for doctor services	\$30 copay for doctor services plus any balance over UCR	-----none-----
	<a href="#">Rehabilitation services</a>	\$20 copay	\$30 copay plus any balance over UCR	-----none-----
	<a href="#">Habilitation services</a>	\$20 copay	\$30 copay plus any balance over UCR	-----none-----
	<a href="#">Skilled nursing care</a>	10% coinsurance up to 240 hrs; after 240 hrs 50% coinsurance	10% coinsurance up to 240 hrs; after 240 hrs 50% coinsurance	-----none-----
	<a href="#">Durable medical equipment</a>	10% coinsurance	10% coinsurance plus any balance over UCR	-----none-----
	<a href="#">Hospice services</a>	\$100 copay	\$100 copay; plus 10% coinsurance	Preauthorization is required
<b>If your child needs dental or eye care</b>	Children's eye exam	No Charge	Any charges greater than \$45	One exam every two years for children age 19 and over; one exam per year for children less than 19 years
	Children's glasses	No Charge	Any charges greater than \$75	One exam every two years for children age 19 and over; one exam per year for children less than 19 years
	Children's dental check-up	No Charge	Any charges greater than UCR	Children over age 19 will have a \$1000 annual dental limit

[\* For more information about limitations and exceptions, see the plan or policy document at [www.centralpateamsters.com](http://www.centralpateamsters.com).]

### 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](#).)

- Cosmetic Surgery
- Infertility Treatment
- Long Term Care

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

- Acupuncture
- Bariatric Surgery
- Chiropractic Care
- Dental Care
- Hearing Aids
- Non-Emergency Care when Traveling Outside of the United States
- Private Duty Nursing
- Routine Eye Care (Adult)
- Routine Foot Care
- Weight Loss Programs

**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: [insert State, HHS, DOL, and/or other applicable agency contact information]. 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](http://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: Plan Administrator at 1-800-422-8330 (PA) or 1-800-331-0420 (USA).

#### 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 1-800-422-8330 (PA) or 1-800-331-0420 (USA).]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-422-8330 (PA) or 1-800-331-0420 (USA).]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-800-422-8330 (PA) or 1-800-331-0420 (USA).]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-422-8330 (PA) or 1-800-331-0420 (USA).]

————— *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](#) \$0
- [Specialist](#) [copayment] \$0
- Hospital (facility) [coinsurance] 0%
- Other [coinsurance] 10%

**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*)

<b>Total Example Cost</b>	<b>\$12,800</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$120
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$180</b>

**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] \$60
- Hospital (facility) [coinsurance] 0%
- Other [coinsurance] 10%

**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*)

<b>Total Example Cost</b>	<b>\$7,400</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$710
Coinsurance	\$117
<i>What isn't covered</i>	
Limits or exclusions	\$55
<b>The total Joe would pay is</b>	<b>\$882</b>

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

- The [plan's](#) overall [deductible](#) \$0
- [Specialist](#) [copayment] \$60
- Hospital (facility) [coinsurance] 0%
- Other [coinsurance] 10%

**This EXAMPLE event includes services like:**  
Emergency room care (*including medical supplies*)  
Diagnostic test (*x-ray*)  
Durable medical equipment (*crutches*)  
Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$1,900</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$220
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$220</b>