Coverage Period: 11/01/2017 – 10/31/2018
Coverage for: Individual + Family | Plan Type: CC

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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, visit http://bellcounty.swhp.org/benefits, or call 1-800-321-7947. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary at www.cciio.cms.gov.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$1,000 individual / \$2,000 family; Doesn't apply to preventive care	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 deductible?	Yes. Preventive care and primary care services are covered before you meet your deductible.	This <u>plan</u> covers some items and services even if you have not 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</u> <u>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 https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other deductibles for specific services?	No.	You do not have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$3,750 individual / \$7,500 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> , the overall family <u>out-of-pocket limit</u> must be met.
What is not included in the out-of-pocket limit?	Copayments on certain services, premiums, balance-billing charges, and health care this plan does not 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 <u>network provider</u> ?	Yes. See http://bellcounty.swhp.org/benefits or call 1-800-321-7947 for a list of network providers .	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		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
If you visit a health	Primary care visit to treat an injury or illness	\$30 <u>copay</u> /visit	Not Covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then	
care provider's office	Specialist visit	\$30 copay /visit	Not Covered		
or clinic	Preventive care/screening/immunization	No Charge	Not Covered	check what your <u>plan</u> will pay for.	
If you have a test	Diagnostic test (x-ray, blood work)	No Charge	Not Covered	None	
	Imaging (CT/PET scans, MRIs)	20% after deductible	Not Covered		
lf mand almost for	Preferred generic drugs	\$10 <u>copay</u> per 30 day supply / retail \$20 <u>copay</u> per 90 day supply / maintenance	Not Covered	Copays are per 30-day supply. Two copays apply for a 90-day supply if a maintenance drug is obtained through a Baylor Scott & White pharmacy OR when using the mail order prescription service. Specific preventative medications will be covered with no cost to the member. Non-formulary drugs: Greater of \$100 or 50%. Maintenance not covered.	
If you need drugs to treat your illness or condition More information about	Preferred brand drugs	\$40 <u>copay</u> per 30 day supply / retail \$80 <u>copay</u> per 90 day supply / maintenance	Not Covered		
coverage is available at http://bellcounty.swhp.org/pharmacy-information.	Non-preferred generic drugs and non-preferred Brand drugs and all other Drugs	Lesser of \$100 or 50% / retail Lesser of \$200 or 50% / maintenance	Not Covered		
	Preferred Specialty drugs	Level 1: 10% of charges Level 2: 20% of charges Level 3: 30% of charges Level 4: 50% of charges	Not Covered	Medical deductible does not apply. Some Specialty drugs may require prior authorization.	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% after <u>deductible</u>	Not Covered	None	
surgery	Physician/surgeon fees	20% after <u>deductible</u>	Not Covered		
If you need immediate	Emergency room care	\$250 <u>copay</u> plus 20% of charges	\$250 <u>copay</u> plus 20% of charges	None	
medical attention	Emergency medical transportation	20% after <u>deductible</u>	20% after <u>deductible</u>	THORIO	

^{*} For more information about limitations and exceptions, see the plan or policy document at http://bellcounty.swhp.org/

Common		What Yo	u Will Pay	Limitations, Exceptions, & Other
Medical Event	Services You May Need	Network Provider	Out-of-Network Provider	Important Information
		(You will pay the least)	(You will pay the most)	
	<u>Urgent care</u>	\$75 <u>copay</u> per visit	\$75 copay per visit	_
	Facility fee (e.g., hospital room)	20% after <u>deductible</u>	Not Covered	For prior authorization requirements and
If you have a hospital stay	Physician/surgeon fees	20% after <u>deductible</u>	Not Covered	penalties see http://bellcounty.swhp.org/tools-and-resources . Failure to obtain Prior Authorization will result in the lesser of \$500 or 50% reduction in benefits, or denial in the case of Health Care Services, other than Emergency Care, provided by an In-Network Provider.
If you need mental health, behavioral	Outpatient services	\$30 copay per visit	Not Covered	None
health, or substance abuse services	Inpatient services	20% after <u>deductible</u>	Not Covered	Requires referral and approval of Medical Director.
	Office visits	\$30 copay per visit	Not Covered	No charge for prenatal visits; postnatal
If you are pregnant	Childbirth/delivery professional services	20% after <u>deductible</u>	Not Covered	visits are covered at the specialist <u>copay</u> . Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply.
	Childbirth/delivery facility services	20% after <u>deductible</u>	Not Covered	None
	Home health care	\$30 <u>copay</u>	Not Covered	None
If you need help recovering or have other special health needs	Rehabilitation services	\$30 <u>copay</u> per visit	Not Covered	Benefit maximum of 20 visits per calendar year, based upon medical necessity; additional 10 visits in home only
	Habilitation services	\$30 <u>copay</u> per visit	Not Covered	Benefit maximum of 20 visits per calendar year, based upon medical necessity; additional 10 visits in home only
	Skilled nursing care	20% after <u>deductible</u>	Not Covered	Pre-certification required
	Durable medical equipment	50% after <u>deductible</u>	Not Covered	None
	Hospice services	No Charge	Not Covered	None

^{*} For more information about limitations and exceptions, see the plan or policy document at http://bellcounty.swhp.org/

Common		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
If your shild pands	Children's eye exam	\$30 <u>copay</u>	Not Covered	One exam limit per year.	
If your child needs dental or eye care	Children's glasses	Not Covered	Not Covered	None	
dental of eye care	Children's dental check-up	Not Covered	Not Covered	None	

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Ch	neck your policy or <u>plan</u> document for more information	on and a list of any other <u>excluded services</u> .)
Altered sexual characteristics including sex change operations or any related services	 Infertility treatment including any drug whose primary purpose is the treatment of infertility 	Storage of bodily fluids and other body parts
Blood, blood plasma, and other blood products	Mental health services or disorders are limited to those described in your evidence of coverage	 Experimental organ transplants and associated donor/procurement costs and artificial organs; e.g., heart
Cosmetic and reconstructive procedures and treatments undertaken to improve or modify a Member's appearance except for mastectomy reconstruction following breast cancer surgery	Non-covered benefits or services	 Treatment received in State or Federal facilities or institutions or services or supplies provided by an employer or governmental agency or entity
Custodial or domiciliary care	 Cost of services in excess of the usual, customary, and reasonable charges 	 Vision corrective surgery including laser application
Dental care	Personal comfort items	 War, insurrection, riot, disaster or epidemic
Elective abortions, which are not necessary to preserve the health of the Member	 Physical and mental exams for employment, licenses, insurance, educational purposes or services for non-medically necessary special education and developmental programs 	Weight reduction surgery
Elective treatment or elective surgery	 Reversal of voluntary surgically-induced sterility; artificial insemination, in-vitro fertilization or family planning therapies 	
Experimental or investigational treatment	 Rehabilitation services and therapies are limited to those recommended by a Participating or Referral Physician as medically necessary 	
Genetic testing		

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

• Manipulative therapy (35 visit limit per calendar year, 5 visit limit per month)

^{*} For more information about limitations and exceptions, see the plan or policy document at http://bellcounty.swhp.org/

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: Scott and White Health Plan, visit http://www.swhp.org, or call 1-800-321-7947; Department of Labor Employee Benefits Security Administration, visit http://www.dol.gov/ebsa/healthreform, or call 1-866-444-EBSA (3272); Department of Health and Human Services, Center for Consumer Information, visit http://www.cciio.com.gov, or call 1-877-267-2323 x61565; Texas Department of Insurance, visit http://www.tdi.texas.gov, or call 1-800-578-4677. 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: Scott and White Health Plan, visit http://www.swhp.org, or call 1-800-321-7947; Department of Labor Employee Benefits Security Administration, visit http://www.dol.gov/ebsa/healthreform, or call 1-866-444-EBSA (3272); Texas Department of Insurance, visit http://www.tdi.texas.gov, or call 1-800-252-3439.

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 1-800-321-7947.

^{*} For more information about limitations and exceptions, see the plan or policy document at http://bellcounty.swhp.org/

\$12.731

About these Coverage Examples:

Coverage Period: 01/01/2018

Coverage for: Individual + Family | Plan Type: POS



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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 <u>plan's</u> overall <u>deductible</u>	\$1,000
■ Specialist copayment	\$30
Hospital (facility) coinsurance	20%
Other coinsurance	20%

This EXAMPLE event includes services like: Sample Care Costs

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (apostbosia)

Specialist visi	i (anesinesia)

Total Example Cost

n this example, Peg would pay:		
Cost Sharing		
Deductibles	\$1,000	
Copayments	\$610	
Coinsurance	\$1,825	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$3,495	

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$1,000
■ Specialist copayment	\$30
■ Hospital (facility) coinsurance	20%
Other coinsurance	20%

This EXAMPLE event includes services like: Sample Care Costs

Primary care physician office visits (including disease education)
Diagnostic tests (blood work)
Prescription drugs
Durable medical equipment (glucose meter)

Total Example Cost	\$7,389
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In this example, Joe would pay:

Cost Sharing		
Deductibles	\$0	
Copayments	\$1,550	
Coinsurance	\$363	
What isn't covered		
Limits or exclusions	\$55	
The total Joe would pay is	\$1,968	

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$1,000
■ Specialist copayment	\$30
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

This EXAMPLE event includes services like: Sample Care Costs

Emergency room care (including medical supplies)
Diagnostic test (x-ray)
Durable medical equipment (crutches)
Rehabilitation services (physical therapy)

In this example, Mia would pay:

Cost Sharing	
Deductibles	\$658
Copayments	\$960
Coinsurance	\$183
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,800

English:

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-321-7947 (TTY: 1-800-735-2989). Scott & White Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Spanish:

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-321-7947 (TTY: 1-800-735-2989). Scott & White Health Plan cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo.

Vietnamese:

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800 321-7947 (TTY: 1-800-735-2989). Scott & White Health Plan tuân thủ luật dân quyền hiện hành của Liên bang và không phân biệt đối xử dựa trên chủng tộc, màu da, nguồn gốc quốc gia, độ tuổi, khuyết tật, hoặc giới tính.

Chinese:

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-800-321-7947 (TTY:1-800-735-2989)。Scott & White Health Plan 遵守適用的聯邦民權法律規定,不因種族、膚色、民族血統、年齡、殘障或性別而歧視任何人。

Korean:

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-321-7947 (TTY: 1-800-735-2989) 번으로 전화해 주십시오. Scott & White Health Plan 은(는) 관련 연방 공민권법을 준수하며 인종, 피부색, 출신 국가, 연령, 장애 또는 성별을 이유로 차별하지 않습니다.

Arabic:

ة ظوحلم: اذا تنك شدحت ركذا اللغة، نإف تامدخ ةدعاسماً تميو غللا رفاوت كان اجملاب لصتا مقرب 1-7947-321-800 (مقر ف قاه مصلاً مكبلو: 1-809-735-989). مزتلد Scott & White Health Plan نيناوقب قوقطا تميندما الميلار دفا الومعما الهبد لاو زيميى لع ساساً قريعاً وأنوالا وأ ل صدلاً المنطولا وأنسلا وأقاعلاً وأسنجاً. **Urdu:**

Tagalog:

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-3217947 (TTY: 1-800-735-2989). Sumusunod ang Scott & White Health Plan sa mga naaangkop na Pederal na batas sa karapatang sibil at hindi nandidiskrimina batay sa lahi, kulay, bansang pinagmulan, edad, kapansanan o kasarian.

French:

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-321-7947 (ATS: 1-800-7352989). Scott & White Health Plan respecte les lois fédérales en vigueur relatives aux droits civiques et ne pratique aucune discrimination basée sur la race, la couleur de peau, l'origine nationale, l'âge, le sexe ou un handicap.

Hindi:

ध्यान दें: यिद आप िहंदी बोलते हैं तो आपके िलए मुफ्त में भाषा सहायता सेवाएंउपलब्ध हैं। 1-800-321-7947 (TTY: 1-800-735-2989) पर कॉल करें। Scott & White Health Plan लागू होनेयोग्य संघीय नागरक अधकार क़ानून का पालन करता हैऔर जाित, रंग, राष्ट्रीय मूल, आयु, िवकलांगता, या िलंग के आधार पर भेदभाव नहीं करता है।

Persian:

محلوبر مت يعبتي مدنكو مهار في مدشاب ابر(2989-735-800-1:YTY) 7947-321-800-1 سامتديريگبه مجونة ركا ابين ابز يسر افو گتفگي مكنيد، تلايهستي نابز ترو صبن اگيارياريار اردامشد لاردف لياقي مندوشه الاوگچيهي ضيعبتر بس اسانژ اد، گنرپوست، تيلصامليتي، سن، ي ناوتاذ ايت يسنجدار فا Scott & White Health Plan زانيناوقة وقدي ندم لاردف

German:

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-321-7947 (TTY: 1-800-735-2989). Scott & White Health Plan erfüllt geltenden bundesstaatliche Menschenrechtsgesetze und lehnt jegliche Diskriminierung aufgrund von Rasse, Hautfarbe, Herkunft, Alter, Behinderung oder Geschlecht ab.

Gujarati:

~ુયના:જો તમે ~ુજરાતી બોલતા હો, તો િન:~ુલ્ક ભાષા સહ્યય સેવાઓ તમારા માટ~ ઉપલબ્ધ છે. કોન કરો 1-800-321-7947 (TTY: 1-800-735-2989). Scott & White Health Plan લા~ુ પડતા સમવાયી નાગ~રક અધકાર કાયદા સાથે ~ુસંગત છે અને ~િત, રંગ,રાષ્ટ્ર~ય ~ૂળ,~મર,અશક્તતા અથવા ~લ~ગના આધાર~ ભેદભાવ રાખવામાં આવતો નથી

Russian:

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-321-7947 (телетайп: 1-800-735-2989). Scott & White Health Plan соблюдает применимое федеральное законодательство в области гражданских прав и не допускает дискриминации по признакам расы, цвета кожи, национальной принадлежности, возраста, инвалидности или пола.

Japanese:

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-800-321-7947 (TTY:1-800-735-2989)まで、お電話にてご連絡ください。Scott & White Health Plan は適用される連邦公民権法を遵守し、人種、肌の色、出身国、年齢、障害または性別に基づく差別をいたしません。

Laotian:

ໂປດຊາບ: ຖ້າວ່ າ ທ່ ານເວົ້າພາສາ ລາວ, ການບໍ ລິ ການຊ່ ວຍເຫຼື ອດ້ານພາສາ, ໂດຍບໍ່ ເສັ ງຄ່ າ, ແມ່ ນມີ ພ້ອມໃຫ້ທ່ ານ. ໂທຣ 1-800-321-7947 (TTY: 1-800-735-2989). Scott & White Health Plan ປະຕິ ບັດຕາມກົດໝາຍວ່ າດ້ວຍສິ ດທິ ພົນລະເມື ອງຂອງຣັຖບານກາງທີ່ ບັງຄັບໃຊ້ ແລະບໍ່ ຈຳ ແນກໂດຍອີ ງໃສ່ ພື້ ນຖານດ້ານເຊື້ອຊາດ, ີ ສຜິ ວ, ຊາດກຳ ເນີ ດ, ອາຍຸ , ຄວາມພິ ການ, ຫຼື ເພດ.