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.manateebenefits.com or call (855) 497-1307. 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 Care Coordinators at (855) 497-1307 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For participating providers: $1,000 person/$2,000 family For non-participating providers: $2,000 person/$4,000 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. For participating providers: Preventive care (all providers), emergency room care (facility fee & professional fees for mental heath/substance use providers)(all providers), urgent care, diagnostic test (independent lab only), maternity care (initial visit only), hospital stay (facility fee), inpatient mental health and substance use, rehabilitation services and office visits 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 www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	For participating providers: $3,000 person/$6,000 family For non-participating providers: $6,000 person/$12,000 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.
What is not included in the out-of-pocket limit?	Premiums, balance billing charges 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.manateebenefits.com or call: (855) 497-1307 for a list of 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 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, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating 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	$10 copay/visit	50% coinsurance	Copay applies per visit regardless of what services are rendered. Includes telemedicine other than Teladoc. See your plan document for any costs associated with the Teladoc programs.
	Specialist visit	$20 copay/visit	50% 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 you need are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No Charge (independent lab)/10% coinsurance (all other outpatient facilities)	50% coinsurance	----------none----------
	Imaging (CT/PET scans, MRIs)	10% coinsurance	50% coinsurance	Preauthorization recommended for MRI/MRA and PET scans.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.ventegra.com	Generic drugs	$10 copay (30-day retail)/ $20 copay (60-day retail)/ $25 copay (90-day retail & mail order)	Not Covered	Deductible does not apply. Covers up to a 90-day supply (retail prescription); 90-day supply (mail order prescription); 30-day supply (specialty drugs). The copay applies per prescription. There is no charge for preventive drugs. Dispense as Written (DAW) provision applies. Specialty drugs must be obtained directly from the specialty pharmacy. Step therapy provision applies.
	Preferred brand drugs	$30 copay (30-day retail)/ $60 copay (60-day retail)/ $75 copay (90-day retail & mail order)	Not Covered	
	Non-preferred brand drugs	$60 copay (30-day retail)/ $120 copay (60-day retail) /$150 copay (90-day retail & mail order)	Not Covered	
	Specialty drugs	$60 copay (30-day retail)	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)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	50% coinsurance	Preauthorization recommended.
	Physician/surgeon fees	10% coinsurance	10% coinsurance (outpatient hospital)/50% coinsurance (ambulatory surgery center)	
If you need immediate medical attention	Emergency room care	$800 copay/visit (facility fee)/$20 copay/visit (professional fees – mental health & substance use providers)/10% coinsurance (professional fees – all other providers)	$800 copay/visit (facility fee)/$20 copay/visit (professional fees – mental health & substance use providers)/10% coinsurance (professional fees – all other providers)	Non-participating providers paid at the participating provider level of benefits. Copay is waived if admitted to the hospital.
	Emergency medical transportation	10% coinsurance	10% coinsurance	Non-participating providers paid at the participating provider level of benefits.
	Urgent care	$20 copay/visit	50% coinsurance	Copay applies per visit regardless of what services are rendered.
If you have a hospital stay	Facility fee (e.g., hospital room)	$200 copay/admission	50% coinsurance	Preauthorization recommended.
	Physician/surgeon fees	10% coinsurance	10% coinsurance	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$10 copay/visit (office visit)/10% coinsurance (all other outpatient)	10% coinsurance (physician fees at outpatient hospital)/50% coinsurance (all other outpatient)	Includes telemedicine other than Teladoc. See your plan document for any costs associated with the Teladoc programs. Preauthorization recommended for partial hospitalization and intensive outpatient care.
	Inpatient services	$200 copay/admission (facility fee)/$20 copay/visit (physician fees)	50% coinsurance (facility fee)/10% coinsurance (physician fees)	
If you are pregnant	Office visits	10% coinsurance ($10 copay on initial visit)	50% coinsurance	Preauthorization recommended for inpatient hospital stays in excess of 48 hrs (vaginal delivery) or 96 hrs (c-section). Cost sharing does not apply to preventive services from a participating provider. Maternity care may include tests and services described elsewhere in the SBC
	Childbirth/delivery professional services	10% coinsurance	10% coinsurance	
	Childbirth/delivery facility services	$200 copay/admission	50% coinsurance	

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)	
				(i.e. ultrasound). Baby does not count toward the mother's expense; therefore the family deductible amount may apply.
If you need help recovering or have other special health needs	Home health care	10% coinsurance	50% coinsurance	Limited to 20 visits per year. Preauthorization recommended.
	Rehabilitation services	$20 copay/visit (outpatient rehab)/10% coinsurance (inpatient rehab)	50% coinsurance	Physical, speech, occupational therapy and chiropractic care limited to a combined maximum of 35 visits per year. Inpatient rehab is limited to 30 days per year. Preauthorization recommended for the inpatient rehab.
	Habilitation services	Not Covered	Not Covered	This exclusion will not apply to expenses related to the diagnosis, testing and treatment of autism, ADD or ADHD.
	Skilled nursing care	10% coinsurance	50% coinsurance	Limited to 90 days per year. Preauthorization recommended.
	Durable medical equipment	10% coinsurance	50% coinsurance	Preauthorization recommended for rentals or purchase over $1,500.
	Hospice services	10% coinsurance	50% coinsurance	Bereavement counseling is covered if received within 6 months of death. Preauthorization recommended.
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	Not Covered
	Children's glasses	Not Covered	Not Covered	Not Covered
	Children's dental check-up	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 (Adult & Child)**
- **Habilitation services**
- **Hearing aids**
- **Infertility treatment (except diagnosis or treatment of underlying medical condition)**
- **Long-term care**
- **Non-emergency care when traveling outside the U.S.**
- **Private-duty nursing**
- **Routine eye care (Adult & Child)**
- **Routine foot care (except for metabolic or peripheral vascular disease or for diabetes)**
- **Weight loss programs**

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• **Acupuncture (26 visits per year)**	• **Bariatric surgery (for morbid obesity only – one surgery per lifetime)**	• **Chiropractic care (35 visits per year, combined with outpatient physical, speech & occupational therapy)**

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 Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at (877) 267-2323 x 61565 or www.cciio.cms.gov, or Care Coordinators at (855) 497-1307. 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 (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 Care Coordinators at (855) 497-1307.

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, kwiijigo 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 plan's overall deductible	$1,000
Primary care physician copayment	$10
Hospital (facility) copayment	$200
Other coinsurance	10%

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)*

Total Example Cost	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$1,000
Copayments	$200
Coinsurance	$500
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	$1,760

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

The plan's overall deductible	$1,000
Specialist copayment	$20
Hospital (facility) coinsurance	10%
Other coinsurance	10%

This EXAMPLE event includes services like:
Specialist 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	$600
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	$1,520

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

The plan's overall deductible	$1,000
Specialist copayment	$20
Hospital (facility) copayment	$800
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**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$1,000
Copayments	$500
Coinsurance	$70
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	$1,570

The **plan** would be responsible for the other costs of these EXAMPLE covered services.