



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, [www.HealthReformPlanSBC.com](http://www.HealthReformPlanSBC.com) or by calling 1-877-272-6374. 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 1-877-272-6374 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	Nuvance Health In- <u>Network</u> : Individual \$750/ Family \$1,500. Aetna In- <u>Network</u> : Individual \$3,500/ Family \$7,000. Tier 3: Individual \$5,000/ Family \$10,000.	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. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. Emergency care; plus Nuvance Health & Aetna In- <u>Network</u> <u>prescription drugs</u> & <u>preventive care</u> ; plus Nuvance Health In- <u>Network</u> office visits, inpatient & outpatient hospital 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.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	Nuvance Health In- <u>Network</u> : Individual \$6,000/ Family \$12,000. Aetna In- <u>Network</u> : Individual \$6,000/ Family \$12,000. Tier 3: Individual \$7,150/ Family \$14,300.	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> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premiums</u> , balance-billing charges, health care this <u>plan</u> doesn't cover & penalties for failure to obtain <u>pre-authorization</u> for services.	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.aetnaresource.com/n/Nuvance-Health">www.aetnaresource.com/n/Nuvance-Health</a> or call 1-877-272-6374 for a list of Nuvance Health In- <u>Network</u> providers.	You pay the least if you use a <u>provider</u> in Nuvance Health In- <u>Network</u> <u>Provider Tier 1</u> . You pay more if you use a <u>provider</u> in Aetna In- <u>Network</u> <u>Provider Tier 2</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</u> 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.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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
		Nuvance Health In-Network Provider Tier 1 (You will pay the least)	Aetna In-Network Provider Tier 2 (You will pay more)	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	\$25 <u>copay</u> /visit, <u>deductible</u> doesn't apply	40% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	<u>Specialist</u> visit	\$35 <u>copay</u> /visit, <u>deductible</u> doesn't apply	40% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	<u>Preventive care</u> / <u>screening</u> /immunization	No charge	No charge	50% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	No charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	None
If you need drugs to treat your illness or condition	Generic drugs	<u>Copay</u> /prescription, <u>deductible</u> doesn't apply: \$10 (retail), \$20 (mail order)	<u>Copay</u> /prescription, <u>deductible</u> doesn't apply: \$10 (retail), \$20 (mail order)	Not covered	Covers 30 day supply (retail), 31-90 day supply (mail order). Includes contraceptive drugs & devices obtainable from a pharmacy, oral &

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Nuvance Health In-Network Provider Tier 1 (You will pay the least)	Aetna In-Network Provider Tier 2 (You will pay more)	Out-of-Network Provider (You will pay the most)	
	Preferred brand drugs	25% <u>coinsurance</u> with minimum & maximum/prescription, <u>deductible</u> doesn't apply: \$20 minimum & \$50 maximum (retail), \$30 minimum & \$60 maximum (mail order)	25% <u>coinsurance</u> with minimum & maximum/prescription, <u>deductible</u> doesn't apply: \$20 minimum & \$50 maximum (retail), \$30 minimum & \$60 maximum (mail order)	Not covered	injectable fertility drugs. No charge for preferred generic FDA-approved women's contraceptives <u>in-network</u> . Review your <u>formulary</u> for prescriptions requiring precertification or step therapy for coverage. Your cost will be higher for choosing Brand over Generics.
	Non-preferred brand drugs	35% <u>coinsurance</u> with minimum & maximum/prescription, <u>deductible</u> doesn't apply: \$30 minimum & \$90 maximum (retail), \$60 minimum & \$180 maximum (mail order)	35% <u>coinsurance</u> with minimum & maximum/prescription, <u>deductible</u> doesn't apply: \$30 minimum & \$90 maximum (retail), \$60 minimum & \$180 maximum (mail order)	Not covered	
	<u>Specialty drugs</u>	Applicable cost as noted above for generic or brand drugs	Applicable cost as noted above for generic or brand drugs	Not covered	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	Physician/surgeon fees	<u>Deductible</u> , then no charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	None
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	\$200 <u>copay/visit</u> , <u>deductible</u> doesn't apply	\$200 <u>copay/visit</u> , <u>deductible</u> doesn't apply	\$200 <u>copay/visit</u> , <u>deductible</u> doesn't apply	Out-of- <u>network</u> emergency use paid the same as <u>in-network</u> . No coverage for non-emergency use.

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		Nuvance Health In-Network Provider Tier 1 (You will pay the least)	Aetna In-Network Provider Tier 2 (You will pay more)	Out-of-Network Provider (You will pay the most)	
	<u>Emergency medical transportation</u>	No charge	No charge	No charge	Out-of-network emergency use paid the same as in-network. Non-emergency transport: not covered, except if pre-authorized.
	<u>Urgent care</u>	\$35 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$100 <u>copay</u> /visit, <u>deductible</u> doesn't apply	50% <u>coinsurance</u>	No coverage for non-urgent use.
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Penalty of \$300 for failure to obtain <u>pre-authorization</u> for out-of-network care.
	Physician/surgeon fees	<u>Deductible</u> , then no charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office: \$25 <u>copay</u> /visit, <u>deductible</u> doesn't apply; other outpatient services: no charge	Office: \$25 <u>copay</u> /visit, <u>deductible</u> doesn't apply; other outpatient services: 40% <u>coinsurance</u>	Office & other outpatient services: 50% <u>coinsurance</u>	None
	Inpatient services	No charge	No charge for facility fee; <u>Deductible</u> , then 40% <u>coinsurance</u> for physician fees	50% <u>coinsurance</u>	Penalty of \$300 for failure to obtain <u>pre-authorization</u> for out-of-network care.
If you are pregnant	Office visits	\$35 <u>copay</u> /visit, <u>deductible</u> doesn't apply for initial visit only and then no charge	40% <u>coinsurance</u> for initial visit only and then no charge	50% <u>coinsurance</u>	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.) Penalty of \$300 for failure to obtain <u>pre-authorization</u> for out-of-network care may apply.
	Childbirth/delivery professional services	<u>Deductible</u> , then no charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	Childbirth/delivery facility services	No charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Nuvance Health In-Network Provider Tier 1 (You will pay the least)	Aetna In-Network Provider Tier 2 (You will pay more)	Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	<u>Home health care</u>	No charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	120 visits/calendar year. Penalty of \$300 for failure to obtain <u>pre-authorization</u> for out-of-network care.
	<u>Rehabilitation services</u>	No charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	<u>Habilitation services</u>	No charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	<u>Skilled nursing care</u>	No charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	120 days/calendar year. Penalty of \$300 for failure to obtain <u>pre-authorization</u> for out-of-network care.
	<u>Durable medical equipment</u>	No charge	20% <u>coinsurance</u> , <u>deductible</u> doesn't apply	50% <u>coinsurance</u>	Limited to 1 <u>durable medical equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse.
	<u>Hospice services</u>	No charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Penalty of \$300 for failure to obtain <u>pre-authorization</u> for out-of-network care.
If your child needs dental or eye care	Children's eye exam	No charge	No charge	50% <u>coinsurance</u>	1 routine eye exam/24 months.
	Children's glasses	Not covered	Not covered	Not covered	Not covered.
	Children's dental check-up	Not covered	Not covered	Not covered	Not covered.

### 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.)

- Cosmetic surgery
- Dental care (Adult & Child)
- Glasses (Child)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care
- Weight loss programs - Except for required preventive services.

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

- Acupuncture - 12 visits/calendar year for disease, injury & chronic pain.
- Bariatric surgery
- Chiropractic care
- Hearing aids - \$3,000 maximum/2 years.
- Infertility treatment - For more information & exceptions, see policy document provided by your employer or call the number on your ID card.
- Routine eye care (Adult) - 1 routine eye exam/24 months.

**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:

- For more information on your rights to continue coverage, contact the plan at 1-877-272-6374.
- If your group health coverage is subject to ERISA, you may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/ebsa/healthreform>
- For non-federal governmental group health plans, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).
- If your coverage is a church plan, church plans are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State insurance regulator regarding their possible rights to continuation coverage under State law.

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:

- If your group health coverage is subject to ERISA, you may contact Aetna directly by calling the toll-free number on your Medical ID Card, or by calling our general number at 1-877-272-6374. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/ebsa/healthreform>
- For non-federal governmental group health plans, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).
- Additionally, a consumer assistance program can help you file your appeal. Contact information is at: <http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html>.

**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 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.

*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 \$750
- Specialist copayment \$35
- Hospital (facility) copayment \$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*)

**Total Example Cost** \$12,700

**In this example, Peg would pay:**

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$750
<u>Copayments</u>	\$10
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$820</b>

**Managing Joe's Type 2 Diabetes**  
(a year of routine in-network care of a well-controlled condition)

- The plan's overall deductible \$750
- Specialist copayment \$35
- Hospital (facility) copayment \$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*)

**Total Example Cost** \$5,600

**In this example, Joe would pay:**

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$900
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$920</b>

**Mia's Simple Fracture**  
(in-network emergency room visit and follow up care)

- The plan's overall deductible \$750
- Specialist copayment \$35
- Hospital (facility) copayment \$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*)

**Total Example Cost** \$2,800

**In this example, Mia would pay:**

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$300
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$300</b>

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-877-272-6374.

### Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 866-393-0002.

### Smartphone or Tablet

To view documents from your smartphone or tablet, the free WinZip app is required. It may be available from your App Store.

### Non-Discrimination

Aetna complies with applicable Federal civil rights laws and does not unlawfully discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, disability, gender identity or sexual orientation.

We provide free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call the number on your ID card.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,  
P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: P.O. Box 24030, Fresno, CA 93779),  
1-800-648-7817, TTY: 711,  
Fax: 859-425-3379 (CA HMO customers: 860-262-7705), [CRCoordinator@aetna.com](mailto:CRCoordinator@aetna.com).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

**Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company, Coventry Health Care plans and their affiliates.**





Hindi - हल्न्दी में भाषा सहायता के लए, 1-877-272-6374 पर मुफ्त कॉल करें।  
Hmong - Yog xav tau kev pab txhais lus Hmoob hu dawb tau rau 1-877-272-6374.  
Ibo - Maka enyemaka asụsụ na Igbo kpọọ 1-877-272-6374 na akwughị ugwọ o bula  
Ilocano - Para iti tulong ti pagsasao iti pagsasao tawagan ti 1-877-272-6374 nga awan ti bayadanyo.  
Italian - Per ricevere assistenza linguistica in italiano, può chiamare gratuitamente 1-877-272-6374.  
Japanese - 日本語で援助をご希望の方は、1-877-272-6374 まで無料でお電話ください。  
Karen - လာဝာ်မစာလာ်ကလာ်ကိ်အကိ် ကိ် 1-877-272-6374 လာဝာ်အိ်ဒီးလာ်ဘူ်လာ်စုဘူ်  
Korean - 한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-877-272-6374 번으로 전화해 주십시오.  
Kru-Bassa - Be´m`ké gbo-kpá-kpá dyé pídyi dé Baśóò`wuđùùñ wěě, dá 1-877-272-6374  
Kurdish - برآی راهنمایی به زبان فارسی با شماره 1-877-272-6374 به خورآیی یموئندی بکن.  
Laotian - ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປພາສາລາວ, ກະລຸນາໂທຫາ 1-877-272-6374 ໂດຍບໍ່ເສຍຄ່າໂທ.  
Marathi - कोणत्याही शुल्काशिवाय भाषा सेवा प्राप्त करण्यासाठी, 1-877-272-6374 वर फोन करा.  
Marshallese - Ñan bōk jipañ ilo Kajin Majol, kallok 1-877-272-6374 ilo ejjelok wōnān.  
Micronesian - Ohng palien sawas en soun kawewe ni omw lokaia Ponape koahl 1-877-272-6374 ni sohte isais.  
Pohnpeyan -  
Mon-Khmer, Cambodian - សុំរាប់ជំនួយភាសាជា ភាសាខ្មែរ សូមទូរស័ព្ទទទេៅកាន់លេខ 1-877-272-6374 ដោយឥតគិតថ្លៃ។  
Navajo - T'áá shi shizaad k'ehjí bee shíká a'doowol nínízingo Diné k'ehjí koji' t'áá jíík'e hólne' 1-877-272-6374  
Nepali - (नेपाली) मा निःशुल्क भाषा सहायता पाउनका लागि 1-877-272-6374 मा फोन गर्नुहोस् ।  
Nilotic-Dinka - Tën kuwoɲy è thok è Thuonjäɲ cɔl 1-877-272-6374 kecɪn ayöc.  
Norwegian - For språkassistanse på norsk, ring 1-877-272-6374 kostnadsfritt.  
Panjabi - ਪੰਜਾਬੀ ਵਿੱਚ ਭਾਸ਼ਾਈ ਸਹਾਇਤਾ ਲਈ, 1-877-272-6374 'ਤੇ ਮੁਫਤ ਵਾਲ ਕਰੋ।  
Pennsylvania Dutch - Fer Hilfe in Deutsch, ruf: 1-877-272-6374 aa. Es Aaruf koschtet nix.  
Persian - برای راهنمایی به زبان فارسی با شماره 1-877-272-6374 بدون هیچ هزینه ای تماس بگیرید. انگلیسی  
Polish - Aby uzyskać pomoc w języku polskim, zadzwoń bezpłatnie pod numer 1-877-272-6374.  
Portuguese - Para obter assistência linguística em português ligue para o 1-877-272-6374 gratuitamente.  
Romanian - Pentru asistență lingvistică în românește telefonați la numărul gratuit 1-877-272-6374

