

 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, call 1-800-883-2177 or visit us at www.healthpartners.com. 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 1-800-883-2177 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 ?		This plan does not have a deductible .
Are there other deductibles for specific services?	There are no other specific deductibles .	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	In-network medical/pharmacy: \$3,000 Individual/\$6,000 Family Out-of-network medical/pharmacy: \$30,000 Individual/\$60,000 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.

Important Questions	Answers	Why This Matters:
What is not included in the out-of-pocket limit ?	Premium , balance-billed charges (unless balanced billing is prohibited), 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.healthpartners.com/openaccess or call 1-800-883-2177 for a list of in-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 in-network 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, and 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 provider's office or clinic	Primary care visit to treat an injury or illness	Primary Office Visit: \$25 copay , Deductible does not apply Convenience Care: \$10 copay , Deductible does not apply Virtuwell: No charge	Primary Office Visit: 50% coinsurance Convenience Care: 50% coinsurance	None
	Specialist visit	\$25 copay , Deductible does not apply	50% coinsurance	None
	Preventive care/screening/immunization	No charge	50% coinsurance	You may have to pay for services that aren't preventive . Ask your provider if the services needed are preventive . Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	10% coinsurance , Deductible does not apply for x-ray/No charge for lab	50% coinsurance	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, and Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Imaging (CT/PET scans, MRIs)	10% coinsurance , Deductible does not apply	50% coinsurance	None
<p>If you need drugs to treat your illness or condition More information about prescription drug coverage is available at healthpartners.com/genericsadvantagerx</p>	Generic drugs	<p>Formulary Low Cost: \$5 copay/Per Prescription, Deductible does not apply at retail, \$15 copay/per 93 day supply, Deductible does not apply at mail</p> <p>Formulary High Cost: \$25 copay/Per Prescription, Deductible does not apply at retail, \$75 copay/per 93 day supply, Deductible does not apply at mail</p> <p>Non-formulary: \$150 copay/Per Prescription, Deductible does not apply \$450 copay/per 93 day supply, Deductible does not apply at mail</p>	<p>Formulary: 50% coinsurance at retail, mail not covered</p> <p>Non-formulary: 50% coinsurance at retail, mail not covered</p>	31 day supply retail / 93 day supply mail order. Formulary insulin covered with no member cost-sharing after a \$25 benefit cap per prescription per month.
	Formulary brand drugs	\$60 copay /Per Prescription, Deductible does not apply at retail, \$180 copay /per 93 day supply, Deductible does not apply at mail	50% coinsurance at retail, mail not covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, and Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Non-formulary brand drugs	\$150 copay /Per Prescription, Deductible does not apply at retail, \$450 copay /per 93 day supply, Deductible does not apply at mail	50% coinsurance at retail, mail not covered	
	Specialty drugs	20% coinsurance , Deductible does not apply	Not covered	Specialty drugs are limited to drugs on the specialty drug list and must be obtained from a designated vendor.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance , Deductible does not apply	50% coinsurance	None
	Physician/surgeon fees	10% coinsurance , Deductible does not apply	50% coinsurance	None
If you need immediate medical attention	Emergency room care	\$200 copay , Deductible does not apply	\$200 copay , Deductible does not apply	Out-of-network services apply to the in-network deductible.
	Emergency medical transportation	10% coinsurance , Deductible does not apply	10% coinsurance , Deductible does not apply	Out-of-network services apply to the in-network deductible.
	Urgent care	\$25 copay , Deductible does not apply	\$25 copay /Per Visit, Deductible does not apply	Out-of-Network services apply to the in-network deductible.
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance , Deductible does not apply	50% coinsurance	None
	Physician/surgeon fees	10% coinsurance , Deductible does not apply	50% coinsurance	None
If you need mental health, behavioral	Outpatient services	\$25 copay , Deductible does not apply	50% coinsurance	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, and Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
health, or substance abuse needs	Inpatient services	10% coinsurance , Deductible does not apply	50% coinsurance	None
	Office visits	No charge	50% coinsurance	Depending on the type of services, a copayment, coinsurance, or deductible may apply.
If you are pregnant	Childbirth/delivery professional services	10% coinsurance , Deductible does not apply	50% coinsurance	None
	Childbirth/delivery facility services	10% coinsurance , Deductible does not apply	50% coinsurance	None
	Home health care	\$25 copay , Deductible does not apply	50% coinsurance	60 visits per calendar year
If you need help recovering or have other special health needs	Rehabilitation services	\$25 copay , Deductible does not apply	50% coinsurance	Limited to 20 visits each per calendar year
	Habilitation services	\$25 copay , Deductible does not apply	50% coinsurance	Limited to 20 visits each per calendar year
	Skilled nursing care	10% coinsurance , Deductible does not apply	50% coinsurance	30 days per period of confinement
	Durable medical equipment	10% coinsurance , Deductible does not apply	50% coinsurance	None
	Hospice services	No charge	50% coinsurance	Respite care is limited to 5 days per episode and respite care and continuous care combined are limited to 30 days .
	If your child needs dental or eye care	Children's eye exam	No charge	50% coinsurance
Children's glasses		10% coinsurance , Deductible does not apply	Not covered	Limited to one pair of eyeglasses (lenses and frames) or one pair of contact lenses per calendar year.
Children's dental check-up		No charge	50% coinsurance	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
- Private-duty nursing
- Bariatric surgery
- Long-term care
- Routine foot care
- Cosmetic surgery with the exception of port wine stain removal and reconstructive surgery
- Non-emergency care when traveling outside the U.S.
- Weight loss programs

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

- Chiropractic care
- Hearing aids (Adult)
- Dental care (Children)
- Routine eye care (Adult)

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: Your plan at 1-800-883-2177, the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform or the Wisconsin Office of the Commissioner of Insurance at 608-266-0103 / 1-800-236-8517. 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: Your [plan](#) at 1-800-883-2177, the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform, or the Wisconsin Office of the Commissioner of Insurance at 608-266-0103 / 1-800-236-8517. Additionally, a consumer assistance program can help you file your appeal. Contact the Wisconsin Office of the Commissioner of Insurance at 608-266-0103 / 1-800-236-8517.

Does this plan provide Minimum Essential Coverage? **Yes.**

[Minimum Essential Coverage](#) generally includes [plan](#), [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 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 1-866-398-9119.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-883-2177.

Chinese (中文): 打这电话 1-800-883-2177.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-883-2177.

—————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
■ Specialist copay	\$25
■ Hospital (facility) coinsurance	10%
■ Other coinsurance	10%

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	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$1,200
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$1,260

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 copay	\$25
■ Hospital (facility) coinsurance	10%
■ Other coinsurance	10%

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	
Deductibles*	\$0
Copayments	\$700
Coinsurance	\$80
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$800

Mia's Simple Fracture

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

■ The plan's overall deductible	\$0
■ Specialist copay	\$25
■ Hospital (facility) coinsurance	10%
■ Other coinsurance	10%

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	
Deductibles*	\$0
Copayments	\$600
Coinsurance	\$100
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$700