



**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 [mclanegroup.swhp.org](http://mclanegroup.swhp.org) or by calling 1-866-353-3320.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	<b>\$500</b> person / <b>\$1,000</b> family in-network, <b>\$1,000 / \$2,000</b> out of network. Doesn't apply to prescriptions.	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> 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 <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. For in-network <b>\$3,500</b> person / <b>\$7,000</b> family, out of network <b>\$6,000/\$12,000</b>	The <u>out-of-pocket limit</u> 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 <u>out-of-pocket limit</u> ?	Premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
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 <u>network of providers</u> ?	Yes. See <a href="http://www.swhp.org">www.swhp.org</a> or call 1-800-321-7947 for a list of participating providers.	If you use an in-network doctor or other health care <u>provider</u> , 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 <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> .
Do I need a referral to see a <u>specialist</u> ?	No. You don't need a referral to see a specialist.	You can see the <u>specialist</u> 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 4. See your policy or plan document for additional information about <u>excluded services</u> .

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- **Copayments** are fixed dollar amounts (for example, \$30) 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 participating **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$30 copay/visit	40% after deductible	_____none_____
	Specialist visit	\$35 copay/visit	40% after deductible	_____none_____
	Other practitioner office visit	20% coinsurance for chiropractor and acupuncture	40% coinsurance for chiropractor and acupuncture	_____none_____
	Preventive care/screening/immunization	No charge	40% after deductible Except immunizations	_____none_____
If you have a test	Diagnostic test (x-ray, blood work)	No charge	40% after deductible	_____none_____
	Imaging (CT/PET scans, MRIs)	20% after deductible	40% after deductible	_____none_____

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Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
<b>If you need drugs to treat your illness or condition</b>  More information about <b>prescription drug coverage</b> is available at <a href="http://www.swhp.org">www.swhp.org</a> .	Generic drugs	\$5/\$10 copay SWHP pharmacy only, \$10/\$20 for retail pharmacies	\$10/\$20 copay/prescription (retail and mail order)	Covers up to a 34-day supply (retail prescription); 31-90 day supply (mail order prescription).
	Preferred brand drugs	\$20/\$40 copay SWHP Pharmacy only, \$30/\$60 for retail pharmacies	\$30/\$60 copay/prescription (retail and mail order)	If a brand name drug is dispensed when a generic is available, 50% coinsurance applies.
	Non-preferred brand drugs	\$60/\$120 copay/prescription (retail and mail order)	\$60/\$120 copay/prescription (retail and mail order)	_____none_____
	Specialty drugs	Level 1 – 20% Level 2 – 20% Level 3 – 20% Level 4 - 50%	Level 1 – 40% Level 2 – 40% Level 3 – 40% Level 4 - 50%	Medical deductible does apply, drugs, except if specialty drug is dispensed by pharmacy 10% coinsurance (up to 34 day supply). Some specialty drugs may require prior authorization.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% after deductible	40% after deductible	_____none_____
	Physician/surgeon fees	20% after deductible	40% after deductible	_____none_____
<b>If you need immediate medical attention</b>	Emergency room services	\$150 copay	\$150 copay	Waived if admitted within 24hrs
	Emergency medical transportation	\$100 copay	\$100 copay	Waived if transported
	Urgent care	\$75 copay/ visit	\$75 copay/ visit	_____none_____
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% after deductible	40% after deductible	_____none_____
	Physician/surgeon fee	20% after deductible	40% after deductible	_____none_____

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Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	\$30 copay/visit	40% after deductible	—————none—————
	Mental/Behavioral health inpatient services	20% after deductible	40% after deductible	Requires referral and pre-authorization
	Substance use disorder outpatient services	\$30 copay/ visit	40% after deductible	—————none—————
	Substance use disorder inpatient services	20% after deductible	40% after deductible	Requires referral and pre-authorization
<b>If you are pregnant</b>	Prenatal and postnatal care	Prenatal: No charge Postnatal: \$30/\$35 copay	Prenatal & Postnatal: 40% after deductible	—————none—————
	Delivery and all inpatient services	20% after deductible	40% after deductible	—————none—————
<b>If you need help recovering or have other special health needs</b>	Home health care	20% after deductible	40% after deductible	—————none—————
	Rehabilitation services	\$35 copay	40% after deductible	Based upon medical necessity.
	Habilitation services	\$35 copay	40% after deductible	Based upon medical necessity.
	Skilled nursing care	20% after deductible	40% after deductible	Pre-Certification Required
	Durable medical equipment	20% after deductible	40% after deductible	—————none—————
	Hospice service	20% after deductible	40% after deductible	—————none—————
<b>If your child needs dental or eye care</b>	Eye exam	\$30 copay/ visit	40% after deductible	Limited to one exam per year
	Glasses	Not covered	Not covered	—————none—————
	Dental check-up	Not covered	Not covered	—————none—————

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## 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.)

- Acupuncture
- Bariatric surgery
- Chiropractic care
- Cosmetic surgery
- Dental care (Adult)
- Hearing aids
- Infertility treatment
- 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.)

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## 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 800-321-7947. 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](http://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](http://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: 800-321-7947.

## Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-254-298-3489 durante el horario de 7:00 am a 9:00 pm.

## 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.**

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

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### 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 \$5,830
- Patient pays \$1,710

##### 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
<b>Total</b>	<b>\$7,540</b>

##### Patient pays:

Deductibles	\$500
Copays	\$20
Coinsurance	\$1,040
Limits or exclusions	\$150
<b>Total</b>	<b>\$1,710</b>

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

- Amount owed to providers: \$5,400
- Plan pays \$3,670
- Patient pays \$1,730

##### 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
<b>Total</b>	<b>\$5,400</b>

##### Patient pays:

Deductibles	\$500
Copays	\$1,040
Coinsurance	\$110
Limits or exclusions	\$80
<b>Total</b>	<b>\$1,730</b>

Note: These numbers assume the patient is participating in our diabetes wellness program. If you have diabetes and do not participate in the wellness program, your costs may be higher. For more information about the diabetes wellness program, please contact: 800-321-7947, or visit [www.swhp.org](http://www.swhp.org).

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## 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.

### 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?

- ✗ **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?

- ✗ **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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