




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.** Please read the FEHB Plan brochure 73-884 that contains the complete terms of this plan. **All benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB Plan brochure.** Benefits may vary if you have other coverage, such as Medicare. 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 get the FEHB Plan brochure at [www.priorityhealth.com/FEHB](http://www.priorityhealth.com/FEHB), and view the Glossary at [www.priorityhealth.com/FEHB](http://www.priorityhealth.com/FEHB). You can call 1-800-446-5674 to request a copy of either document.

Important Questions	Answers	Why This Matters:
<b>What is the overall <u>deductible</u>?</b>	\$0	Generally, you must pay all of the costs from providers up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. Copayments and coinsurance amounts do not count toward your deductible, which generally starts over January 1. When a covered service/supply is subject to a deductible, only the Plan allowance for the service/supply counts toward the deductible.
<b>Are there services covered before you meet your <u>deductible</u>?</b>	Yes	This <u>plan</u> covers some items and services even if you haven't 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 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> ].
<b>Are there other <u>deductibles</u> for specific services?</b>	No	You don't have to meet deductibles for specific services.
<b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b>	\$7,350/\$14,700	The <u>out-of-pocket limit</u> , or catastrophic maximum, is the most you could pay in a year for covered services.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	Premiums, balanced-billed charges, care this plan does not cover and services that exceed an annual day/visit limit.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
<b>Will you pay less if you use a <u>network provider</u>?</b>	Yes. See PriorityHealth.com or call 1-800-446-5674 for a list of <u>network providers</u> .	This <u>plan</u> uses a provider <u>network</u> . You will pay less if you use a provider in the plan's <u>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 provider's charge and what your plan pays (balance billing). 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.

<b>Do you need a <u>referral</u> to see a <u>specialist</u>?</b>	No, you don't need a referral in order to receive serviced provided by a participating specialist.	You can see the in-network specialist you choose without a referral. This plan will pay some or all of the costs to see an out-of-network specialist for covered services but only if you have a referral before you see the specialist.
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 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, plus you may be balance billed)	
<b>If you visit a health care <u>provider's</u> office or clinic</b>	Primary care visit to treat an injury or illness	\$10 co-pay/ visit	Not Covered	Gene Therapy will be covered at 100% with no deductible applying when done in an in-network physician's office. If billed as outpatient or inpatient, the outpatient or inpatient hospital benefit will apply.
	<u>Specialist</u> visit	\$35 co-pay/ visit	Not Covered	-----none-----
	<u>Preventive care/screening/immunization</u>	No Charge	Not Covered	Preventive care services are those listed in Priority Health's Preventive Health Care Guidelines, including women's preventive health care services  You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	10% co-insurance	Not Covered	-----none-----
	Imaging (CT/PET scans, MRIs)	\$150 co-pay/ visit	Not Covered	Prior Approval required for certain radiology examinations.

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, plus you may be balance billed)	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="http://www.priorityhealth.com/FEHB">prescription drug coverage</a> is available at <a href="http://www.priorityhealth.com/FEHB">www.priorityhealth.com/FEHB</a>	Generic drugs	\$15 co-pay/ retail prescriptions \$30 co-pay/ mail order prescription	Not Covered	Costs shown in the "What You Will Pay" columns apply to drugs on the approved drug list when obtained from a Participating Provider.
	Preferred brand drugs	\$50 co-pay/ retail prescriptions \$100 co-pay/ mail order prescription	Not Covered	Covers up to a 31-day supply (retail prescription);
	Non-preferred brand drugs	\$80 co-pay/ retail prescriptions \$160 co-pay/ mail order prescription	Not Covered	Covers up to a 90 day supply (mail order prescription) Up to a 90-day supply of medication (excluding Specialty Drugs) may be obtained at one time for three applicable Copayments at a retail Participating Pharmacy.
	<u>Specialty drugs</u>	20% co-insurance/ retail prescription	Not Covered	50% co-insurance/ prescription for infertility drugs. The maximum co-pay for preferred specialty drugs is \$150 per fill. The maximum co-pay for non-preferred specialty drugs is \$300 per fill.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No Charge	Not Covered	Including outpatient care, observation care and ambulatory surgery center care. Prior approval may be required. Prior approval is required for bariatric surgery.
	Physician/surgeon fees	No Charge	Not Covered	
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	\$200 co-pay/ visit	Covered at the in-network benefit level	Co-pay waived if you become confined in a Hospital as an inpatient.
	<u>Emergency medical transportation</u>	\$150 co-pay	Covered at the in-network benefit level	-----none-----
	<u>Urgent care</u>	\$75 co-pay/ visit	Covered at the in-network benefit level when obtained outside the service area	Urgent Care services received from a Non-Participating Provider who is located in our Service Area are not Covered. Urgent Care services received from a Non-Participating Provider who is located outside of our Service Area are Covered

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
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<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No Charge	Not Covered	Prior Approval is required at least 5 working days in advance, except in emergencies or for Hospital stays for a mother and her Newborn of up to 48 hours following a vaginal delivery and 96 hours following a cesarean section.
	Physician/surgeon fees	No Charge	Not Covered	Notification must be provided for all admissions following emergency room care.  Prior approval is required for bariatric surgery.
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$10 co-pay/ visit	Not Covered	Including medication management visits.
	Inpatient services	No Charge	Not Covered	Including subacute and partial hospitalization.  Except in an emergency, prior approval required.
<b>If you are pregnant</b>	Office visits	No Charge	Not Covered	Routine prenatal and postnatal visits are covered under your Preventive Health Care Services benefit.  Appropriate office visit charge (PCP or specialist) may apply for physician office services or home visits and consultations for complications of pregnancy
	Childbirth/delivery professional services	No Charge	Not Covered	-----none-----
	Childbirth/delivery facility services	No Charge	Not Covered	-----none-----
<b>If you need help recovering or have</b>	<u>Home health care</u>	No Charge	Not Covered	Including hospice care services; excluding rehabilitation and habilitation services.

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, plus you may be balance billed)	
<b>other special health needs</b>				<p>Prior approval required except for hospice care services in the home.</p> <p>Rehabilitation and habilitation services provided in the home are subject to the limitations of the Rehabilitation Services and Habilitation Services benefits described below.</p>
	<u>Rehabilitation services</u>	\$10 co-pay/ visit	Not Covered	<p>Physical and occupational therapy (Including osteopathic and chiropractic manipulation) limited to a combined 60 visits per contract year.</p> <p>Speech therapy limited to a combined 60 visits per contract year.</p> <p>Cardiac rehabilitation &amp; pulmonary rehabilitation limited to a combined 60 visits per contract year.</p>
	<u>Habilitation services</u>	<p>\$10 co-pay/ visit for Physical, Occupational and Speech Therapy</p> <p>\$10 copayment per visit Applied Behavioral Analysis (ABA) services</p>	Not Covered	<p>Prior Approval required for Applied Behavioral Analysis (ABA). Services are Covered for children and adolescents under age 19 only. Multiple charges may apply during one day of service.</p>
	<u>Skilled nursing care</u>	No Charge	Not Covered	<p>Services received in a skilled nursing care facility, subacute facility, or hospice care facility are limited to a combined 45 days per contract year.</p> <p>Prior approval required</p>
	<u>DME</u>	50% co-insurance	Not Covered	<p>Including rental, purchase or repair.</p>

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, plus you may be balance billed)	
				Prior Approval required for equipment over \$1,000, all rentals and all shoe inserts. Diabetic supplies covered in full.
	<u>Hospice services</u>	No Charge	Not Covered	This benefit applies to hospice services provided in the home only. Any hospice services provided in a facility will be subject to the appropriate facility benefit
<b>If your child needs dental or eye care</b>	Children's eye exam	Not Covered	Not Covered	
	Children's glasses	Not Covered	Not Covered	
	Children's dental check-up	Not Covered	Not Covered	

#### Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your FEHB Plan brochure for more information and a list of any other <u>excluded services</u> .)			
<ul style="list-style-type: none"> <li>Acupuncture</li> <li>Cosmetic Surgery</li> <li>Dental care (Adult &amp; Child)</li> </ul>	<ul style="list-style-type: none"> <li>Habilitation services not for the treatment of Autism Spectrum Disorder.</li> <li>Hearing Aids</li> <li>Long-term care</li> </ul>	<ul style="list-style-type: none"> <li>Non-emergency care when traveling outside the U.S.</li> <li>Private-duty nursing</li> <li>Routine eye care (Adult &amp; Child)</li> <li>Routine foot care</li> </ul>	
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your FEHB Plan brochure.)			
<ul style="list-style-type: none"> <li>Bariatric surgery</li> <li>Chiropractic care</li> </ul>	<ul style="list-style-type: none"> <li>Infertility treatment - diagnostic, counseling and planning services for the underlying cause of infertility</li> </ul>	<ul style="list-style-type: none"> <li>Weight loss programs</li> </ul>	

**Your Rights to Continue Coverage:** You can get help if you want to continue your coverage after it ends. See the FEHB Plan brochure, contact your HR office/retirement system, contact your plan at 1-800-446-5674 or visit [www.opm.gov/insure/health](http://www.opm.gov/insure/health). Generally, if you lose coverage under the plan, then, depending on the circumstances, you may be eligible for a 31-day free extension of coverage, a conversion policy (a non-FEHB individual policy), spouse equity coverage, or temporary continuation of coverage (TCC). 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:** If you are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal. For information about your appeal rights please see Section 3, "How you get care," and Section 8 "The disputed claims process," in your FEHB Plan brochure. If you need assistance, you can contact: [insert applicable contact information from instructions].

**Does this plan provide Minimum Essential Coverage? Yes.**

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

**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 1-800-446-5674.

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-446-5674.

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-446-5674.

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-446-5674.

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

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## 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 <u>deductible</u>	\$0
■ <u>Specialist</u>	\$35
■ Hospital (facility)	0%
■ Other	0%

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>\$12,700</b>
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In this example, Peg would pay:

Cost Sharing	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$110
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$170</b>

### Managing Joe's type 2 Diabetes

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

■ The plan's overall <u>deductible</u>	\$0
■ <u>Specialist</u>	\$35
■ Hospital (facility)	0%
■ Other	0%

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>\$5,600</b>
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In this example, Joe would pay:

Cost Sharing	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$1300
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$60
<b>The total Joe would pay is</b>	<b>\$1,360</b>

### Mia's Simple Fracture

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

■ The plan's overall <u>deductible</u>	\$0
■ <u>Specialist</u>	\$35
■ Hospital (facility)	0%
■ Other	0%

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>\$2,800</b>
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In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$35
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$280</b>