



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, please call 1-800-662-5851. 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 <https://www.healthcare.gov/sbc-glossary/> or call 1-800-662-5851 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u>?	For <u>participating providers</u> : \$3,750 person / \$7,500 family for policy period For <u>non-participating providers</u> : \$5,500 person / \$11,000 family for policy period	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 <u>deductible</u>?	Yes. <u>Preventive care</u> , <u>prescription drugs</u> , and office visits are covered before you meet your <u>deductible</u> .	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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u>?	For <u>participating providers</u> : \$6,000 person / \$12,000 family For <u>non-participating providers</u> : \$8,000 person / \$16,000 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> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u>?	<u>Premiums</u> , balance-billed charges, health care this <u>plan</u> doesn't cover, Additional Benefits, certain <u>specialty pharmacy drugs</u> , and penalties for failure to obtain <u>preauthorization</u> for services	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u>?	Yes. See www.emihealth.com or call 1-800-662-5851 for a list of <u>network providers</u> .	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 Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating <u>Provider</u> (You will pay the least)	Non-Participating <u>Provider</u> (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$30 <u>copay</u> / visit; <u>deductible</u> does not apply	40% <u>coinsurance</u>	_____none_____
	<u>Specialist</u> visit	\$50 <u>copay</u> / visit; <u>deductible</u> does not apply	40% <u>coinsurance</u>	_____none_____
	<u>Preventive care/screening</u> /immunization	No charge; <u>deductible</u> does not apply	Not covered	Coverage is limited to one visit per policy period for some services. You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge/ office visit; <u>deductible</u> does not apply 15% <u>coinsurance</u> / outpatient visit 15% <u>coinsurance</u> / inpatient services	40% <u>coinsurance</u>	_____none_____
	Imaging (CT/PET scans, MRIs)	15% <u>coinsurance</u>	40% <u>coinsurance</u>	Requires <u>preauthorization</u>

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating <u>Provider</u> (You will pay the least)	Non-Participating <u>Provider</u> (You will pay the most)	
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.emihealth.com .	Generic drugs	25% <u>coinsurance</u> Retail 25% <u>coinsurance</u> Mail Order	Not covered	Up to a 30-day supply (retail prescription) per <u>copay</u> ; up to a 90-day supply (mail order prescription) per <u>copay</u>
	Preferred brand drugs	35% <u>coinsurance</u> Retail 35% <u>coinsurance</u> (\$250 maximum <u>copay</u> / prescription)	Not covered	Up to a 30-day supply (retail prescription) per <u>copay</u> ; up to a 90-day supply (mail order prescription) per <u>copay</u>
	Non-preferred brand drugs	45% <u>coinsurance</u> Retail 45% <u>coinsurance</u> Mail Order	Not covered	Up to a 30-day supply (retail prescription) per <u>copay</u> ; up to a 90-day supply (mail order prescription) per <u>copay</u>
	<u>Specialty drugs</u>	Generic - 25% <u>coinsurance</u> (\$150 maximum <u>copay</u> / prescription) Preferred - 25% <u>coinsurance</u> (\$250 maximum <u>copay</u> / prescription) Non-Preferred - 30% <u>coinsurance</u> (\$500 maximum <u>copay</u> / prescription)	Not covered	Covers up to a 90-day supply (mail order prescription) per <u>copay</u> . The cost of certain drugs (though reimbursed by the manufacturer at no cost to you) will not be applied towards your <u>out-of-pocket limit</u> . See http://emihealth.com/pdf/saveon.pdf for details.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	15% <u>coinsurance</u>	40% <u>coinsurance</u>	Some procedures require <u>preauthorization</u>
	Physician/surgeon fees	15% <u>coinsurance</u>	40% <u>coinsurance</u>	—————none—————
If you need immediate medical attention	<u>Emergency room care</u>	\$300 <u>copay</u> / visit; <u>deductible</u> does not apply	\$300 <u>copay</u> / visit; <u>deductible</u> does not apply	—————none—————
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	—————none—————
	<u>Urgent care</u>	\$50 <u>copay</u> / visit; <u>deductible</u> does not apply	40% <u>coinsurance</u>	—————none—————
If you have a hospital stay	Facility fee (e.g., hospital room)	15% <u>coinsurance</u>	40% <u>coinsurance</u>	Requires <u>preauthorization</u>
	Physician/surgeon fee	15% <u>coinsurance</u>	40% <u>coinsurance</u>	—————none—————

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating <u>Provider</u> (You will pay the least)	Non-Participating <u>Provider</u> (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$30 <u>copay</u> / office visit; <u>deductible</u> does not apply and 15% <u>coinsurance</u> other outpatient services	40% <u>coinsurance</u>	Medications for substance abuse not covered
	Inpatient services	15% <u>coinsurance</u>	40% <u>coinsurance</u>	Requires <u>preauthorization</u>
If you are pregnant	Office visits	15% <u>coinsurance</u>	40% <u>coinsurance</u>	Cost sharing does not apply for <u>preventive</u> services. Depending on the type of services, a <u>copayment</u> or <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	15% <u>coinsurance</u>	40% <u>coinsurance</u>	
	Childbirth/delivery facility services	15% <u>coinsurance</u>	40% <u>coinsurance</u>	
If you need help recovering or have other special health needs	<u>Home health care</u>	15% <u>coinsurance</u>	40% <u>coinsurance</u>	—————none—————
	<u>Rehabilitation services</u>	\$30 <u>copay</u> / office and outpatient visit; <u>deductible</u> does not apply and 15% <u>coinsurance</u> other inpatient services	40% <u>coinsurance</u>	Coverage limited to 20 outpatient visits per injury/illness and 40 inpatient days per policy period.
	<u>Habilitation services</u>	Not covered	Not covered	—————N/A—————
	<u>Skilled nursing care</u>	15% <u>coinsurance</u>	40% <u>coinsurance</u>	Coverage limited to 30 days per policy period. Admission must be within 5 days of a discharge from Hospital Confinement.
	<u>Durable medical equipment</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Requires <u>preauthorization</u>
	<u>Hospice services</u>	15% <u>coinsurance</u>	40% <u>coinsurance</u>	—————none—————
If your child needs dental or eye care	Children's eye exam	Routine: No charge; <u>deductible</u> does not apply	Routine: Not covered	Limited to one <u>preventive</u> visit per policy period.
		Non-routine: \$50 <u>copay</u> / visit; <u>deductible</u> does not apply	Non-routine: 40% <u>coinsurance</u>	—————none—————
	Children's glasses	Not covered	Not covered	—————N/A—————
	Children's dental check-up	Not covered	Not covered	—————N/A—————

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.)

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|---------------------|-------------------------|------------------------|
| ● Acupuncture | ● Dental care (Adult) | ● Private-duty nursing |
| ● Bariatric surgery | ● Habilitation services | ● Routine foot care |
| ● Cosmetic surgery | ● Long-term care | ● Weight loss programs |

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

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| ● Chiropractic care (20 visits per year) | ● Non-emergency care when traveling outside the U.S. | ● Routine eye care (Adult) (1 visit per year) |
| ● Hearing aids (\$2,500 per year) | | |
| ● Infertility treatment | | |

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 plan at 1-800-662-5851, your state insurance department, the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at 1-877-267-2323 x61565 or www.cciio.cms.gov, or for plans subject to ERISA: the Department of Labor's Employee Benefits Administration at 1-866-444-EBSA (3272) or 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 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: EMI Health at 5101 South Commerce Drive, Murray Utah 84107, by phone at 801-662-5851 or toll free at 1-800-662-5851. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-44-EBSA (3272) or www.dol.gov/ebsa/healthreform.

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.

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:



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 <u>plan's</u> overall <u>deductible</u>	\$3,750
■ <u>Specialist</u> <u>copayment</u>	\$50
■ Hospital (facility) <u>coinsurance</u>	15%
■ Other <u>coinsurance</u>	15%

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*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

Cost Sharing	
<u>Deductibles</u>	\$3,750
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$1,200
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$5,010

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>	\$3,750
■ <u>Specialist</u> <u>copayment</u>	\$50
■ Hospital (facility) <u>coinsurance</u>	15%
■ Other <u>coinsurance</u>	15%

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*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

Cost Sharing	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$300
<u>Coinsurance</u>	\$1,500
What isn't covered	
Limits or exclusions	\$70
The total Joe would pay is	\$1,870

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$3,750
■ <u>Specialist</u> <u>copayment</u>	\$50
■ Hospital (facility) <u>coinsurance</u>	15%
■ Other <u>coinsurance</u>	15%

This EXAMPLE event includes services like:

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

Total Example Cost	\$2,800
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In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$1,500
<u>Copayments</u>	\$800
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,300

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