Coverage Period: 07/01/2013 - 06/30/2014

Coverage for: Individual or Individual + Family | Plan Type:



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 www.phs.org. or by calling 1-855-261-7737.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$100 Individual / \$300 Family	See the chart starting on page 2 for your costs for servies this plan covers.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services your plan covers.
Is there an <u>out-of-pocket</u> <u>limit</u> on my expenses?	Yes. \$5040 Individual / \$15120 Family.	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the costs of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit?	Premiums, balance-billed charges, health care this plan doesn't cover, and prescription drug copays.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
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 network of providers?	Yes. See www.phs.org or call 1-855-261-7737 for a list of participating providers.	If you use an in-network doctor or other health care provider , 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 provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a specialist?	No. You do not need a referral to see a specialist.	You can see the specialist 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 excluded services .

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Coverage for: Individual or Individual + Family | Plan Type:

Summary of Benefits and Coverage: What this Plan Covers & What it Costs



- Copayments are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- <u>Coinsurance</u> is *your* share of the costs of a covered service, calculated as a percent of the <u>allowed amount</u> for the service. For example, if the plan's <u>allowed amount</u> for an overnight hospital stay is \$1,000, your <u>coinsurance</u> payment of 20% would be \$200. This may change if you haven't met your <u>deductible</u>.
- The amount the plan pays for covered services is based on the <u>allowed amount</u>. If an out-of-network <u>provider</u> charges more than the <u>allowed amount</u>, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the <u>allowed amount</u> is \$1,000, you may have to pay the \$500 difference. (This is called <u>balance billing</u>.)
- 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 an In-network Provider	Your cost if you use an Out- of-network 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	\$35 copay/visit	Not covered	None
	Specialist visit	\$50 copay/visit	Not covered	None
	Other practitioner office visit	\$50 copay/visit for acupuncture and chiropractor	Not covered	Coverage is limited up to 20 visits/year for acupuncture and 18 visits/year for chiropractor if medically necessary.
	Preventive care/screening/immu nization	No charge	Not covered	None
If you have a test	Diagnostic test (x-ray, blood work)	No charge	Not covered	None
	Imaging (CT/PET scans, MRIs)	PET/MRI: \$125 copay/test; CT: \$75 copay/test	Not covered	Benefit certification may be required.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://www.phs.org/PHS/programs/pharmacy/Commercial/in dex.htm.	Generic Drugs	\$10 copay (retail)/\$20 copay (mail order)	Not Covered	Covers up to a 30-day supply (retail prescription); 90-day supply (mail order prescription)
	Preferred brand drugs	\$35 copay (retail)/\$87.50 copay (mail order)	Not Covered	Covers up to a 30-day supply (retail prescription); 90-day supply (mail order prescription)
	Non-preferred brand drugs	\$55 copay (retail)/\$165 copay (mail order)	Not Covered	Covers up to a 30-day supply (retail prescription); 90-day supply (mail order prescription)
	Specialty drugs	20% coinsurance not subject to deductible (retail)/Not available (mail order)	Not covered	Coverage is limited up to \$400 maximum per prescription and \$2500 per contract year.

Questions: Call 1-855-261-7737 or visit us at www.phs.org.

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at http://www.phs.org/PHS/healthplans/formembers/ or call 1-855-261-7737 to request a copy.

Coverage for: Individual or Individual + Family | Plan Type:

Common Medical Event	Services You May Need	Your cost if you use an In-network Provider	Your cost if you use an Out- of-network Provider	Limitations & Exceptions
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	Not covered	Up to a maximum of copay/visit. Benefit certification will be required.
	Physician/surgeon fees	20% coinsurance	Not covered	Benefit certification will be required.
If you need immediate medical attention	Emergency room services	\$150 copay/visit	\$150 copay/visit	Waived if admitted into a hospital, then hospital copay applies.
	Emergency medical transportation	\$50 copay/occurrence ground; \$100 copay/occurrence air; No charge inter-facility	Not covered	None
	Urgent care	\$35 copay/visit	\$50 copay/visit	None
If you have a hospital stay	Facility fee (e.g., hospital room)	\$500 copay/admission	Not covered	Benefit certification will be required.
	Physician/surgeon fee	No change	Not covered	Benefit certification will be required.
If you have mental health, behavioral health, or substance abuse needs	Mental Behavioral Health Outpatient Services	\$35 copay/visit	Not covered	None
	Mental Behavioral Health Inpatient Services	\$500 copay/admission	Not covered	Benefit certification will be required.
	Substance use disorder outpatient services	\$35 copay/visit	Not covered	Detoxification only.
	Substance use disorder inpatient services	\$500 copay/admission	Not covered	Detoxification only. Benefit certification will be required.
If you are pregnant	Prenatal and postnatal care	\$35 copay/visit up to \$300/pregnancy	Not covered	None
	Delivery and all inpatient services	\$500 copay/admission	Not covered.	Benefit certification will be required.

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Coverage for: Individual or Individual + Family | Plan Type:

Common Medical Event	Services You May Need	Your cost if you use an In-network Provider	Your cost if you use an Out- of-network Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	No charge	Not covered	Benefit certification will be required.
	Rehabilitation services	Inpatient: \$500 copay/admission; Outpatient: \$50 copay/visit	Not covered	Coverage is limited up to 2 months per condition. Benefit certification will be required.
	Habilitation services	Inpatient: \$500 copay/admission; Outpatient: \$50 copay/visit	Not covered	Coverage is limited up to 2 months per condition. Benefit certification will be required.
	Skilled nursing care	\$500 copay/admission	Not covered	Coverage is limited up to 60 days per calendar year. Benefit certification will be required.
	Durable medical equipment	50% coinsurance	Not covered	Benefit certification will be required. Hearing aids are covered for school aged children under 21, if still attending high school, up to \$2200 every 36 months per hearing impaired ear.
	Hospice service	\$500 copay/admission	Not covered	Waived if transferred directly from an inpatient hospital, rehabilitation, or skilled nursing facility. Benefit certification will be required.
If your child needs dental or eye care	Eye exam	Included in office visit copayment	Not covered	Coverage is limited to refraction eye exam associated with post cataract surgery or Keratoconus correction.
	Glasses	50% coinsurance subject to deductible	Not covered	Coverage is limited to eyeglasses/contact lenses within 12 months following cataract surgery, correction of keratoconus or when related to Genetic Inborn Errors of Metabolism. Benefit certification will be required.
	Dental check up	Not covered	Not covered	None

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Coverage for: Individual or Individual + Family | Plan Type:

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

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.)

• Cosmetic Surgery

• Long-Term Care

• Routine Eye Care (Adult)

• Dental Care (Adult)

- Non-Emergency Care When Traveling Outside the U.S.
- Routine Foot Care

• Dental check-up (Child)

• Private-Duty Nursing

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.)

Acupuncture

• Chiropractic Care

• Infertility Treatment

• Bariatric Surgery

Hearing Aids for school aged children

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 1-855-261-7737. 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, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Questions: Call 1-855-261-7737 or visit us at www.phs.org.

Coverage Period: 07/01/2013 - 06/30/2014

Coverage for: Individual or Individual + Family | Plan Type:

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: 1-855-261-7737.

Language Access Services

Para obtener asistencia en Español, llame al 1-855-261-7737.

Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-261-7737.

如果需要中文的帮助,请拨打这个号码 1-855-261-7737.

Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-261-7737.

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

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Coverage for: Individual or Individual + Family | Plan Type:

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

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 \$6240

Limits or exclusions

Total

Patient pays \$1300

Sample care costs:

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
Total	\$7,540
Patient pays:	
Deductibles	\$100
Co-pays	\$1050
Coinsurance	\$0

\$150

\$1300

Managing type 2 diabetes

(routine maintenance of (a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$3880
- Patient pays \$1520

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
Total	\$5,400

Patient pays:

i ationit payor	
Deductibles	\$100
Co-pays	\$750
Coinsurance	\$590
Limits or exclusions	\$80
Total	\$1520

Coverage for: Individual or Individual + Family | Plan Type:

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include <u>premiums</u>.
- 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 innetwork <u>providers</u>. If the patient had received care from out-of-network <u>providers</u>, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how <u>deductibles</u>, <u>copayments</u>, and <u>coinsurance</u> 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?

Mo. 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.

Questions: Call 1-855-261-7737 or visit us at www.phs.org.