

 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 844-732-3545 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 844-732-3545 to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|---|---|
| What is the overall deductible? | In-network: \$3,500 Individual/ \$10,500 Family Out-of-network: \$10,000 Individual/ \$20,000 Family | Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible. |
| Are there services covered before you meet your deductible? | Yes, some preventive care services are covered before you meet your 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 https://www.healthcare.gov/coverage/preventive-care-benefits/ . |
| 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: \$8,000 Individual/\$16,000 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: No Charge for the first three visits and 30% coinsurance thereafter Convenience Care: No Charge for the first three visits and 30% coinsurance thereafter Virtuwell: No charge | Primary Office Visit: 50% coinsurance Convenience Care: 50% coinsurance | Each family member's first three combined office or urgent care visits are free. Other services like lab, x-rays, MRI/CT scans are covered at deductible/coinsurance. |
| | Specialist visit | No Charge for the first three visits and 30% coinsurance thereafter | 50% coinsurance | Each family member's first three combined office or urgent care visits are free. Other services like lab, x-rays, MRI/CT scans are covered at deductible/coinsurance. |
| | 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. |

| 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 have a test | Diagnostic test (x-ray, blood work) | 30% coinsurance | 50% coinsurance | None |
| | Imaging (CT/PET scans, MRIs) | 30% coinsurance | 50% coinsurance | None |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at healthpartners.com/genericsadvantagerx | Generic drugs | Formulary Low Cost: \$5 copay , Deductible does not apply at retail, \$15 copay , Deductible does not apply at mail Formulary High Cost: \$25 copay , Deductible does not apply at retail, \$75 copay , Deductible does not apply at mail Non-formulary : \$150 copay , Deductible does not apply \$450 copay , Deductible does not apply at mail | Formulary : 50% coinsurance at retail, mail not covered Non-formulary : 50% coinsurance at retail, mail not covered | 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 , Deductible does not apply at retail, \$180 copay , Deductible does not apply at mail | 50% coinsurance at retail, mail not covered | |
| | Non-formulary brand drugs | \$150 copay , Deductible does not apply at retail, \$450 copay , Deductible does not apply at mail | 50% coinsurance at retail, mail not covered | |
| | Specialty drugs | 20% coinsurance , Deductible does not apply | 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) | |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 30% coinsurance | 50% coinsurance | None |
| | Physician/surgeon fees | 30% coinsurance | 50% coinsurance | None |
| If you need immediate medical attention | Emergency room care | 30% coinsurance | 30% coinsurance | Out-of-network services apply to the in-network deductible. |
| | Emergency medical transportation | 30% coinsurance | 30% coinsurance | Out-of-network services apply to the in-network deductible. |
| | Urgent care | No Charge for the first three visits and 30% coinsurance thereafter | No Charge for the first three and 30% coinsurance thereafter | Out-of-Network services apply to the in-network deductible. |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 30% coinsurance | 50% coinsurance | None |
| | Physician/surgeon fees | 30% coinsurance | 50% coinsurance | None |
| If you need mental health, behavioral health, or substance abuse needs | Outpatient services | No Charge for the first three visits and 30% coinsurance thereafter | 50% coinsurance | 5 free hours for mental health and 5 free visits for substance abuse per benefit period. |
| | Inpatient services | 30% coinsurance | 50% coinsurance | None |
| If you are pregnant | Office visits | No charge | 50% coinsurance | Depending on the type of services, a copayment, coinsurance, or deductible may apply. |
| | Childbirth/delivery professional services | 30% coinsurance | 50% coinsurance | None |
| | Childbirth/delivery facility services | 30% coinsurance | 50% coinsurance | None |
| If you need help recovering or have other special health needs | Home health care | 30% coinsurance | 50% coinsurance | 40 visits per benefit year |
| | Rehabilitation services | 30% coinsurance | 50% coinsurance | Limited to 30 visits each per benefit year |
| | Habilitation services | 30% coinsurance | 50% coinsurance | Limited to 30 visits each per benefit year |
| | Skilled nursing care | 30% coinsurance | 50% coinsurance | 30 days per benefit year |
| | Durable medical equipment | 30% coinsurance | 50% coinsurance | None |
| | Hospice services | 30% coinsurance | 50% coinsurance | Respite care is limited to 5 days per episode and respite care and continuous care combined are limited to 30 days . |
| | Children's eye exam | No charge | 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) | |
| If your child needs dental or eye care | Children's glasses | 30% coinsurance | 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 | No charge | 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 .) | | |
|---|--|---|
| <ul style="list-style-type: none"> Acupuncture Cosmetic surgery with the exception of port wine stain removal and reconstructive surgery Infertility treatment | <ul style="list-style-type: none"> Long-term care Non-emergency care when traveling outside the U.S. Private-duty nursing | <ul style="list-style-type: none"> Routine foot care Weight loss programs |

| Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.) | |
|--|--|
| <ul style="list-style-type: none"> Bariatric surgery Chiropractic care | <ul style="list-style-type: none"> 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 U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform, North Dakota Insurance Department at 1-800-247-0560. 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 North Dakota Insurance Department at 1-800-247-0560.

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): 打这号 码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 | \$3,500 |
| ■ Specialist copay | \$0 |
| ■ Hospital (facility) coinsurance | 30% |
| ■ Other coinsurance | 30% |

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 | |
|-----------------------------------|----------------|
| Deductibles | \$3,500 |
| Copayments | \$0 |
| Coinsurance | \$2,600 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$70 |
| The total Peg would pay is | \$6,170 |

Managing Joe's type 2 Diabetes

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

| | |
|---|---------|
| ■ The plan's overall deductible | \$3,500 |
| ■ Specialist copay | \$0 |
| ■ Hospital (facility) coinsurance | 30% |
| ■ Other coinsurance | 30% |

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 | |
|-----------------------------------|----------------|
| Deductibles* | \$900 |
| Copayments | \$500 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$20 |
| The total Joe would pay is | \$1,420 |

Mia's Simple Fracture

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

| | |
|---|---------|
| ■ The plan's overall deductible | \$3,500 |
| ■ Specialist copay | \$0 |
| ■ Hospital (facility) coinsurance | 30% |
| ■ Other coinsurance | 30% |

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* | \$2,300 |
| Copayments | \$5 |
| Coinsurance | \$100 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$2,405 |