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, go to www.simplepayhealth.com or call (800) 879-8000. 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 www.healthcare.gov/sbc-glossary or call SimplePay Health at (800) 606-3564 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$0	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible?	Yes. All services are covered before you meet a deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	For participating providers: $3,600 person / $7,200 family For non-participating providers: Unlimited per person & family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance billing charges and health care this plan doesn't 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 network provider?	Yes. See www.simplepayhealth.com or call (800) 606-3564 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

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 Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$20 - $45 copay/visit	$55 copay/visit	Includes telemedicine other than Teladoc. See your plan document for any costs associated with the Teladoc programs. You pay $0 copay for services received at a MinuteClinic.
	Specialist visit	$40 - $90 copay/visit	$110 copay/visit	
	Preventive care/screening/ immunization	No Charge	No Charge	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	$50 - $115 copay/visit	$140 copay/visit	----------none----------
	Imaging (CT/PET scans, MRIs)	$180 - $400 copay/scan	$480 copay/visit	Preauthorization recommended for PET scans and non-orthopedic CT/MRI's.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.caremark.com	Generic drugs	$0 - $15 copay (retail)/ $15 copay (CVS or mail order)	Not Covered	Covers up to a 30-day supply (retail prescription); 90-day supply (CVS or mail order prescription); 30-day supply (specialty drugs). The copay applies per prescription. There is no charge for preventive drugs. After 2 fills, maintenance drugs must be purchased as a 90-day supply and must be purchased at either a CVS retail pharmacy or through the mail order program, unless you opt out. Dispense as Written (DAW) provision applies. Step therapy provision applies. Specialty drugs must be obtained directly from the specialty pharmacy. *Certain specialty drugs may be eligible for a $0 copay if you are enrolled under the PrudentRx Solutions
	Preferred brand drugs	$25 - $45 copay (retail)/ $45 copay (CVS or mail order)	Not Covered	
	Non-preferred brand drugs	$35 - $70 copay (retail)/ $70 copay (CVS or mail order)	Not Covered	
	Specialty drugs	$45 copay*	Not Covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
				Program. If drugs are eligible under the Prudent Rx Solution Program and you do not enroll you will be subject to a 30% copay. Certain specialty drugs are eligible for copay assistance programs through CVS True Accumulation Program. Preauthorization recommended for injectables costing over $2,000 per drug per month.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$650 - $1,440 copay/ occurrence	$1,730 copay/ occurrence	Preauthorization recommended for certain surgeries, including infusion therapy costing over $2,000 per drug per month. See your plan document for a detailed listing.
	Physician/surgeon fees	No Charge	No Charge	
If you need immediate medical attention	Emergency room care	$290 copay/visit (emergency services)/ Not Covered (non-emergency services)	$290 copay/visit (emergency services)/Not Covered (non-emergency services)	Non-participating providers paid at the participating provider level of benefits for emergency services.
	Emergency medical transportation	$290 copay/trip	$290 copay/trip	Non-participating providers paid at the participating provider level of benefits.
	Urgent care	$40 - $90 copay/visit	$110 copay/visit	----------none----------
If you have a hospital stay	Facility fee (e.g., hospital room)	$1,760 - $3,600 copay/ admission	$4,320 copay/ admission	Preauthorization recommended.
	Physician/surgeon fees	No Charge	No Charge	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$20 - $45 copay/visit (office visit) / $650 - $1,440 copay/visit (all other outpatient)	$55 copay/visit (office visit) / $1,730 copay/visit (all other outpatient)	Includes telemedicine other than Teladoc. You pay $20 copay if you receive telephone consultation services through Teladoc.
	Inpatient services	$1,760 - $3,600 copay/ admission (facility charges) / No Charge (professional fees)	$4,320 copay/ admission (facility charges) / No Charge (professional fees)	Preauthorization recommended.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you are pregnant	Office visits	Office: $20 - $45 copay/visit / Outpatient: $650 - $1,440 copay/visit / Diagnostic tests: $50 - $115 copay/visit	Office: $55 copay/visit / Outpatient: $1,730 copay/visit / Diagnostic tests: $140 copay/visit	Preauthorization recommended for inpatient hospital stays in excess of 48 hrs (vaginal delivery) or 96 hrs (c-section). Cost sharing does not apply to preventive services from a participating provider. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Baby counts towards the mother's expense.
	Childbirth/delivery professional services	No Charge	No Charge	
	Childbirth/delivery facility services	$1,760 - $3,600 copay/ admission	$4,320 copay/ admission	
If you need help recovering or have other special health needs	Home health care	$40 - $90 copay/visit	$110 copay/visit	Limited to 120 visits per year. Preauthorization recommended.
	Rehabilitation services	$40 - $90 copay/visit	$110 copay/visit	Physical, speech & occupational therapy limited to a combined 180 visits per year.
	Habilitation services	$40 - $90 copay /visit	$110 copay/visit	
	Skilled nursing care	$1,550 - $3,450 copay/ admission	$4,140 copay/ admission	Limited to 90 days per year. Preauthorization recommended.
	Durable medical equipment	$90 - $200 copay/item	$240 copay/item	Preauthorization recommended for electric/motorized scooters or wheelchairs and pneumatic compression devices.
	Hospice services	$215 - $480 copay/ services	$575 copay/ services	For bereavement counseling, you pay a $40-$90 copay/visit for participating providers; $110 copay/visit for non-participating providers.
If your child needs dental or eye care	Children's eye exam	No Charge	No Charge	Limited to 1 exam per year.
	Children's glasses	Not Covered	Not Covered	Not Covered
	Children's dental check-up	Not Covered	Not Covered	Not Covered

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.)

- **Cosmetic surgery**
- **Dental care (Adult & Child)**
- **Emergency room services for non-emergency services**
- **Glasses (Adult & Child)**
- **Long-term care**
- **Non-emergency care when traveling outside the U.S.**
- **Routine foot care (except for metabolic or peripheral vascular disease)**
- **Weight loss programs**

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• **Acupuncture** • **Bariatric surgery (1 Surgical Procedure per lifetime)** • **Chiropractic care (30 visits per year)**	• **Hearing aids (2 aids every 24 months to age 18; age 18 and over limited to $5,000 every 5 years)** • **Infertility treatment (6 ovulation induction cycles & 6 cycles artificial insemination per lifetime; $30,000 lifetime for ART)**	• **Private-duty nursing (outpatient – 70 visits; 8 hours is 1 visit)** • **Routine eye care (Adult & Child – 1 exam per year)**

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 U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform or Hilti, Inc. at (800) 879-8000. 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 on how 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 the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform or Hilti, Inc. at (800) 879-8000.

Additionally, a consumer assistance program can help you file your appeal. Contact the Texas Department of Insurance Consumer Protection at (800) 252-3439.

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 1-800-378-1179.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-378-1179.

Chinese (中文): 如果需要中文的帮助，**请拨打这个号码**1-800-378-1179.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-378-1179.

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

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 deductible** **$0**
- **Primary care physician coinsurance** **0%**
- **Hospital (facility) copayment** **$1,760-$3,600**
- **Other coinsurance** **0%**

This EXAMPLE event includes services like:
Primary care physician 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**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$0
Copayments	$3,600
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	$3,660

Managing Joe's Type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- **The plan's overall deductible** **$0**
- **Specialist copayment** **$40-$90**
- **Hospital (facility) copayment** **$650-$1,440**
- **Other coinsurance** **0%**

This EXAMPLE event includes services like:
Specialist office visits (*including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(glucose meter)*

Total Example Cost	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$0
Copayments	$2,200
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	$2,220

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- **The plan's overall deductible** **$0**
- **Specialist copayment** **$40-$90**
- **Hospital (facility) copayment** **$290**
- **Other coinsurance** **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)*

Total Example Cost	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$0
Copayments	$1,700
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	$1,700

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