



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, see your Human Resources Department. 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.consociatehealth.com](http://www.consociatehealth.com) or call 1-800-798-2422 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	Tier 1 - Mercy Southeast, Missouri Delta Medical Center, Ste. Genevieve County Hospital, SEMO Health Network, BJC COE, Bootheel Behavioral Health, Consociate Care Missouri: \$1,700 Person / \$3,400 Family Tier 2 – 6 Degrees: \$2,500 Person / \$5,000 Family	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. If you have other family members on the <u>plan</u> , the overall family <u>deductible</u> must be met before the plan begins to pay.
Are there services covered before you meet your <u>deductible</u> ?	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 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> .
Are there other <u>deductibles</u> for specific services?	No.	There are no additional specific <u>deductible</u> amounts before this <u>plan</u> begins to pay for services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	Tier 1 - Mercy Southeast, Missouri Delta Medical Center, Ste. Genevieve County Hospital, SEMO Health Network, BJC COE, Bootheel Behavioral Health, Consociate Care Missouri: \$2,400 Person / \$4,800 Family Tier 2 – 6 Degrees: \$4,800 Person / \$9,600 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> , the family <u>out-of-pocket limit</u> must be met.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premiums</u> , <u>balance-billed</u> charges, <u>copayments</u> , ineligible 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> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="http://www.consociate.com">www.consociate.com</a> or call 1-800-798-2422 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 <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 provider's 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.	A <u>referral</u> is not required to see a <u>specialist</u> for covered services.



All [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
		Tier 1: (You will pay the least)	Tier 2: (You will pay the least)	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	<a href="#">Deductible</a> then \$10 <a href="#">copayment</a>	<a href="#">Deductible</a> then \$30 <a href="#">copayment</a>	Telehealth / Virtual visits are covered as any other office visit.
	<a href="#">Specialist</a> visit	<a href="#">Deductible</a> then \$10 <a href="#">copayment</a>	<a href="#">Deductible</a> then \$30 <a href="#">copayment</a>	
	<a href="#">Preventive care/screening/immunization</a>	100% covered	100% covered	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services you need are preventive. Then check what your <a href="#">plan</a> will pay for.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	Services performed by LabCorp are covered under Tier 1
	Imaging (CT/PET scans, MRIs)	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> is required.
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.optumrx.com">www.optumrx.com</a> or call 844-592-1108.	Generic drugs	Retail: \$10 <a href="#">copayment</a> Mail Order: \$20 <a href="#">copayment</a>	Not Covered (unless emergency)	Covers up to a 30-day supply (retail) or 90-day supply (mail order) <b>Prescription Drug Copayments apply after Tier 2 deductible has been met, accumulate to Tier 2 Out-of-Pocket maximum, and will not apply after Tier 2 Out-of-Pocket maximum has been reached.</b>
	Preferred brand drugs	Retail: \$35 <a href="#">copayment</a> Mail Order: \$70 <a href="#">copayment</a>		
	Non-preferred brand drugs	Retail: \$60 <a href="#">copayment</a> Mail Order: \$120 <a href="#">copayment</a>		
	<a href="#">Specialty drugs</a>	25% copay to a maximum of \$200.	Not Covered	
		Certain members will be prescribed medications that may be available at no cost to you through manufacturer direct programs and for which these drugs will not be covered by the Plan. In these situations, members will be contacted by ImpaxRx representatives in partnership with Aphora Health, who will help walk you through the process and assist you with qualifying for the free drug program.		
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> is required for outpatient surgeries unless performed in physician's office.
	Physician/surgeon fees	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care - True emergency</a>	<a href="#">Deductible</a> then \$200 <a href="#">copayment</a>		<a href="#">Preauthorization</a> required if admitted to Hospital from ER. Copay waived if admitted as inpatient within 24 hours.
	<a href="#">Emergency room care - Non-emergency</a>	<a href="#">Deductible</a> then \$200 <a href="#">copayment</a>		
	<a href="#">Emergency medical transportation</a>	0% <a href="#">coinsurance</a> , after Tier 1 <a href="#">deductible</a>		Inter-facility Air transport must be pre-certified through Sentinel Air Medical Alliance at 1-877-542-8828.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Tier 1: (You will pay the least)	Tier 2: (You will pay the least)	
If you need immediate medical attention	<a href="#">Urgent care</a>	<a href="#">Deductible</a> then \$50 <a href="#">copayment</a>	30% <a href="#">coinsurance</a>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> is required for all inpatient stays.
	Physician/surgeon fees	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	
If you need mental health, behavioral health, or substance abuse services	Office Visit	<a href="#">Deductible</a> then \$10 <a href="#">copayment</a>	<a href="#">Deductible</a> then \$30 <a href="#">copayment</a>	Telehealth / Virtual visits are covered as any other office visit.
	Outpatient services	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> is required for inpatient services and for Intensive Outpatient services.
	Inpatient services	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	
If you are pregnant	Office visits	<a href="#">Deductible</a> then \$10 <a href="#">copayment</a>	<a href="#">Deductible</a> then \$30 <a href="#">copayment</a>	<a href="#">Cost sharing</a> does not apply to certain <a href="#">preventive services</a> . Depending on the type of services, <a href="#">coinsurance</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Not covered for dependent daughter. <a href="#">Preauthorization</a> is required for some maternity hospital stays.
	Childbirth/delivery professional services	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	
	Childbirth/delivery facility services	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> is required. Limited to 100 visits per calendar year.
	<a href="#">Rehabilitation services</a>	<a href="#">Deductible</a> then \$10 <a href="#">copayment</a>	<a href="#">Deductible</a> then \$30 <a href="#">copayment</a>	<a href="#">Preauthorization</a> is required for Physical Therapy, Occupational Therapy and Speech Therapy over 15 visits. Limited to 60 visits for OT/PT and ST combined.
	<a href="#">Habilitation services</a>	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	None
	<a href="#">Skilled nursing care</a>	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> is required. Limited to 90 days per calendar year.
	<a href="#">Durable medical equipment</a>	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> is required for DME/Prosthetics /Orthotics in excess of \$500 billed per date of service.
	<a href="#">Hospice services</a>	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> is required for all inpatient stays
If your child needs dental or eye care	Children's eye exam	Not Covered		None
	Children's glasses	Not Covered		None
	Children's dental check-up	Not Covered		None

## 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](#).)

- |                       |                         |                            |
|-----------------------|-------------------------|----------------------------|
| • Acupuncture         | • Infertility treatment | • Routine eye care (Adult) |
| • Bariatric surgery   | • Long-term care        | • Routine foot care        |
| • Cosmetic surgery    | • Private-duty nursing  | • Weight loss programs     |
| • Dental care (Adult) |                         |                            |

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

- Chiropractic care- limited to 31 visits per year
- Hearing Aids
- Non-emergency care when traveling outside the U.S.

**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: Consociate Health: 1-800-798-2422. 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](http://www.dol.gov/ebsa) or the U.S. Department of Health and Human Services at 1-877-267-2323 x 61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). 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:** 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: Consociate Health: 1-800-798-2422. You can also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (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 1-800-798-2422

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-798-2422

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-800-798-2422

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-798-2422

*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 [deductible](#) \$1,700
- [Specialist copayment](#) \$10
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 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	
<a href="#">Deductibles</a>	\$1,700
<a href="#">Copayments</a>	\$10
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$1,710</b>

### Managing Joe's Type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) \$1,700
- [Specialist copayment](#) \$10
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 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	
<a href="#">Deductibles</a>	\$1,700
<a href="#">Copayments</a>	\$500
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$2,200</b>

### Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$1,700
- [Specialist copayment](#) \$210
- Hospital (facility) [coinsurance](#) 0%
- 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*)

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

Cost Sharing	
<a href="#">Deductibles</a>	\$1,700
<a href="#">Copayments</a>	\$210
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,910</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.