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.simplepayhealth.com or call (860) 257-0606. 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 SimplePay Health at (800) 606-3564 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$0	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible?	Yes. All services are covered before you meet a 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: $4,500 person / $9,000 family For non-participating providers: Unlimited per person & 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.simplepayhealth.com or call (800) 606-3564 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). 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	$20 - $45 copay/visit	$55 copay/visit	Includes telemedicine other than Teladoc. You pay $0 copay if you receive telephone consultation services through Teladoc. You pay $0 copay for services received at a MinuteClinic.
	Specialist visit	$45 - $95 copay/visit	$115 copay/visit	
	Preventive care/screening/ immunization	No Charge	No Charge	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)	$60 - $135 copay/visit	$160 copay/visit	----------none----------
	Imaging (CT/PET scans, MRIs)	$215 - $475 copay/scan	$570 copay/visit	Preauthorization required for certain imaging, see your plan document for full details.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.medone-rx.com	Generic drugs	$5 - $15 copay (30-day retail)/ $15 - $45 copay (90-day retail)/ $15 copay (mail order)	Not Covered	Covers up to a 90-day supply (retail prescription); 90-day supply (mail order prescription); 31-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 from the specialty pharmacy network. Step therapy provision applies.
	Preferred brand drugs	$25 - $55 copay (30-day retail)/ $75 - $165 copay (90-day retail) / $55 copay (mail order)	Not Covered	
	Non-preferred brand drugs	$40 - $80 copay (30-day retail)/ $120 - $160 copay (90-day retail) / $80 copay (mail order)	Not Covered	
	Specialty drugs	$55 copay	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$695 - $1,540 copay/ occurrence	$1,850 copay/ occurrence	Preauthorization required for certain surgeries. See your plan document for a detailed listing.
	Physician/surgeon fees	No Charge (included in facility charges)	No Charge (included in facility charges)	

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 need immediate medical attention	Emergency room care	$345 copay/visit	$345 copay/visit	Non-participating providers paid at the participating provider level of benefits.
	Emergency medical transportation	$345 copay/trip	$345 copay/trip	Non-participating providers paid at the participating provider level of benefits.
	Urgent care	$55 copay/visit	$115 copay/visit	----------none----------
If you have a hospital stay	Facility fee (e.g., hospital room)	$2,135 - $4,500 copay/ admission	$5,400 copay/ admission	Preauthorization required.
	Physician/surgeon fees	No Charge (included in facility charges)	No Charge (included in facility charges)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$20 - $45 copay/visit (office visit) / $695 - $1,540 copay/visit (all other outpatient)	$55 copay/visit (office visit) / $1,850 copay/visit (all other outpatient)	Includes telemedicine other than Teladoc.
	Inpatient services	$2,135 - $4,500 copay/ admission (facility charges) / No Charge (professional fees included in facility fees)	$5,400 copay/ admission (facility charges) / No Charge (professional fees included in facility fees)	Preauthorization required.
If you are pregnant	Office visits	Office: $20 - $45 copay/visit / Outpatient: $695 - $1,540 copay/visit / Diagnostic tests: $60 - $135 copay/visit	Office: $55 copay/visit / Outpatient: $1,850 copay/visit/ Diagnostic tests: $160 copay/visit	Preauthorization required 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 (i.e. ultrasound). Baby does not count toward the mother's expense; therefore the family deductible amount may apply.
	Childbirth/delivery professional services	No Charge (included in facility charges)	No Charge (included in facility charges)	
	Childbirth/delivery facility services	$2,135 - $4,500 copay/ admission	$5,400 copay/ admission	

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 need help recovering or have other special health needs	Home health care	$45 - $95 copay/visit	$115 copay/visit	Limited to 100 visits per year. Preauthorization required.
	Rehabilitation services	$45 - $95 copay/visit	$115 copay/visit	Physical therapy limited to 60 visits per year. Speech/hearing & occupational therapy limited to a combined maximum of 60 visits per year. Includes telemedicine other than Teladoc. Includes telemedicine other than Teladoc.
	Habilitation services	$45 - $95 copay/visit	$115 copay/visit	
	Skilled nursing care	$1,885 - $4,190 copay/ admission	$5,030 copay/ admission	Limited to 60 days per year. Preauthorization required.
	Durable medical equipment	$95 - $215 copay/item	$260 copay/item	Preauthorization required for certain durable medical equipment. See your plan document for details.
	Hospice services	$230 - $515 copay/ services	$620 copay/services	Bereavement counseling is covered if received within 6 months of death. For bereavement counseling, you pay a $45-$95 copay/visit for participating providers; $115 copay/visit for non-participating providers.
If your child needs dental or eye care	Children's eye exam	No Charge	No Charge	Limited to 1 eye exam per year.
	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.)

- **Acupuncture**
- **Bariatric surgery**
- **Cosmetic surgery**
- **Dental care (Adult & Child)**
- **Glasses (Adult & Child)**
- **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 (except for home health care & hospice)**
- **Routine foot care (except for metabolic or peripheral vascular disease)**
- **Weight loss programs**

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

- **Chiropractic care (20 visits per year)**
- **Hearing aids ($1,500 per ear every 3 years)**
- **Routine eye care (Adult & Child – limited to 1 exam per year)**

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 or CATIC Financial, Inc. at (860) 257-0606. 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 the U.S. Department of Labor, Employee Benefits Security Administration at (866) 444-3272 or www.dol.gov/ebsa/healthreform or CATIC Financial, Inc. at (860) 257-0606.

Additionally, a consumer assistance program can help you file your appeal. Contact the Connecticut State of Connecticut Office of the Healthcare Advocate at (866) 466-4446.

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** **$0**
- **Primary care physician coinsurance** **0%**
- **Hospital (facility) copayment** **$2,135-$4,500**
- **Other coinsurance** **0%**

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	$0
Copayments	$4,500
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	$4,560

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

- **The plan's overall deductible** **$0**
- **Specialist copayment** **$45-$95**
- **Hospital (facility) copayment** **$695-$1,540**
- **Other coinsurance** **0%**

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	$0
Copayments	$2,300
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	$2,320

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

- **The plan's overall deductible** **$0**
- **Specialist copayment** **$45-$95**
- **Hospital (facility) copayment** **$345**
- **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	$0
Copayments	$1,900
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	$1,900

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