



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.myLuminareHealth.com or call 1-877-498-8937. 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 1-877-498-8937 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For Preferred Providers : \$750/individual or \$1,500/family per plan year. For Nonpreferred Providers : \$4,000/individual or \$8,000/family per plan year.	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. Primary care and Specialist visits, preventive care , prescription drugs , urgent care visits, mental health visits in office setting, and rehabilitation, and habilitation services that require a copayment .	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?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	For Preferred Providers : \$5,500/individual or \$11,000/family per plan year. For Nonpreferred Providers : \$7,000/individual or \$14,000/family per plan year.	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, health care this plan doesn't cover and penalties for failure to obtain preauthorization for services and certain specialty pharmacy drugs which are considered non-essential health benefits. The cost of these drugs (though reimbursed by the manufacturer at no cost to you) will not be applied towards satisfying your out-of-pocket maximum.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.myLuminareHealth.com or call 1-877-498-8937 for a list of Aetna Preferred Providers.	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's network</u> . You will pay the most if you use an <u>Nonpreferred Providers</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>Nonpreferred Providers</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
		Preferred Provider (You will pay the least)	Nonpreferred 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	\$30 <u>copayment</u> /visit (<u>deductible</u> does not apply)	50% <u>coinsurance</u>	None.
	Specialist visit	\$50 <u>copayment</u> /visit (<u>deductible</u> does not apply)	50% <u>coinsurance</u>	Chiropractic services apply to this benefit.
	Preventive care/screening/immunization	No charge (<u>deductible</u> does not apply)	50% <u>coinsurance</u> (<u>deductible</u> does not apply)	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	\$50 <u>copayment</u> /for X-ray (<u>deductible</u> does not apply) No charge for blood work	50% <u>coinsurance</u>	
	Imaging (CT/PET scans, MRIs)	\$150 <u>copayment</u> /visit (<u>deductible</u> does not apply)	50% <u>coinsurance</u>	<u>Preadmission</u> is required for some diagnostic services.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Nonpreferred Provider (You will pay the most)	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at https://usrxcare.com/ or call 1-877-200-5533.	Generic drugs	\$10 copayment /retail (deductible does not apply) \$20 copayment /mail order (deductible does not apply)	Not applicable	Retail: 30-day supply. Mail order: 90-day supply. Generic and single-source brand contraceptives are covered at 100%.
	Preferred brand drugs	\$50 copayment /retail (deductible does not apply) \$100 copayment /mail order (deductible does not apply)	Not applicable	Retail: 30-day supply. Mail order: 90-day supply. Generic and single-source brand contraceptives are covered at 100%.
	Non-preferred brand drugs	\$100 copayment /retail (deductible does not apply) \$200 copayment /mail order (deductible does not apply)	Not applicable	Retail: 30-day supply. Mail order: 90-day supply. Generic and single-source brand contraceptives are covered at 100%.
	Specialty drugs	\$10 copayment /retail \$50 copayment /retail \$100 copayment /retail (deductible does not apply to these)	Not applicable	Specialty drugs copayment can vary depending on the drug: generic, preferred, and non-preferred. Generic and single-source brand contraceptives are covered at 100%.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% after deductible	50% coinsurance	Preauthorization is required for some outpatient surgeries.
	Physician/surgeon fees	20% after deductible	50% coinsurance	

* For more information about limitations and exceptions, see the [plan](#) or policy document at www.myLuminareHealth.com.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Nonpreferred Provider (You will pay the most)	
If you need immediate medical attention	Emergency room care	20% after deductible	Provider benefit applies.	Copayment waived if admitted. Non-emergency treatment is not covered.
	Emergency medical transportation	No charge	Provider benefit applies.	Non-emergency treatment is not covered.
	Urgent care	\$50 copayment /visit (deductible does not apply)	\$50 copayment /visit (deductible does not apply)	None.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% after deductible	50% coinsurance	Preauthorization is required.
	Physician/surgeon fees	20% after deductible	50% coinsurance	None.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$25 copayment /visit (deductible does not apply)	50% coinsurance	Benefits are carved out to Quantum Health Solutions. Preauthorization is required. For additional information, contact Quantum Health Solutions at 1-877-747-1200.
	Inpatient services	20% after deductible	50% coinsurance	
If you are pregnant	Office visits	\$50 copayment /visit (deductible does not apply)	50% coinsurance	Cost sharing does not apply for preventive services . Depending on the type of services, a copayment , coinsurance , or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). copayment may apply to first OB appointment.
	Childbirth/delivery professional services	No charge	50% coinsurance	Preauthorization is required. One breast pump is covered per pregnancy with no charge for either standard manual or electric, hospital grade is covered based on medical necessity.
	Childbirth/delivery facility services	20% after deductible	50% coinsurance	

* For more information about limitations and exceptions, see the [plan](#) or policy document at www.myLuminareHealth.com.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Nonpreferred Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	No charge	50% coinsurance	Preauthorization is required. Physical Therapy limited to 30 visits per occurrence. Occupational and Speech Therapy limited to 30 visits per plan year. Speech Therapy in a home requires preauthorization .
	Rehabilitation services	\$25 copayment /visit (deductible does not apply)	50% coinsurance	Physical Therapy limited to 30 visits per occurrence. Occupational and Speech Therapy limited to 30 visits combined per plan year. Speech Therapy requires preauthorization .
	Habilitation services	\$30 copayment /visit (deductible does not apply)	50% coinsurance	Speech Therapy requires preauthorization .
	Skilled nursing care	20% after deductible	50% coinsurance	Preauthorization is required.
	Durable medical equipment	No charge	50% coinsurance	Preauthorization is required for some Durable medical equipment .
	Hospice services	No charge	50% coinsurance	Preauthorization is required.
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	None.
	Children's glasses	Not covered	Not covered	None.
	Children's dental check-up	Not covered	Not covered	None.

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
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Hearing aids
- Infertility treatment
- Long-term care
- Routine foot care
- Weight loss programs

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

- Chiropractic (Manipulative care) 25 visits/[plan](#) year
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)

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 Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. 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 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: Department of Labor's 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:

Spanish (Español): Para obtener asistencia en Español, llame al 1-877-498-8937.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-498-8937.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-877-498-8937.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' 1-877-498-8937.

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 deductible	\$750
■ Specialist copay	\$50
■ Hospital (facility) coinsurance	20%
■ 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:	
Cost Sharing	
Deductibles	\$750
Copayments	\$100
Coinsurance	\$2,100
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$3,010

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

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 copay	\$50
■ Hospital (facility) coinsurance	20%
■ 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:	
Cost Sharing	
Deductibles	\$100
Copayments	\$1,800
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$1,920

Mia's Simple Fracture

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

■ The plan's overall deductible	\$750
■ Specialist copay	\$50
■ Hospital (facility) coinsurance	20%
■ 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:	
Cost Sharing	
Deductibles	\$750
Copayments	\$400
Coinsurance	\$10
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,160