



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 Imagine360 at 1-800-903-4360. 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.cciio.cms.gov or call 1-800-903-4360 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$1,650 Employee/ \$3,300 Employee + Dep(s) Level I & Level II EHN \$2,000 Employee/ \$4,000 Employee + Dep(s) All Other Level I & Level II MultiPlan PPO & Non-PPO	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 policy, the overall family deductible must be met before the plan begins to pay.
Are there services covered before you meet your deductible ?	Yes. Preventive services do not apply towards the 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?	Yes, \$2,000 Non-EHN deductible applies per person for prescriptions.	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan ?	\$2,500 Employee/ \$5,000 Employee + Dep(s) Level I & Level II EHN \$4,600 Employee/ \$9,200 Employee + Dep(s) All Other Level I & Level II MultiPlan PPO & Non-PPO Note: No one individual can contribute more than \$9,200 to Family out-of-pocket Limit.	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.
What is not included in the out-of-pocket limit ?	Premiums; balance-billed charges; charges in excess of Allowable Claims Limits; any noncompliance penalties; and health care this plan doesn't cover	Even though you pay these expenses, they don't count toward the out-of-pocket limit .

[* For more information about limitations and exceptions, see the plan or policy document at mibenefits.imagine360.com.]

Important Questions	Answers	Why This Matters:
Will you pay less if you use a network provider ?	<p>Yes. See page 2 for an explanation of Level I & Level II Providers.</p> <p>Visit https://members.ehnconnects.com/ for a list of participating EHN Level I & II providers.</p> <p>Visit www.multiplan.com/mpipracanc for a list of participating Multiplan Level II providers.</p>	<p>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.</p>
Do you need a referral to see a specialist ?	No.	You can see the 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.

Level I [Facilities](#) include but are not limited to: Hospitals (Inpatient and Outpatient treatment); Inpatient Facilities (such as Rehabilitation Facilities, Skilled Nursing Facilities and [Hospice](#)); Inpatient and Outpatient Facilities of Mental Disorders, Chemical Dependency, Drug and Substance Abuse; Ambulatory Surgery Centers and Dialysis Clinics

Level II [Physicians](#) and all other [Providers](#) of service not defined as a Level I [Provider](#).

Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information
		Level I & Level II EHN Facilities and Physicians	Level I All Other Facilities	Level II MultiPlan PPO Physicians	Level II Non-PPO Physicians	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	10% coinsurance ; deductible applies	N/A	20% coinsurance ; deductible applies	20% coinsurance ; deductible applies	<p>\$10 consult fee applies to Plans Telehealth/Telemedicine vendor Virtual Emergent & Urgent Care consultations. There is no charge for female office sterilization & all FDA approved contraceptive methods. 10% coinsurance (deductible applies) applies to Plans Telehealth/Telemedicine vendor Virtual Primary Care consultations. 10% coinsurance (deductible applies) applies to Plans Telehealth/Telemedicine vendor Virtual Mental Health consultations. 0% coinsurance</p>
	Specialist visit	10% coinsurance ; deductible applies	N/A	20% coinsurance ; deductible applies	20% coinsurance ; deductible applies	

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Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information
		Level I & Level II EHN Facilities and Physicians	Level I All Other Facilities	Level II MultiPlan PPO Physicians	Level II Non-PPO Physicians	
						(deductible applies) applies for IH x-ray/ blood work. Non-PPO charges are based on Allowable Claims Limits.
	Preventive care/screening/immunization	No Charge				See your plan document for additional benefit information & limitations. Level I & Non-PPO charges are based on Allowable Claims Limits. 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)	0% coinsurance ; deductible applies	20% coinsurance ; deductible applies	20% coinsurance ; deductible applies	20% coinsurance ; deductible applies	0% coinsurance (deductible applies) applies for blood work billed by Quest. Level I & Non-PPO charges are based on Allowable Claims Limits.
	Imaging (CT/PET scans, MRIs)	10% coinsurance ; deductible applies	20% coinsurance ; deductible applies	20% coinsurance ; deductible applies	20% coinsurance ; deductible applies	UR notification required for MRI/MRA and PET scans or 25% benefit reduction non-compliance penalty applies. Level I & Non-PPO charges are based on Allowable Claims Limits.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.medimpact.com	Generic drugs	Non-EHN Deductible then 20% coinsurance Retail & Mail Order				Covers a 30-day supply for Retail/90-day supply for Mail Order/30-day supply for Specialty. See your plan document for information about drugs that require authorization and drugs that are excluded. Coverage for specialty
	Preferred brand drugs	Non-EHN Deductible then 20% coinsurance Retail & Mail Order				
	Non-preferred brand drugs	Non-EHN Deductible then 20% coinsurance Retail & Mail Order				
	Specialty drugs	Non-EHN Deductible then 20% coinsurance				

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Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information
		Level I & Level II EHN Facilities and Physicians	Level I All Other Facilities	Level II MultiPlan PPO Physicians	Level II Non-PPO Physicians	
						medications may be available through ArchimedesRX.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance ; deductible applies	20% coinsurance ; deductible applies	N/A	N/A	UR notification required or 25% benefit reduction non-compliance penalty applies. Level I & Non-PPO charges are based on Allowable Claims Limits.
	Physician/surgeon fees	10% coinsurance ; deductible applies	N/A	20% coinsurance ; deductible applies	20% coinsurance ; deductible applies	
If you need immediate medical attention	Emergency room care	20% coinsurance ; EHN deductible applies				Non-EHN subject to EHN out-of-pocket . UR notification required if admitted inpatient or 25% benefit reduction non-compliance penalty applies. Level I & Non-PPO charges are based on Allowable Claims Limits.
	Emergency medical transportation	20% coinsurance ; EHN deductible applies				Non-EHN subject to EHN out-of-pocket . Level I & Non-PPO charges are based on Allowable Claims Limits.
	Urgent care	10% coinsurance ; deductible applies	20% coinsurance ; deductible applies	20% coinsurance ; deductible applies	20% coinsurance ; deductible applies	Level I & Non-PPO charges are based on Allowable Claims Limits.
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance ; deductible applies	20% coinsurance ; deductible applies	N/A	N/A	UR notification required or 25% benefit reduction non-compliance penalty applies. Level I & Non-PPO charges are

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Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information
		Level I & Level II EHN Facilities and Physicians	Level I All Other Facilities	Level II MultiPlan PPO Physicians	Level II Non-PPO Physicians	
	Physician/surge on fees	10% coinsurance ; deductible applies	N/A	20% coinsurance ; deductible applies	20% coinsurance ; deductible applies	based on Allowable Claims Limits.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	10% coinsurance ; deductible applies	20% coinsurance ; deductible applies	20% coinsurance ; deductible applies	20% coinsurance ; deductible applies	UR notification required for Inpatient admissions and day treatment or 25% benefit reduction non-compliance penalty applies. Level I & Non-PPO charges are based on Allowable Claims Limits.
	Inpatient services	10% coinsurance ; deductible applies	20% coinsurance ; deductible applies	20% coinsurance ; deductible applies	20% coinsurance ; deductible applies	
If you are pregnant	Office visits	10% coinsurance ; deductible applies	N/A	20% coinsurance ; deductible applies	20% coinsurance ; deductible applies	Contact UR for coordination of care. Level I & Non-PPO charges are based on Allowable Claims Limits.
	Childbirth/delivery professional services	10% coinsurance ; deductible applies	N/A	20% coinsurance ; deductible applies	20% coinsurance ; deductible applies	
	Childbirth/delivery facility services	10% coinsurance ; deductible applies	20% coinsurance ; deductible applies	N/A	N/A	
If you need help recovering or have other special health needs	Home health care	10% coinsurance ; deductible applies	20% coinsurance ; deductible applies	20% coinsurance ; deductible applies	20% coinsurance ; deductible applies	Services are limited per calendar year to 120 visits for Home Health, 90 visits combined for Physical/ Speech/ Occupational Therapy, 120 combined days for Skilled Nursing/Rehabilitation Facilities & 60 visits for Private Duty
	Rehabilitation services	10% coinsurance ; deductible applies	20% coinsurance ; deductible applies	20% coinsurance ; deductible applies	20% coinsurance ; deductible applies	

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Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information
		Level I & Level II EHN Facilities and Physicians	Level I All Other Facilities	Level II MultiPlan PPO Physicians	Level II Non-PPO Physicians	
	Habilitation services	10% coinsurance ; deductible applies	20% coinsurance ; deductible applies	20% coinsurance ; deductible applies	20% coinsurance ; deductible applies	Nursing. Treatment of developmental delays may not be covered. See your plan document for additional information. UR notification required for inpatient admission, Skilled Nursing/ Rehabilitation Facility, Inpatient/Homebound Hospice, Home Health, All DME rentals and any purchase that exceeds \$1,500 or 25% benefit reduction non-compliance penalty applies. Level I & Non-PPO charges are based on Allowable Claims Limits.
	Skilled nursing care	10% coinsurance ; deductible applies	20% coinsurance ; deductible applies	20% coinsurance ; deductible applies	20% coinsurance ; deductible applies	
	Durable medical equipment	10% coinsurance ; deductible applies	20% coinsurance ; deductible applies	20% coinsurance ; deductible applies	20% coinsurance ; deductible applies	
	Hospice services	10% coinsurance ; deductible applies	20% coinsurance ; deductible applies	20% coinsurance ; deductible applies	20% coinsurance ; deductible applies	
If your child needs dental or eye care	Children's eye exam	No Charge				Benefit applies to routine vision screenings for children. Non-PPO charges are based on Allowable Claims Limits.
	Children's glasses	Not Covered				Not Covered
	Children's dental check-up	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 | • Long Term Care | • Routine eye care (Adult) |
| • Dental Care (Adult) | • Non-emergency care when traveling outside the U.S. | • Routine foot care |
| • Infertility Treatment | | • Weight Loss Programs |

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

- Acupuncture
- Bariatric Surgery
- Chiropractic Care
- Hearing Aids
- Private Duty Nursing (Outpatient Only)

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: 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. 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: 800-903-4360 or the Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or 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:

Español: Para obtener asistencia en Español, llame al 800-903-4360.

Tagalog: Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 800-903-4360.

中文: 如果需要中文的帮助, 请拨打这个号码 800-903-4360.

Dine: Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 800-903-4360.

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 EHN [deductible](#) \$1,650
- [Specialist coinsurance](#) 10%
- 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 *	\$1,660
Copayments	\$0
Coinsurance	\$850
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$2,570

Managing Joe's Type 2 Diabetes

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

- The [plan's](#) overall EHN [deductible](#) \$1,650
- [Specialist coinsurance](#) 10%
- 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	\$3,770
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In this example, Joe would pay:

Cost Sharing	
Deductibles *	\$3,650
Copayments	\$0
Coinsurance	\$320
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$3,990

Mia's Simple Fracture

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

- The [plan's](#) overall EHN [deductible](#) \$1,650
- [Specialist coinsurance](#) 10%
- 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	\$1,650
Copayments	\$0
Coinsurance	\$120
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,770

*Note: This [plan](#) has other [deductibles](#) for specific services included in this coverage example. See "Are there other [deductibles](#) for specific services?" row above.

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