




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, go to [www.meritain.com](http://www.meritain.com) or call (618) 855-1480. 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](http://www.healthcare.gov/sbc-glossary) or call Meritain Health, Inc. at (800) 925-2272 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <u>deductible</u>?</b>	For participating <u>providers</u> : \$3,250 person / \$9,750 family For non-participating <u>providers</u> : \$6,500 person / \$19,500 family	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> .
<b>Are there services covered before you meet your <u>deductible</u>?</b>	Yes. For participating <u>providers</u> : <u>Preventive care</u> , MRI, CT & PET scans, <u>urgent care</u> (office visit charges), children’s eye exams (all <u>providers</u> ), children’s glasses (all <u>providers</u> ) and office visits 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="http://www.healthcare.gov/coverage/preventive-care-benefits/">www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <u>deductibles</u> for specific services?</b>	No.	You don’t have to meet <u>deductibles</u> for specific services.
<b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b>	For participating <u>providers</u> : \$8,550 person / \$17,100 family For non-participating <u>providers</u> : Unlimited person / Unlimited 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> , 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.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	<u>Premiums</u> , <u>balance billing</u> 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> .
<b>Will you pay less if you use a <u>network provider</u>?</b>	Yes. See <a href="http://www.aetna.com/docfind/custom/my_meritain">www.aetna.com/docfind/custom/my_meritain</a> or call (800) 343-3140 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan</u> ’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 <u>provider</u> ’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.
<b>Do you need a <u>referral</u> to see a <u>specialist</u>?</b>	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
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	\$50 <u>copay</u> /visit	50% <u>coinsurance</u>	<u>Copay</u> applies per visit regardless of what services are rendered. Includes telemedicine.
	<u>Specialist</u> visit	\$70 <u>copay</u> /visit	50% <u>coinsurance</u>	
	<u>Preventive care</u> / <u>screening</u> / <u>immunization</u>	No Charge (all other <u>preventive care</u> & routine care)/40% <u>coinsurance</u> (routine hearing exam – up to age 19)	50% <u>coinsurance</u>	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services you need are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	40% <u>coinsurance</u>	50% <u>coinsurance</u>	-----none-----
	Imaging (CT/PET scans, MRIs)	\$500 <u>copay</u> /test (MRI, CT & PET scans)/40% <u>coinsurance</u> (all other imaging)	50% <u>coinsurance</u>	<u>Preauthorization</u> recommended for PET scans and non-orthopedic CT/MRI's.
<b>If you need drugs to treat your illness or condition</b> More information about <u>prescription drug coverage</u> is available at <a href="http://www.caremark.com">www.caremark.com</a>	Generic drugs	\$5 <u>copay</u> (retail)/\$10 <u>copay</u> (60-day EDSN)/\$15 <u>copay</u> (90-day EDSN & mail order)	\$5 <u>copay</u> , then 50% (retail)	<u>Deductible</u> does not apply. Covers up to a 30-day supply (retail prescription); 90-day supply (Extended Days Supply Network (EDSN) or mail order prescription); 30-day supply ( <u>specialty drugs</u> ). The <u>copay</u> applies per prescription. There is no charge for preventive drugs. Dispense as Written (DAW) provision applies. <u>Specialty drugs</u> must be obtained from the specialty pharmacy <u>network</u> . Certain <u>specialty drugs</u> are eligible for <u>copay</u> assistance programs through CVS True Accumulation Program. Step therapy provision applies. <u>Preauthorization</u> recommended for injectables costing over \$2,000 per drug per month. *Certain <u>specialty drugs</u> may be eligible for a \$0 <u>copay</u> if you are enrolled under the PrudentRx Solutions Program. If
	Preferred brand drugs	\$50 <u>copay</u> (retail)/\$100 <u>copay</u> (60-day EDSN)/\$150 <u>copay</u> (90-day EDSN & mail order)	\$50 <u>copay</u> , then 50% (retail)	
	Non-preferred brand drugs	\$100 <u>copay</u> (retail)/\$200 <u>copay</u> (60-day EDSN)/\$300 <u>copay</u> (90-day EDSN & mail order)	\$100 <u>copay</u> , then 50% (retail)	
	<u>Specialty drugs</u>	\$150 <u>copay</u> (generic & preferred)/\$250 <u>copay</u> (non-preferred)*	Not Covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
				drugs are eligible under the Prudent Rx Solution Program and you do not enroll you will be subject to a 30% <u>copay</u> .
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$200 <u>copay</u> /occurrence, then 40% <u>coinsurance</u>	\$300 <u>copay</u> /occurrence, then 50% <u>coinsurance</u>	<u>Preauthorization</u> recommended for certain surgeries, including infusion therapy costing over \$2,000 per drug per month. See your <u>plan</u> document for a detailed listing.
	Physician/surgeon fees	40% <u>coinsurance</u>	50% <u>coinsurance</u>	
If you need immediate medical attention	<u>Emergency room care</u>	\$500 <u>copay</u> /visit, then 40% <u>coinsurance</u>	\$500 <u>copay</u> /visit, then 40% <u>coinsurance</u>	Non-participating <u>providers</u> paid at the participating <u>provider</u> level of benefits. <u>Copay</u> is waived if admitted to the hospital. There is no charge or <u>deductible</u> for sexual assault or abuse treatment in the emergency room.
	<u>Emergency medical transportation</u>	40% <u>coinsurance</u>	40% <u>coinsurance</u>	Non-participating <u>providers</u> paid at the participating <u>provider</u> level of benefits.
	<u>Urgent care</u>	\$75 <u>copay</u> /visit (office visit)/ 40% <u>coinsurance</u> (all other services)	50% <u>coinsurance</u>	<u>Copay</u> applies to the physician office visit only.
If you have a hospital stay	Facility fee (e.g., hospital room)	\$250 <u>copay</u> /admission, then 40% <u>coinsurance</u>	\$350 <u>copay</u> /admission, then 50% <u>coinsurance</u>	<u>Preauthorization</u> recommended.
	Physician/surgeon fees	40% <u>coinsurance</u>	50% <u>coinsurance</u>	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$50 <u>copay</u> /visit (office visit)/ 40% <u>coinsurance</u> (all other outpatient)	50% <u>coinsurance</u>	Includes telemedicine.
	Inpatient services	\$250 <u>copay</u> /admission, then 40% <u>coinsurance</u> (facility charge)/40% <u>coinsurance</u> (professional fees)	\$350 <u>copay</u> /admission, then 50% <u>coinsurance</u> (facility charge)/50% <u>coinsurance</u> (professional fees)	<u>Preauthorization</u> recommended.
If you are pregnant	Office visits	40% <u>coinsurance</u> (\$50 <u>copay</u> on initial visit)	50% <u>coinsurance</u>	<u>Preauthorization</u> recommended for inpatient hospital stays in excess of 48 hrs (vaginal delivery) or 96 hrs (c-section). <u>Cost sharing</u> does not apply to
	Childbirth/delivery professional services	40% <u>coinsurance</u>	50% <u>coinsurance</u>	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
	Childbirth/delivery facility services	\$250 <u>copay</u> /admission, then 40% <u>coinsurance</u>	\$350 <u>copay</u> /admission, then 50% <u>coinsurance</u>	<u>preventive services</u> from a participating provider. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Baby counts towards the mother's expense.
If you need help recovering or have other special health needs	<u>Home health care</u>	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Limited to 60 visits per year. <u>Preauthorization</u> recommended.
	<u>Rehabilitation services</u>	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Includes physical, speech/hearing & occupational therapy. Massage therapy limited to 30 visits per year.
	<u>Habilitation services</u>	40% <u>coinsurance</u>	50% <u>coinsurance</u>	-----none-----
	<u>Skilled nursing care</u>	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Limited to 90 days per year. <u>Preauthorization</u> recommended.
	<u>Durable medical equipment</u>	40% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> recommended for electric/motorized scooters or wheelchairs and pneumatic compression devices.
	<u>Hospice services</u>	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Bereavement counseling is covered if received within 6 months of death.
If your child needs dental or eye care	Children's eye exam	No Charge	No Charge	Limited to the end of the month you turn age 19 and 1 exam per 12-month period.
	Children's glasses	No Charge	No Charge	Limited to the end of the month you turn age 19 and 1 pair of lenses and frames per 12-month period.
	Children's dental check-up	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Limited to the end of the month you turn age 19 and 2 exams per 12-month period.

**Excluded Services & Other Covered Services:**

<b>Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u>.)</b>		
<ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Cosmetic surgery</li> <li>• Long-term care</li> </ul>	<ul style="list-style-type: none"> <li>• Non-emergency care when traveling outside the U.S.</li> <li>• Private-duty nursing (except for home health care &amp; hospice)</li> </ul>	<ul style="list-style-type: none"> <li>• Routine foot care (except for diabetic, metabolic or peripheral vascular disease)</li> <li>• Weight loss programs</li> </ul>

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

- Bariatric surgery (for morbid obesity only)
- Chiropractic care (25 visits per year)
- Dental Care (to the end of the month you turn age 19 – 2 exams per 12-month period)
- Glasses (to the end of the month you turn age 19 – 1 pair of lenses & frames per 12-month period)
- Hearing aids (up to age 19 - 1 aid per ear per 24-month period, age 19 and over - \$2,500 per aid per ear per 24-month period)
- Infertility treatment
- Routine eye care (to the end of the month you turn age 19 – 1 exam per 12-month period)

**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 (866) 444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or 360 Health MSO, LLC at (618) 855-1480. 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 the U.S. Department of Labor, Employee Benefits Security Administration at (866) 444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or 360 Health MSO, LLC at (618) 855-1480.

Additionally, a consumer assistance program can help you file your appeal. Contact the Illinois Department of Insurance Office of Consumer Health Insurance, Consumer Services Section at (877) 527-9431.

**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 1-800-378-1179.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-378-1179.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-800-378-1179.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiiijigo holne' 1-800-378-1179.

*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 <u>plan's</u> overall <u>deductible</u>	\$3,250
■ <u>Primary care physician coinsurance</u>	40%
■ Hospital (facility) <u>copayment</u>	\$250
■ Other <u>coinsurance</u>	40%

This **EXAMPLE** event includes services like:

Primary care physician 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:

<i>Cost Sharing</i>	
Deductibles	\$3,250
Copayments	\$260
Coinsurance	\$3,600
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$7,170</b>

### Managing Joe's Type 2 Diabetes

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

■ The <u>plan's</u> overall <u>deductible</u>	\$3,250
■ <u>Specialist copayment</u>	\$70
■ Hospital (facility) <u>coinsurance</u>	40%
■ Other <u>coinsurance</u>	40%

This **EXAMPLE** event includes services like:

Specialist 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:

<i>Cost Sharing</i>	
Deductibles	\$900
Copayments	\$1,300
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$2,220</b>

### Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$3,250
■ <u>Specialist copayment</u>	\$70
■ Hospital (facility) <u>copayment</u>	\$500
■ Other <u>coinsurance</u>	40%

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:

<i>Cost Sharing</i>	
Deductibles	\$2,500
Copayments	\$200
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,700</b>