




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, visit us at <https://www.myallsavers.com/MyAllSavers/Plan> or by calling 1-800-291-2634. 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 1-800-291-2634 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	/Individual <u>Network</u> /Family <u>Network</u> /Individual Out-of-Network /Family Out-of-Network	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.
<b>Are there services covered before you meet your deductible?</b>	Yes. <u>Preventive care</u> services 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 <u>your 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 deductibles for specific services?</b>	No.	You don't have to meet <u>deductibles</u> for specific services.
<b>What is the out-of-pocket limit for this plan?</b>	For <u>network providers</u> individual / family; for <u>out-of-network providers</u> individual / family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services.
<b>What is not included in the out-of-pocket limit?</b>	<u>Premiums</u> , <u>balance-billed</u> charges, and health care this <u>plan</u> doesn't cover.	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 network provider?</b>	Yes. See <a href="http://www.myallsavers.com">www.myallsavers.com</a> or call 1-800-291-2634 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 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 <u>provider's charge</u> 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.
<b>Do you need a referral to see a specialist?</b>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

\* For more information about limitations and exceptions, see the plan or policy document at [www.myallsavers.com](http://www.myallsavers.com).

 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)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	<u>copay</u> /visit <u>Deductible</u> does not apply.	<u>coinsurance</u>	Under age 19 - <u>Network</u> visits are covered at No Charge.
	<u>Specialist</u> visit	<u>copay</u> /visit <u>Deductible</u> does not apply.	<u>coinsurance</u>	None
	<u>Preventive care/screening/immunization</u>	No charge	<u>coinsurance</u>	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services you need 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)	Physician: No charge Facility: No charge	Physician: <u>coinsurance</u> Facility: <u>coinsurance</u>	Sleep studies require a <u>Prior Authorization</u> or benefits could be reduced by 50% of the total cost of the service.
	Imaging (CT/PET scans, MRIs)	Physician: <u>coinsurance</u> Facility: <u>coinsurance</u>	Physician: <u>coinsurance</u> Facility: <u>coinsurance</u>	<u>Prior Authorization</u> is required. If you don't get <u>Prior Authorization</u> , benefits could be reduced by 50% of the total cost of the service.

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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)	
<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.myallsavers.com">www.myallsavers.com</a>	Tier 1 drugs	retail <u>copay, deductible</u> does not apply. mail-order <u>copay, deductible</u> does not apply. specialty <u>copay, deductible</u> does not apply.	retail <u>copay, deductible</u> does not apply. mail-order <u>copay, deductible</u> does not apply. specialty <u>copay, deductible</u> does not apply.	Covers up to a 90-day supply for retail and mail order pharmacies. One retail <u>copay</u> applies per 30-day retail prescription.  If a dispensed drug has a chemically equivalent drug at a lower tier, the cost difference between drugs in addition to any applicable <u>copay</u> and/or <u>coinsurance</u> may be applied.  Certain drugs may have a <u>prior authorization</u> requirement.  If you use an <u>out-of-network pharmacy</u> (including a mail order pharmacy), you may be responsible for any amount over the <u>allowed amount</u> .
	Tier 2 drugs	retail <u>copay, deductible</u> does not apply. mail-order <u>copay, deductible</u> does not apply. specialty <u>copay, deductible</u> does not apply.	retail <u>copay, deductible</u> does not apply. mail-order <u>copay, deductible</u> does not apply. specialty <u>copay, deductible</u> does not apply.	
	Tier 3 drugs	retail <u>copay, deductible</u> does not apply. mail-order <u>copay, deductible</u> does not apply. specialty <u>copay, deductible</u> does not apply.	retail <u>copay, deductible</u> does not apply. mail-order <u>copay, deductible</u> does not apply. specialty <u>copay, deductible</u> does not apply.	
	Tier 4 drugs	retail <u>copay, deductible</u> does not apply. mail-order <u>copay, deductible</u> does not apply. specialty <u>copay, deductible</u> does not apply.	retail <u>copay, deductible</u> does not apply. mail-order <u>copay, deductible</u> does not apply. specialty <u>copay, deductible</u> does not apply.	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	<u>coinsurance</u>	<u>coinsurance</u>	<u>Prior Authorization</u> is required. If you don't get <u>Prior Authorization</u> , benefits could be reduced by 50% of the total cost of the service.
	Physician/surgeon fees	Physician: <u>copay/visit Deductible</u> does not apply. Surgeon: <u>coinsurance</u>	Physician: <u>coinsurance</u> Surgeon: <u>coinsurance</u>	
<b>If you need immediate medical attention</b>	<u>Emergency room services</u>	ER Physician: <u>coinsurance</u> Facility: <u>copay/visit and coinsurance</u>	ER Physician: <u>coinsurance</u> * Facility: <u>copay/visit and coinsurance</u> *	* <u>Out-of-network emergency services</u> are covered at the <u>Network</u> benefit level.
	<u>Emergency medical transportation</u>	<u>coinsurance</u>	<u>coinsurance</u> *	

\* For more information about limitations and exceptions, see the [plan](http://www.myallsavers.com) or policy document at [www.myallsavers.com](http://www.myallsavers.com).

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)	
	<u>Urgent care</u>	<u>Urgent Care Physician:</u> <u>copay/visit</u> <u>Deductible</u> does not apply. <u>Facility:</u> <u>copay/visit</u> <u>Deductible</u> does not apply.	<u>Urgent Care Physician:</u> <u>coinsurance</u> <u>Facility:</u> <u>coinsurance</u>	One <u>copay</u> is applied between the physician charge and the facility charge for <u>urgent care</u> visits. Lab, x-rays or diagnostic testing are not included in the <u>urgent care copay</u> and are subject to the applicable benefit for these services.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	<u>coinsurance</u>	<u>coinsurance</u>	<u>Prior Authorization</u> is required. If you don't get <u>Prior Authorization</u> , benefits could be reduced by 50% of the total cost of the service.
	Physician/surgeon fees	Physician: <u>coinsurance</u> Surgeon: <u>coinsurance</u>	Physician: <u>coinsurance</u> Surgeon: <u>coinsurance</u>	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	Physician: <u>copay/visit</u> <u>Deductible</u> does not apply. Facility: <u>coinsurance</u> for other outpatient services	Physician: <u>coinsurance</u> Facility: <u>coinsurance</u> for other outpatient services	<u>Prior Authorization</u> is required. If you don't get <u>Prior Authorization</u> , benefits could be reduced by 50% of the total cost of the service.
	Inpatient services	Physician: <u>coinsurance</u> Facility: <u>coinsurance</u>	Physician: <u>coinsurance</u> Facility: <u>coinsurance</u>	
<b>If you are pregnant</b>	Office visits	Primary Care Visit: <u>copay/visit</u> <u>Deductible</u> does not apply. <u>Specialist</u> Visit:	Primary Care Visit: <u>coinsurance</u> <u>Specialist</u> Visit: <u>coinsurance</u>	<u>Cost sharing</u> does not apply to certain <u>preventive services</u> . Depending on the type of services, <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). <u>Prior Authorization</u> is required for inpatient services. If you don't get <u>Prior Authorization</u> , benefits could be reduced by 50% of the total cost of the service.
	Childbirth/delivery professional services	<u>coinsurance</u>	<u>coinsurance</u>	
	Childbirth/delivery facility services	<u>coinsurance</u>	<u>coinsurance</u>	
<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u>	<u>coinsurance</u>	<u>coinsurance</u>	30 visits/year. <u>Prior Authorization</u> is required. If you don't get <u>Prior Authorization</u> , benefits could be reduced by 50% of the total cost

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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)	
				of the service.
	<u>Rehabilitation services</u>	<u>coinsurance</u>	<u>coinsurance</u>	30 combined visits/year for <u>rehabilitation</u> and <u>habilitation services</u> . Includes physical therapy, speech therapy, occupational therapy, pulmonary rehabilitation therapy, cardiac rehabilitation therapy, post-cochlear implant aural therapy, and cognitive rehabilitation therapy.
	<u>Habilitation services</u>	<u>coinsurance</u>	<u>coinsurance</u>	
	<u>Skilled nursing care</u>	<u>coinsurance</u>	<u>coinsurance</u>	60 visits/year. <u>Prior Authorization</u> is required. If you don't get <u>Prior Authorization</u> , benefits could be reduced by 50% of the total cost of the service.
	<u>Durable medical equipment</u>	<u>coinsurance</u>	<u>coinsurance</u>	<u>Prior Authorization</u> is required if greater than \$1000. If you don't get <u>Prior Authorization</u> , benefits could be reduced by 50% of the total cost of the service.
	<u>Hospice services</u>	<u>coinsurance</u>	<u>coinsurance</u>	<u>Prior Authorization</u> is required. If you don't get <u>Prior Authorization</u> , benefits could be reduced by 50% of the total cost of the service.
<b>If your child needs dental or eye care</b>	Children's eye exam	Not covered	Not covered	None
	Children's glasses	Not covered	Not covered	
	Children's dental check-up	Not covered	Not covered	

## Excluded Services & Other Covered Services:

### Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan documents for other excluded services.)

- Bariatric surgery
- Cosmetic surgery
- Dental care (adult)
- Long-term care
- Non-emergency care when traveling outside the United States
- Private-duty nursing
- Routine eye care (adult)
- Routine foot care, and
- Weight-loss programs

### Other Covered Services (This isn't a complete list. Check your policy for other covered services and your costs for these services.)

- Acupuncture
- Chiropractic care
- Hearing aids

**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](http://www.dol.gov/ebsa). Other options to continue coverage are available to you too, including 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:** 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: All Savers at 1-800-291-2634, or the Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://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.

## Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-291-2634.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-291-2634.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-800-291-2634.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-291-2634.

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

\* For more information about limitations and exceptions, see the plan or policy document at [www.myallsavers.com](http://www.myallsavers.com).

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
- Specialist copayment
- Hospital (facility) coinsurance
- Other coinsurance

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**

In this example, Peg would pay:

Cost Sharing	
<a href="#">Deductibles</a>	
<a href="#">Copayments</a>	
<a href="#">Coinsurance</a>	
What isn’t covered	
Limits or exclusions	
<b>The total Peg would pay is</b>	

**Managing Joe’s Type 2 Diabetes**

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

- The plan’s overall deductible
- Specialist copayment
- Hospital (facility) coinsurance
- Other coinsurance

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**

In this example, Joe would pay:

Cost Sharing	
<a href="#">Deductibles</a>	
<a href="#">Copayments</a>	
<a href="#">Coinsurance</a>	
What isn’t covered	
Limits or exclusions	
<b>The total Joe would pay is</b>	

**Mia’s Simple Fracture**

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

- The plan’s overall deductible
- Specialist copayment
- Hospital (facility) coinsurance
- Other coinsurance

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	
<a href="#">Deductibles</a>	
<a href="#">Copayments</a>	
<a href="#">Coinsurance</a>	
What isn’t covered	
Limits or exclusions	
<b>The total Mia would pay is</b>	

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