

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

**Coverage Period:** 01/01/2023 to 12/31/2023

**Staff Benefits Management & Administrators: Minimum Essential Coverage (MEC) Excel**

**Coverage for:** Eligible Employees and Eligible Dependents | **Plan Type:** Preventive Plus

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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 1-888-505-7724. 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.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or call 1-888-505-7724 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	You do not need to meet any deductible before the plan pays for services. However, the plan covers only preventive care.
Are there other deductibles for specific services?	Not Applicable	You do not need to meet any deductible before the plan pays for services. However, the plan covers only preventive care.
What is the out-of-pocket limit for this plan?	Not Applicable	This plan does not have an out-of-pocket limit on your expenses.
Will you pay less if you use a network provider?	Not Applicable	You must use a network provider. There is no out-of-network coverage.
Will you pay more if you use an out-of-network provider?	Yes. Visit <a href="http://www.multiplan.com/sbmaspecificservices">www.multiplan.com/sbmaspecificservices</a> or call 1-800-457-1309 for a list of network providers.	This plan uses a provider network. You will pay 100% of the cost for services if you use an out-of-network provider. 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 an in-network specialist you choose without a referral.

Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$15 copay	Not covered	None
	Specialist visit	\$0 for preventive services, otherwise subject to the Network Discount	Not covered	You will have to pay for services that are not preventive. Ask your provider if the services needed are preventive. Otherwise you will be balance billed for the allowable amount after network discount is applied.
	Preventive care/screening/immunization	\$0	Not covered	With respect to all preventive services provided under the plan, if a recommendation or guideline for a service frequency, method, treatment or setting for the service, the plan will use reasonable medical management techniques to determine coverage limitations. You may have to pay for services that are not 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)	\$0 for preventive blood work, otherwise subject to the Network discount	Not covered	You will have to pay for services that are not preventive. Ask your provider if the services needed are preventive, then check what your plan will pay for. Otherwise you will be balanced billed for the allowable amount after network discount is applied.
	Imaging (CT/PET scans, MRIs)	Not covered	Not covered	No coverage for advanced imaging.

\* For more information about limitations and exceptions, call 1-888-505-7724

Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
<p><b>If you need drugs to treat your illness or condition</b></p> <p><b>More information about prescription drug coverage is available at 1-844-454-5201 or <a href="http://www.mysmtihrx.com">www.mysmtihrx.com</a></b></p>	<p>Generic drugs</p> <p>Preferred brand drugs</p> <p>Non-preferred brand drugs</p> <p>Specialty drugs</p>	<p>\$0 for preventive drugs, otherwise discount only</p> <p>Discount only</p> <p>Discount only</p> <p>Discount only</p>	<p>Not covered</p>	<p>Prescription drugs that are considered preventive are provided free of charge but may or may not be subject to any coverage limitations. You will have to pay for prescription drugs that are not considered preventive. Ask your provider if the prescription drugs needed are preventive, then check what your plan will pay for. All other drugs are subject to the discount program.</p>
<p><b>If you have outpatient surgery</b></p>	<p>Facility fee (e.g., ambulatory surgery center)</p> <p>Physician/surgeon fees</p>	<p>Not covered</p> <p>Not covered</p>	<p>Not covered</p> <p>Not covered</p>	<p>No coverage for facility fee (e.g., ambulatory surgery center).</p> <p>No coverage for physician/surgeon fees.</p>
<p><b>If you need immediate medical attention</b></p>	<p>Emergency room care</p> <p>Emergency medical transportation</p> <p>Urgent care</p>	<p>Not covered</p> <p>Not covered</p> <p>\$50 copay</p>	<p>Not covered</p> <p>Not covered</p> <p>Not covered</p>	<p>No coverage for emergency room care.</p> <p>No coverage for emergency medical transportation.</p> <p>None.</p>
<p><b>If you have a hospital stay</b></p>	<p>Facility fee (e.g., hospital room)</p> <p>Physician/surgeon fees</p>	<p>Not covered</p> <p>Not covered</p>	<p>Not covered</p> <p>Not covered</p>	<p>No coverage for facility fee (e.g., hospital room).</p> <p>No coverage for physician / surgeon fee.</p>
<p><b>If you need mental health, behavioral health, or substance</b></p>	<p>Outpatient services</p> <p>Inpatient services</p>	<p>Not covered</p> <p>Not covered</p>	<p>Not covered</p> <p>Not covered</p>	<p>No coverage for outpatient services.</p> <p>No coverage for inpatient services.</p>

\* For more information about limitations and exceptions, call 1-888-505-7724

Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
<b>If you are pregnant</b>	Office visits	\$0 for preventive services, \$15 copay for primary care visits, specialist visits are subject to the Network Discount	Not covered	You will have to pay for services that are not preventive. Ask your provider if the services needed are preventive, then check what your plan will pay for. Otherwise you will be balance billed for the allowable amount after network discount is applied.
	Childbirth/delivery professional services	Not covered	Not covered	No coverage for childbirth/delivery professional services.
	Childbirth/delivery facility services	Not covered	Not covered	No coverage for childbirth/delivery facility services.
<b>If you need help recovering or have other special health needs</b>	Home health care	Not covered	Not covered	No coverage for home health care.
	Rehabilitation services	Not covered	Not covered	No coverage for Rehabilitation services.
	Habilitation services	Not covered	Not covered	No coverage for habilitation services.
	Skilled nursing care	Not covered	Not covered	No coverage for skilled nursing care.
	Durable medical equipment	Not covered	Not covered	No coverage for Durable medical equipment.
	Hospice services	Not covered	Not covered	No coverage for hospice services.
<b>If your child needs dental or eye care</b>	Children's eye exam	Not covered	Not covered	No coverage for children's eye exam.
	Children's glasses	Not covered	Not covered	No coverage for children's glasses.
	Children's dental check-up	Not covered	Not covered	No coverage for children's dental check-up.

\* For more information about limitations and exceptions, call 1-888-505-7724

## Excluded Services & Other Covered Services: 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 Bariatric Surgery Care when traveling outside the US Chiropractic Care Cosmetic Surgery	Dental Care (Adult) Hearing Aids Infertility Treatment Long-Term Care	Private-duty nursing Routine Eye Care (Adult) Routine Foot Care Weight Loss programs
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### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

None

**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](http://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](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: 1-888-505-7724 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). Additionally, a consumer assistance program may be available in your state to help you file your appeal. A list of states with Consumer Assistance Programs is available at: [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) and <http://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/> or you may contact 1-888-505-7724 for more information.

### 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? **No**

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 1-888-505-7724)

(Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-505-7724)

(Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-505-7724)

(Navajo (Dine): Dinekehgo shika at'ohwol ninisingo, kwijigo holne' 1-888-505-7724)

————— 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.

<b>Peg is Having a Baby</b> (9 months of in-network pre-natal care and a hospital delivery)		<b>Managing Joe's type 2 Diabetes</b> (a year of routine in-network care of a well-controlled condition)		<b>Mia's Simple Fracture</b> (in-network emergency room visit and follow up care)	
The plan's overall deductible	\$0	The plan's overall deductible	\$0	The plan's overall deductible	\$0
Specialist copay	N/A	Primary care copay	\$15	Emergency Room copay	N/A
Hospital (facility)	N/A	Specialty prescription drugs	N/A	X-ray copay	N/A
Other cost sharing	Varies	Other cost sharing	Varies	Other cost sharing	Varies
<b>This EXAMPLE event includes services like:</b> Specialist office visits ( <i>prenatal care</i> ) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests ( <i>ultrasounds and blood work</i> )		<b>This EXAMPLE event includes services like:</b> Primary care physician office visits ( <i>including disease education</i> ) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose meter)		<b>This EXAMPLE event includes services like:</b> Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)	
<b>Total Example Cost</b>	<b>\$12,800</b>	<b>Total Example Cost</b>	<b>\$4,500</b>	<b>Total Example Cost</b>	<b>\$7,200</b>
<b>In this example, Peg would pay:</b>		<b>In this example, Joe would pay:</b>		<b>In this example, Mia would pay:</b>	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
Deductibles	\$0	Deductibles	\$0	Deductibles	\$0
Copayments	\$0	Copayments	\$45	Copayments	\$0
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$0
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$12,200	Limits or exclusions	\$3,900	Limits or exclusions	\$7,200
<b>The total Peg would pay is</b>	<b>\$12,200</b>	<b>The total Joe would pay is</b>	<b>\$3,945</b>	<b>The total Mia would pay is</b>	<b>\$7,200</b>

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

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