
 **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 1-480-583-4588 or visit www.MyAmeriBen.com. 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 or call 1-480-583-4588 to request a copy.

Important Questions	Answers			Why This Matters:
What is the overall <u>deductible</u>?		HonorHealth and BCBSAZ	<u>Non-Network</u>	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> .
	Per participant:	\$500	Unlimited	
	Per family:	\$1,000	Unlimited	
Are there services covered before you meet your <u>deductible</u>?	Yes. <u>Network preventive services</u> , <u>prescription drugs</u> , breast pumps/supplies, and services requiring a <u>co-payment</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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	No.			You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u>?		HonorHealth and BCBSAZ	<u>Non-Network</u>	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.
	Per participant:	\$5,000	Unlimited	
Per family:	\$10,000	Unlimited	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .	
What is not included in the <u>out-of-pocket limit</u>?	<u>Premiums</u> , <u>balance-billed</u> charges, health care expenses this <u>plan</u> does not cover, charges in excess of annual maximum benefits, a penalty for failure to obtain precertification, and <u>non-network cost sharing</u> (except for emergency) do not count toward the <u>out-of-pocket limit</u> .			

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network provider</u> ?	<p>Yes, for medical: HonorHealth <u>network providers</u> see www.honorhealth.com/locations Innovation Care Partners see www.innovationcarepartners.com/physiciansearch</p> <p>Blue Cross Blue Shield of Arizona <u>network providers</u>, see www.azblue.com/chsnetwork or call 1-602-231-8855.</p> <p>Yes, for behavioral: Magellan Behavioral Health <u>network providers</u>, see www.MagellanAscend.com or call 1-800-424-4138.</p> <p>Yes, for prescription drugs: OptumRx. For a list of retail and mail pharmacies, log on to www.optumrx.com or call 1-844-368-9854 Pre-certification: 1-800-711-4555 Optum Specialty Pharmacy: 1-855-427-4682 or www.specialty.optumrx.com</p>	<p>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>out-of-network provider</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>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.</p>
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
		HonorHealth Network Provider (You will pay the least)	BCBSAZ Network Provider	Non-Network Provider (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$25 co-payment, deductible waived	<p>Pediatrician: \$25 co-payment, deductible waived</p> <p>Other PCP: Not covered</p>	Not covered	<p>The <u>co-payment</u> applies to the office visit and office consultations only. <u>Co-payments</u> are applied per visit.</p> <p>Primary care providers include family/general practitioners, internists, and pediatricians.</p>
	<u>Specialist</u> visit	\$50 co-payment, deductible waived	Not covered	Not covered	Specialist benefit for BCBSAZ network is available only upon approval by ICP.

* For more information about limitations and exceptions, see the plan or policy document at www.MyAmeriBen.com.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		HonorHealth Network Provider (You will pay the least)	BCBSAZ Network Provider	Non-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	<u>Preventive care/screening/immunization</u>	No charge, deductible waived	No charge for lab fees ordered by a BCBSAZ physician Otherwise not covered*	Not covered	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. Calendar Year Maximum: One (1) exam per adult plan participant. *Wellness exams for children are only covered without cost sharing at a BCBSAZ provider when performed by a pediatrician.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	\$20 co-payment, deductible waived	Lab: \$20 co-payment, deductible waived X-ray: 50% co-insurance, deductible waived	Not covered	<u>Co-payments</u> are applied per visit.
	Imaging (CT/PET scans, MRIs)	Professional Fees: 20% co-insurance, deductible waived Facility Fees: \$150 co-payment, deductible waived	Professional Fees: 20% co-insurance, deductible waived Facility Fees: Not covered	Not covered	Depending on the type of services, a <u>co-payment</u> , <u>co-insurance</u> , or <u>deductible</u> may apply. Professional fees may include tests and services described elsewhere in the SBC (i.e. hospital stay, outpatient surgery, etc.). Pre-certification is required for MRI/MRA and PET scans.

* For more information about limitations and exceptions, see the plan or policy document at www.MyAmeriBen.com.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		HonorHealth Network Provider (You will pay the least)	BCBSAZ Network Provider	Non-Network Provider (You will pay the most)	
<p>If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.optumrx.com</p>	Generic drugs	<p>Retail Generic Preventive Drugs, 30-Day Supply: No charge, deductible waived</p> <p>Retail Generic Drugs, 30-Day Supply: \$10 co-payment, deductible waived</p> <p>Mail Order Generic Preventive Drugs, 90-Day Supply: No charge, deductible waived</p> <p>Walgreens Retail 90 Program and Mail Order Generic Drugs, 90-Day Supply: \$25 co-payment, deductible waived</p>		Not Covered	<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 www.optumrx.com or call 1-844-368-9854.</p> <p>Your pharmacy benefit plan includes special coverage for preventive medications. These medications help protect against or manage medical conditions such as diabetes, hypertension, asthma, and depression.</p> <p>Prior authorizations, quantity limits and step therapy may apply to certain drugs.</p>
	Preferred brand drugs	<p>Retail Preferred Brand Drugs, 30-Day Supply: 30% co-insurance, deductible waived Minimum: \$30 Maximum: \$80</p> <p>Walgreens Retail 90 Program and Mail Order Preferred Brand Drugs, 90-Day Supply: 30% co-insurance, deductible waived Minimum: \$75 Maximum: \$200</p>		Not Covered	<p>Dispense as Written (DAW) penalty: If you choose a brand drug when a generic equivalent is available, you may pay the applicable brand copay or coinsurance plus the difference in cost between the brand drug and generic drug. The penalty does not apply toward your <u>out-of-pocket limit</u>. If drug cost is less than co-payment, you pay just the drug cost.</p> <p>Walgreens Retail 90 Program: 90-day maintenance medications will only be</p>

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		HonorHealth Network Provider (You will pay the least)	BCBSAZ Network Provider	Non-Network Provider (You will pay the most)	
	Non-preferred brand drugs	<p>Retail Non-Preferred Brand Drugs, 30-Day Supply: 60% co-insurance, deductible waived Minimum: \$100</p> <p>Walgreens Retail 90 Program and Mail Order Non-Preferred Brand Drugs, 90-Day Supply: Walgreens and Optum Mail: Participant pays 100% co-insurance at discounted cost, deductible waived</p>		Not Covered	covered when filled at Walgreens retail pharmacy or OptumRx Mail Order. Maintenance medications are those you take regularly.
<p>If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.optumrx.com</p>	<u>Specialty drugs</u>	<p>Specialty Drugs, 30-Day Supply: 30% co-insurance, deductible waived Minimum: \$50 Maximum: \$100</p>		Not Covered	<u>Specialty Drugs</u> are not covered unless obtained through OptumRx Specialty Pharmacy. Call 1-855-427-4682 or visit www.specialty.optumrx.com for prior approval. Some specialty drugs can be obtained through HonorHealth Specialty Pharmacy.
<p>If you have outpatient surgery</p>	Facility fee (e.g., ambulatory surgery center)	20% co-insurance after deductible	Not covered	Not covered	Pre-certification is required.
	Physician/surgeon fees	20% co-insurance after deductible	30% co-insurance after deductible	Not covered	_____none_____
<p>If you need immediate medical attention</p>	<u>Emergency room care</u>	\$250 co-payment, deductible waived	\$250 co-payment, deductible waived	\$250 co-payment, deductible waived	<u>Co-payments</u> are applied per visit. <u>Co-payment</u> waived if <u>hospitalized</u> as inpatient after twenty-four (24) hours.
	<u>Emergency medical transportation</u>	<p>Initial Transport: 25% co-insurance, deductible waived</p> <p>Inter-Facility Transport: No charge, deductible waived</p>	<p>Initial Transport: 25% co-insurance, deductible waived</p> <p>Inter-Facility Transport: No charge, deductible waived</p>	<p>Initial Transport: 25% co-insurance, deductible waived</p> <p>Inter-Facility Transport: No charge,</p>	<u>Non-network</u> ambulance charges apply to <u>network out-of-pocket limit</u> .

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		HonorHealth Network Provider (You will pay the least)	BCBSAZ Network Provider	Non-Network Provider (You will pay the most)	
				deductible waived	
	<u>Urgent care</u>	\$35 co-payment, deductible waived	\$60 co-payment, deductible waived	Not covered	<u>Co-payments</u> are applied per visit.
If you have a hospital stay	Facility fee (e.g., hospital room)	Elective Admission: 20% co-insurance after deductible Emergency Admission: 20% co-insurance after deductible	Elective Admission: Not covered Emergency Admission: 20% co-insurance after deductible	Elective Admission: Not covered Emergency Admission: 20% co-insurance after deductible	Calendar Year Maximum: Inpatient <u>rehabilitation services</u> one hundred twenty (120) days per plan participant. Pre-certification is required.
	Physician/surgeon fees	20% co-insurance after deductible	30% co-insurance after deductible	Not covered	_____none_____
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Behavioral Network Provider: \$20 co-payment, deductible waived		Not covered	<u>Co-payments</u> are applied per visit. Includes intensive outpatient services.
	Inpatient services	Behavioral Network Facility: 20% co-insurance after deductible		Not covered	Pre-certification is required for inpatient admissions, partial <u>hospitalization</u> , and residential treatment.
If you are pregnant	Office visits	No charge, deductible waived	Not covered	Not covered	<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. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	20% co-insurance after deductible	Not covered	Not covered	Benefit Maximum: One (1) breast pump per pregnancy. Pre-certification is required for breast pumps in excess of \$1,000.

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		HonorHealth Network Provider (You will pay the least)	BCBSAZ Network Provider	Non-Network Provider (You will pay the most)	
	Childbirth/delivery facility services	20% co-insurance after deductible	Not covered	Not covered	Pre-certification is required if admission is longer than forty-eight (48) hours for vaginal delivery or ninety-six (96) hours for C-section.
If you need help recovering or have other special needs	<u>Home health care</u>	20% co-insurance, deductible waived	25% co-insurance, deductible waived	Not covered	Pre-certification is required.
	<u>Rehabilitation services</u>	\$20 co-payment, deductible waived	\$20 co-payment, deductible waived	Not covered	<u>Co-payments</u> are applied per visit for outpatient services. Specialist benefit for BCBSAZ network applies only if approved by ICP. Pre-certification is required for speech therapy. Pre-certification is required for physical and occupational therapy in excess of twenty (20) visits.
If you need help recovering or have other special needs	<u>Habilitation services</u>	\$20 co-payment, deductible waived	Not covered	Not covered	Habilitation services are covered only for Applied Behavioral Analysis (ABA) Therapy for autism. Pre-certification is required for speech therapy. Pre-certification is required for physical and occupational therapy in excess of twenty (20) visits.
	<u>Skilled nursing care</u>	20% co-insurance after deductible	25% co-insurance after deductible	Not covered	Calendar Year Maximum: One hundred twenty (120) days per plan participant. Pre-certification is required.
	<u>Durable medical equipment</u>	DME: 25% co-insurance, deductible waived	DME: 25% co-insurance, deductible waived	Not covered	Some diabetic supplies are covered under the pharmacy benefits. Pre-certification is required for insulin

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		HonorHealth Network Provider (You will pay the least)	BCBSAZ Network Provider	Non-Network Provider (You will pay the most)	
		Diabetic Equipment: 10% co-insurance, deductible waived	Diabetic Equipment: 10% co-insurance, deductible waived		pumps in excess of \$1,000. Pre-certification is required for <u>durable medical equipment</u> in excess of \$1,000.
	<u>Hospice services</u>	25% co-insurance after deductible	25% co-insurance after deductible	Not covered	Covered if terminally ill.
If your child needs dental or eye care	Children's eye exam	No charge during a PCP <u>preventive care</u> visit.	No charge during a PCP <u>preventive care</u> visit.	Not covered	Covered for dependent children up to twenty-six (26) years.
	Children's glasses	Not covered	Not covered	Not covered	—————none—————
	Children's dental check-up	Not covered	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.)

- Cosmetic surgery
- Dental care
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye 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.)

- Acupuncture
- Bariatric Surgery
- Chiropractic care
- Hearing aids
- Infertility treatment

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. You may also contact the Plan's COBRA Administrator at WEX, P.O. Box 869, Fargo, ND 58107-0869, 1-866-451-3399. 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

* For more information about limitations and exceptions, see the plan or policy document at www.MyAmeriBen.com.

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

You may also 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
1-602-231-8855

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 1-602-231-8855.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-602-231-8855.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-602-231-8855.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-602-231-8855.

To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.

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

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 \$500
- Specialist co-payment \$50
- Hospital (facility) cost sharing 20%
- Other cost sharing 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*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$500
Copayments	\$10
Coinsurance	\$1,800
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Peg would pay is	\$2,330

Managing Joe's type 2 Diabetes

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

- The plan's overall deductible \$500
- Specialist co-payment \$50
- Hospital (facility) cost sharing 20%
- Other cost sharing 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*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$400
Coinsurance	\$100
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Joe would pay is	\$500

Mia's Simple Fracture

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

- The plan's overall deductible \$500
- Specialist co-payment \$50
- Hospital (facility) cost sharing 20%
- Other cost sharing 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*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$500
Coinsurance	\$300
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$800

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