




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, visit [www.MyAmeriBen.com](http://www.MyAmeriBen.com) or call 1-855-350-8699. 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.MyAmeriBen.com](http://www.MyAmeriBen.com) or call 1-855-350-8699 to request a copy.

Important Questions	Answers			Why This Matters:
<b>What is the overall deductible?</b>	<b>Per participant:</b>	<b>Network</b> \$500	<b>Non-Network</b> \$1,000	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this plan begins to pay.  If you have other family members on the plan, 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>Per family:</b>	\$1,000	\$2,000	
	The <u>network</u> and non-network <u>deductible</u> amounts do not accumulate towards each other.			
<b>Are there services covered before you meet your deductible?</b>	<b>Yes.</b> Some services such as office visits require a copayment while preventive care is provided at no cost.			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 plan 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> .
<b>Are there other deductibles for specific services?</b>	<b>No</b>			You don't have to meet <u>deductibles</u> for specific services.
<b>What is the out-of-pocket limit for this plan?</b>	<b>For Medical</b>	<b>Network</b>	<b>Non-Network</b>	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>Per participant:</b>	\$3,000	\$5,000	
	<b>Per family:</b>	\$6,000	\$10,000	
	The <u>network</u> and non-network <u>out-of-pocket limits</u> do not accumulate towards each other.			
	<b>For Prescription Drugs</b>			
	<b>Per participant:</b>	\$3,600		
<b>Per family:</b>	\$7,200			

\* For more information about limitations and exceptions, see the plan or policy document at [www.MyAmeriBen.com](http://www.MyAmeriBen.com) or call 1-855-350-8699.

Important Questions	Answers	Why This Matters:
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	<u>Premiums</u> , <u>balance-billed</u> charges, health care this <u>Plan</u> doesn't cover, pre-certification penalties, and medical food charges.	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>	<b>Yes, for medical:</b> BlueCross® BlueShield® of Arizona. For a list of <u>network providers</u> , call BCBSAZ at 1-800-232-2345 or visit <a href="http://www.azblue.com/CHSNetwork">www.azblue.com/CHSNetwork</a> . <b>Yes, for prescription drugs:</b> Navitus. For a list of retail and mail pharmacies, log on to <a href="http://www.navitus.com">www.navitus.com</a> .	This <u>plan</u> uses a <u>provider</u> network. You will pay less if you use a <u>provider</u> in the <u>plan's</u> network. You will pay the most if you use an out-of-network provider, 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 out-of-network provider 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
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
<b>If you visit a health care <u>provider's</u> office or clinic</b>	Primary care visit to treat an injury or illness	\$20 co-payment/visit, deductible waived	50% co-insurance after deductible	_____none_____
	<u>Specialist</u> visit	\$40 co-payment/visit, deductible waived	50% co-insurance after deductible	_____none_____
	<u>Preventive care/screening/immunization</u>	No Charge	Not Covered	AzMT L.I.V.E. on-site wellness screenings and programs will be covered at no charge. Please refer to the Routine Preventive Care provision listed in the plan document for a further description and limitations to this benefit. You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services you need are preventive. 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)	20% co-insurance after deductible	50% co-insurance after deductible	There is no charge when labs are received at a free-standing facility.
	Imaging (CT/PET scans, MRIs)	20% co-insurance after deductible	50% co-insurance after deductible	<b>Pre-certification is required.</b> Benefits will be reduced by \$300 per paid <u>claim</u> for non-compliance.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
<p><b>If you need drugs to treat your illness or condition</b></p> <p>More information about <b>prescription drug coverage</b> is available at <a href="http://www.navitus.com">www.navitus.com</a>.</p>	Generic drugs	\$10 co-payment/ 30-day supply  \$25 co-payment/ 90-day supply	<p>You pay the network pharmacy co-payment plus the difference between the non-network and network pharmacy cost.</p>	<p><u>Prescription drug</u> charges apply to the <u>Prescription Drug out-of-pocket limit</u>.</p> <p>Preventive prescription medications (including contraceptives) when purchased from a <u>network</u> pharmacy, are paid at 100% and the <u>co-payment/deductible</u> (if applicable) is waived.</p> <p>Not all <u>prescription drugs</u> are covered. To determine if a specific drug is covered under your <u>Plan</u>, log into your account at <a href="http://www.navitus.com">www.navitus.com</a>.</p> <p>Members who choose a brand name drug when a generic is available will be subject to a penalty equivalent to the cost difference between the brand and generic.</p> <p>Note: <u>Specialty drugs</u> are only available through the Navitus SpecialtyRx Program Pharmacy.</p>
	<u>Formulary</u> brand drugs	\$30 co-payment/ 30-day supply  \$75 co-payment/ 90-day supply		
	Non-formulary brand drugs	\$50 co-payment/ 30-day supply  \$125 co-payment/ 90-day supply		
	<u>Specialty drugs</u>	20% co-payment to a maximum of \$200/30-day supply		
<p><b>If you have outpatient surgery</b></p>	Facility fee (e.g., ambulatory surgery center)	20% co-insurance after deductible	50% co-insurance after deductible	<p><u>Providers</u> who do not typically contract (e.g. anesthesiologist, pathologists, and assistant surgeons) are to be paid based on the <u>network</u> status of the facility in which the services were rendered.</p>
	Physician/surgeon fees	20% co-insurance after deductible	50% co-insurance after deductible	
<p><b>If you need immediate medical attention</b></p>	<u>Emergency room care</u>	\$250 co-payment/visit, plus deductible and co-insurance Co-payment waived if admitted		_____none_____
	<u>Emergency medical transportation</u>	20% co-insurance after deductible	20% co-insurance after deductible	_____none_____
	<u>Urgent care</u>	\$50 co-pay/visit, deductible waived	50% co-insurance after deductible	_____none_____
<p><b>If you have a hospital stay</b></p>	Facility fee (e.g., hospital room)	20% co-insurance after deductible	50% co-insurance after deductible	<p>Limited to the semi-private room rate.</p> <p><b>Pre-certification is required.</b> Benefits will be reduced by \$300 per paid <u>claim</u> for non-</p>
	Physician/surgeon fees	20% co-insurance after	50% co-insurance after	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
		deductible	deductible	compliance.
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$20 co-payment/visit deductible waived	50% co-insurance after deductible	<b>Pre-certification is required</b> for psychiatric day treatment. Benefits will be reduced by \$300 per paid <u>claim</u> for non-compliance.
	Inpatient services	20% co-insurance after deductible	50% co-insurance after deductible	<b>Pre-certification is required.</b> Benefits will be reduced by \$300 per paid <u>claim</u> for non-compliance.
<b>If you are pregnant</b>	Office visits	20% co-insurance after deductible	50% co-insurance after deductible	First visit to confirm pregnancy is subject to a \$20 co-pay for a PCP or a \$40 co-pay for a <u>specialist</u> , <u>deductible</u> waived.  <u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>co-payment</u> , <u>co-insurance</u> , or <u>deductible</u> may apply.
	Childbirth/delivery professional services	20% co-insurance after deductible	50% co-insurance after deductible	_____none_____
	Childbirth/delivery facility services	20% co-insurance after deductible	50% co-insurance after deductible	_____none_____
<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u>	20% co-insurance after deductible	50% co-insurance after deductible	Benefit year maximum: Sixty (60) visits per plan participant.
	<u>Rehabilitation services</u>	20% co-insurance after deductible	50% co-insurance after deductible	Services include speech, occupational, or physical therapy provided on an inpatient or outpatient basis.  Combined benefit year maximum: Twenty (20) visits per plan participant.  <b>Pre-certification is required</b> for services in excess of the twenty (20) visit limit. Benefits will be reduced by \$300 per paid <u>claim</u> for non-compliance.
	<u>Habilitation services</u>	Covered as any other illness depending on provider type, service performed, and place of	50% co-insurance after deductible	Coverage for Autism Spectrum Disorder – Behavior Therapy Services ONLY. Behavioral therapy services for the treatment of Autism spectrum disorder are available for plan

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
		service.		participants who have been diagnosed with autism spectrum disorder. <b>Pre-certification is required.</b> Benefits will be reduced by \$300 per paid <u>claim</u> for non-compliance.
	<u>Skilled nursing care</u>	20% co-insurance after deductible	50% co-insurance after deductible	Benefit year maximum: Sixty (60) days per plan participant. <b>Pre-certification is required.</b> Benefits will be reduced by \$300 per paid <u>claim</u> for non-compliance.
	<u>Durable medical equipment</u>	20% co-insurance after deductible	50% co-insurance after deductible	—————none—————
	<u>Hospice services</u>	20% co-insurance after deductible	50% co-insurance after deductible	Lifetime maximum: Six (6) months per plan participant. Services include Bereavement Counseling; limited to \$300 per plan participant.
<b>If your child needs dental or eye care</b>	Children's eye exam	No charge, deductible waived	Not Covered	This describes benefits provided by your medical <u>Plan</u> . AzMT provides Dental and Vision coverage through stand-alone plans at a low monthly cost. If this is elected, please refer to your vision and/or dental administrator for additional benefits.  This <u>Plan</u> provides coverage for certain wellness care services not defined by PPACA, including routine vision exams, up to \$500 per benefit year per plan participant.
	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.)

- Acupuncture
- Cosmetic surgery
- Dental care (adult and children covered under stand-alone dental plan)
- Glasses (adult and children)
- Infertility treatment
- Long-term care (except for a facility licensed to provide long term acute care)
- Non-emergency care when traveling outside the U.S.
- Private duty nursing
- Routine foot care (except when medically appropriate for diabetes, neurological involvement or peripheral vascular disease of the foot or lower leg)
- Weight loss programs

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

- Bariatric surgery
- Chiropractic care
- Hearing aids
- Routine eye care (adult and children)

**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: 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). You may also contact the Plan's COBRA Administrator at AmeriBen, P.O. Box 7186, Boise ID 83707, 1-855-350-8699.

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 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 third party administrator (TPA) to assist the Plan Administrator with claims adjudication. The TPA's name, address, and telephone number are:

AmeriBen  
Attention: Appeals Coordination  
P.O. Box 7186  
Boise, ID 83707  
1-855-350-8699

### Does this Plan provide Minimum Essential Coverage? **Yes**

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

### 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 1-855-350-8699.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-350-8699.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-350-8699.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-350-8699.

————— *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 <u>deductible</u>	\$500
■ <u>Specialist co-payment</u>	\$40
■ Hospital (facility) <u>cost sharing</u>	20%
■ Other <u>cost sharing</u>	20%

#### 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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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#### In this example, Peg would pay:

Cost Sharing	
Deductibles	\$500
Copayments	\$40
Coinsurance	\$2,500
What isn't covered	
Limits or exclusions	\$10
<b>The total Peg would pay is</b>	<b>\$3,050</b>

### Managing Joe's type 2 Diabetes

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

■ The plan's overall <u>deductible</u>	\$500
■ <u>Specialist co-payment</u>	\$40
■ Hospital (facility) <u>cost sharing</u>	20%
■ Other <u>cost sharing</u>	20%

#### 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*)

<b>Total Example Cost</b>	<b>\$7,400</b>
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#### In this example, Joe would pay:

Cost Sharing	
Deductibles	\$500
Copayments	\$1,000
Coinsurance	\$400
What isn't covered	
Limits or exclusions	\$30
<b>The total Joe would pay is</b>	<b>\$1,930</b>

### Mia's Simple Fracture

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

■ The plan's overall <u>deductible</u>	\$500
■ <u>Specialist co-payment</u>	\$40
■ Hospital (facility) <u>cost sharing</u>	20%
■ Other <u>cost sharing</u>	20%

#### 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>\$1,900</b>
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#### In this example, Mia would pay:

Cost Sharing	
Deductibles	\$500
Copayments	\$300
Coinsurance	\$200
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,000</b>