



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.welcometouhc.com or by calling 1-866-673-6293.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	Network: \$4,800 Indiv / \$9,600 Family Non-Network: \$9,600 Indiv / \$19,200 Family Per calendar year. Does not apply to services listed below as "No Charge".	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	Yes, Network: \$6,550 Indiv / \$13,100 Family Non-Network: \$13,100 Indiv / \$26,200 Family	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit?	Premiums, balance-billed charges, health care this plan doesn't cover and penalties for failure to obtain pre-authorization for services.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a network of providers?	Yes. For a list of network providers , see www.welcometouhc.com or call 1-866-673-6293.	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a specialist?	No.	You can see the specialist you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about excluded services .

Questions: Call 1-866-673-6293 or visit us at www.welcometouhc.com. If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.cciio.cms.gov or www.dol.gov/ebsa/healthreform or call 1-866-487-2365 to request a copy.



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a Network Provider	Your Cost If You Use a Non-Network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	40% co-ins, after ded	50% co-ins, after ded	None
	Specialist visit	40% co-ins, after ded	50% co-ins, after ded	None
	Other practitioner office visit	40% co-ins, after ded	50% co-ins, after ded	Includes Acupuncture and Manipulative (Chiropractic) Services. Manipulative (Chiropractic) Services are limited to 24 visits per year. Pre-Authorization required for non-network or benefit reduces by \$1,000 per visit.
	Preventive care/screening/immunization	No Charge	Not Covered	No coverage non-Network. Includes preventive health services specified in the health care reform law.
If you have a test	Diagnostic test (x-ray, blood work)	40% co-ins, after ded	50% co-ins, after ded	Pre-Authorization required for non-network for sleep studies or benefit reduces by \$1,000 per visit.
	Imaging (CT/PET scans, MRIs)	40% co-ins, after ded	50% co-ins, after ded	Pre-Authorization required for non-network or benefit reduces by \$1,000 per visit.

Common Medical Event	Services You May Need	Your Cost If You Use a Network Provider	Your Cost If You Use a Non-Network Provider	Limitations & Exceptions
<p>If you need drugs to treat your illness or condition</p> <p>More information about prescription drug coverage is available at www.welcometouhc.com.</p>	Tier 1 - Your Lowest-Cost Option	Retail: 40% co-ins with a \$500 copay max. Mail-Order: 40% co-ins with a \$500 copay max.	Retail: 40% co-ins with a \$500 copay max.	<p>Provider means pharmacy for purposes of this section. Retail: Up to a 31 day supply. Mail-Order: Up to a 90 day supply. You may need to obtain certain drugs, including certain specialty drugs, from a pharmacy designated by us. Certain drugs may not be covered until prior authorization is obtained. You may be required to use a lower-cost drug(s) prior to benefits under your policy being available for certain prescribed drugs. See the website listed for information on drugs covered by your plan. All medically necessary outpatient drugs are covered. If a dispensed drug has a chemically equivalent drug at a lower tier, the cost difference between drugs in addition to any applicable Copay and/or Co-ins may be applied. Tier 1 contraceptives are covered at No Charge.</p>
	Tier 2 - Your Midrange-Cost Option	Retail: 40% co-ins with a \$500 copay max. Mail-Order: 40% co-ins with a \$500 copay max.	Retail: 40% co-ins with a \$500 copay max.	
	Tier 3 - Your Highest-Cost Option	Retail: 40% co-ins with a \$500 copay max. Mail-Order: 40% co-ins with a \$500 copay max.	Retail: 40% co-ins with a \$500 copay max.	
	Tier 4 (if applicable) - Additional High-Cost Options	Retail: 40% co-ins, after ded with a \$500 copay max. Mail-Order: 40% co-ins, after ded with a \$500 copay max.	Retail: 40% co-ins with a \$500 copay max.	
<p>If you have outpatient surgery</p>	Facility fee (e.g., ambulatory surgery center)	40% co-ins, after ded	50% co-ins, after ded	Pre-Authorization required for certain services for non-network or benefit reduces by \$1,000 per surgery.
	Physician/surgeon fees	40% co-ins, after ded	50% co-ins, after ded	None
<p>If you need immediate medical attention</p>	Emergency room services	40% co-ins, after ded	40% co-ins, after ded	Network Deductible applies.
	Emergency medical transportation	40% co-ins, after ded	40% co-ins, after ded	Network Deductible applies.

Common Medical Event	Services You May Need	Your Cost If You Use a Network Provider	Your Cost If You Use a Non-Network Provider	Limitations & Exceptions
	Urgent care	40% co-ins, after ded	50% co-ins, after ded	None
If you have a hospital stay	Facility fee (e.g., hospital room)	40% co-ins, after ded	50% co-ins, after ded	Pre-Authorization required for non-network or benefit reduces by \$1,000 per admission.
	Physician/surgeon fee	40% co-ins, after ded	50% co-ins, after ded	None
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	Outpatient Office Visits: 40% co-ins, after ded . All other outpatient Treatment: 40% co-ins, after ded	50% co-ins, after ded	Pre-Authorization required for certain services for non-network or benefit reduces by \$1,000 per visit.
	Mental/Behavioral health inpatient services	40% co-ins, after ded	50% co-ins, after ded	Pre-Authorization required for certain services for non-network or benefit reduces by \$1,000 per admission.
	Substance use disorder outpatient services	Outpatient Office Visits: 40% co-ins, after ded . All other outpatient Treatment: 40% co-ins, after ded	50% co-ins, after ded	Pre-Authorization required for certain services for non-network or benefit reduces by \$1,000 per visit.
	Substance use disorder inpatient services	40% co-ins, after ded	50% co-ins, after ded	Pre-Authorization required for certain services for non-network or benefit reduces by \$1,000 per admission.
If you are pregnant	Prenatal and postnatal care	No Charge	50% co-ins, after ded	Applies to routine prenatal care and office visits. One post-natal office visit is covered.
	Delivery and all inpatient services	40% co-ins, after ded	50% co-ins, after ded	Inpatient Authorization may apply.
If you need help recovering or have other special health needs	Home health care	40% co-ins, after ded	50% co-ins, after ded	Limited to 100 visits per year. Pre-Authorization required for non-network or benefit reduces by \$1,000 per visit.
	Rehabilitation services	40% co-ins, after ded	50% co-ins, after ded	Pre-Authorization required for certain services for non-network or benefit reduces by \$1,000 per visit.
	Habilitative services	40% co-ins, after ded	50% co-ins, after ded	Pre-Authorization required for certain services for non-network or benefit reduces by \$1,000 per visit.

Common Medical Event	Services You May Need	Your Cost If You Use a Network Provider	Your Cost If You Use a Non-Network Provider	Limitations & Exceptions
	Skilled nursing care	40% co-ins, after ded	50% co-ins, after ded	Limited to 100 days per benefit period (combined with Inpatient Rehabilitation) . Pre-Authorization required for non-network or benefit reduces by \$1,000 per visit.
	Durable medical equipment	40% co-ins, after ded	50% co-ins, after ded	Pre-Authorization required for non-network DME over \$1,000 or benefit reduces by \$1,000 per item.
	Hospice service	0% co-ins, after ded	50% co-ins, after ded	Inpatient Pre-Authorization required for non-network or benefit reduces by \$1,000 per admission.
If your child needs dental or eye care	Eye exam	No Charge	50% co-ins	One exam per year.
	Glasses	No Charge	50% co-ins	One pair per year.
	Dental check-up	0% co-ins, after ded	20% co-ins	Cleanings covered 2 times per 12 months. Additional limitations may apply.

Excluded services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)				
• Cosmetic surgery	• Dental care (Adult)	• Long-term care	• Non-emergency care when traveling outside the U.S.	• Private-duty nursing
• Routine foot care	• Weight loss programs			

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)				
• Acupuncture	• Bariatric surgery	• Chiropractic care - 24 visits per year	• Hearing aids - 1 every 3 years; \$2500 per year	• Infertility treatment - \$2000 lifetime
• Routine eye care (Adult) - 1 exam every year				

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-866-747-1019. You may also contact your state insurance department, the

U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact us at 1-866-673-6293; or the Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

You may also contact the California Department of Insurance, Consumer Communications Bureau Health Unit, 300 South Spring Street, South Tower, Los Angeles, CA 90013 or at 1-800-927-HELP (4357), 1-800-482-4833 TDD or at www.insurance.ca.gov. Additionally, a consumer assistance program can help you file your appeal. Contact the California Department of Insurance at the contact information provided above.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-673-6293.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-673-6293.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-866-673-6293.

Navajo (Dine): Dinek'ehgo shika at' ohwol ninisingo, kwijigo holne' 1-866-673-6293.

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

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- **Amount owed to providers: \$7,540**
- **Plan pays \$1,940**
- **Patient pays \$5,600**

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$4,800
Copays	\$0
Coinsurance	\$600
Limits or exclusions	\$200
Total	\$5,600

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- **Amount owed to providers: \$5,400**
- **Plan pays \$460**
- **Patient pays \$4,940**

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$4,800
Copays	\$0
Coinsurance	\$100
Limits or exclusions	\$40
Total	\$4,940

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.
- If other than individual coverage, the Patient Pays amount may be more.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, copayments, and coinsurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

x No . Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

x No . Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ Yes . When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ Yes . An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as copayments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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