



HI Options PPO AGRO



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 Publicis Connection - bswift.com or call 1-833-313-2025. 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 1-833-313-2025 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u>?	<u>Network</u> *: \$100 Individual / \$300 Family <u>Non-Network</u> *: \$100 Individual / \$300 Family per calendar year. * <u>Deductibles</u> cross-apply	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> .
Are there services covered before you meet your <u>deductible</u>?	Yes. <u>Preventive Care</u> and primary care services are covered before you meet your <u>deductible</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, there are no other <u>deductibles</u> .	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this <u>plan</u> covers.
What is the <u>out-of-pocket limit</u> for this <u>plan</u>?	For <u>network provider</u> *: \$2,500 Individual / \$7,500 Family For <u>out-of-network providers</u> *: \$2,500 Individual / \$7,500 Family per calendar year * <u>Out-of-pockets</u> cross-apply	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.
What is not included in the <u>out-of-pocket limit</u>?	<u>Premiums</u> , <u>balance-billing</u> charges, health care this <u>plan</u> doesn't cover, penalties for failure to obtain <u>prior authorization</u> for services.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> .

Important Questions	Answers	Why This Matters:
Will you pay less if you use a network provider ?	Yes. See www.welcometouhc.com or call 1-833-313-2025 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
		Network Provider (You will pay the least)	Out-of-Network 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% coinsurance deductible does not apply	30% coinsurance	Virtual visit - In network 10% cost share by a Designated Virtual Network Provider . If you receive services in addition to office visit, additional deductibles may apply. No virtual visit coverage for out of network .
	Specialist visit	10% coinsurance deductible does not apply	30% coinsurance	If you receive services in addition to office visit, additional copays, deductibles , or co-insurance may apply.
	Preventive care/screening/immunization	No charge	30% coinsurance	You may have to pay for services that aren't preventive . Ask your provider if the services needed are preventive . Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	10% coinsurance deductible does not apply	30% coinsurance	Prior Authorization required non- network for certain services or \$400 penalty per incident applies not to exceed \$1,000 per calendar year.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>Network Provider</u> (You will pay the least)	<u>Out-of-Network Provider</u> (You will pay the most)	
	Imaging (CT/PET scans, MRIs)	10% <u>coinsurance deductible</u> does not apply	30% <u>coinsurance</u>	<u>Prior Authorization</u> required non- <u>network</u> or \$400 penalty per incident applies not to exceed \$1,000 per calendar year.
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.caremark.com	Generic Drugs (Tier 1)	Retail: 20% <u>coinsurance deductible</u> does not apply	Retail: 20% <u>coinsurance deductible</u> does not apply	Retail 34 day supply \$10 minimum/ \$50 maximum. Mail 90 day supply \$25 minimum/ \$125 maximum.
	Preferred brand drugs (Tier 2)	Retail: 20% <u>coinsurance deductible</u> does not apply	Retail: 20% <u>coinsurance deductible</u> does not apply	Retail 34 day supply \$35 minimum/ \$100 maximum. Mail 90 day supply \$75 minimum/ \$250 maximum.
	Non-preferred brand drugs (Tier 3)	Retail: 20% <u>coinsurance deductible</u> does not apply	Retail: 20% <u>coinsurance deductible</u> does not apply	Retail 34 day supply \$55 minimum/ \$200 maximum. Mail 90 day supply \$137.50 minimum/ \$500 maximum.
	<u>Specialty drugs</u> (Tier 4)	Retail: 20% <u>coinsurance deductible</u> does not apply	Not Covered	Coverage based on group policy. Specialty retail limited to a 30 day supply.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance deductible</u> does not apply	30% <u>coinsurance</u>	<u>Prior Authorization</u> required non- <u>network</u> for certain services or \$400 penalty per incident applies not to exceed \$1,000 per calendar year.
	Physician/surgeon fees	10% <u>coinsurance deductible</u> does not apply	30% <u>coinsurance</u>	None
If you need immediate medical attention	<u>Emergency room care</u>	10% <u>coinsurance deductible</u> does not apply	10% <u>coinsurance deductible</u> does not apply	None
	<u>Emergency medical transportation</u>	10% <u>coinsurance</u>	10% <u>coinsurance</u>	None
	<u>Urgent care</u>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>Network Provider</u> (You will pay the least)	<u>Out-of-Network Provider</u> (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>coinsurance deductible</u> does not apply	30% <u>coinsurance</u>	<u>Prior Authorization</u> required non- <u>network</u> or \$400 penalty per incident applies not to exceed \$1,000 per calendar year.
	Physician/surgeon fees	10% <u>coinsurance deductible</u> does not apply	30% <u>coinsurance</u>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	10% <u>coinsurance deductible</u> does not apply	30% <u>coinsurance</u>	<u>Prior Authorization</u> required non- <u>network</u> for certain services or penalty of \$400 per incident per calendar year will apply, not to exceed \$1,000 per calendar year.
	Inpatient services	10% <u>coinsurance deductible</u> does not apply	30% <u>coinsurance</u>	<u>Prior Authorization</u> required non- <u>network</u> for inpatient facility or \$400 penalty per incident applies not to exceed \$1,000 per calendar year.
If you are pregnant	Office visits	10% <u>coinsurance deductible</u> does not apply	30% <u>coinsurance</u>	<u>Prior Authorization</u> required non- <u>network</u> for Inpatient stays that exceed normal 48 hours for normal delivery or 96 hours for cesarean or penalty of \$400 per incident per calendar year will apply, not to exceed \$1,000 per calendar year. <u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of service, a <u>copayment</u> , <u>coinsurance</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	10% <u>coinsurance deductible</u> does not apply	30% <u>coinsurance</u>	
	Childbirth/delivery facility services	10% <u>coinsurance deductible</u> does not apply	30% <u>coinsurance</u>	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>Network Provider</u> (You will pay the least)	<u>Out-of-Network Provider</u> (You will pay the most)	
If you need help recovering or have other special health needs	<u>Home health care</u>	No charge	30% <u>coinsurance</u>	Limited to 150 visits per calendar year including home infusion therapy. <u>Prior Authorization</u> required non- <u>network</u> for <u>Home Health Care</u> for certain services (skilled nursing by RN or LPN) or \$400 penalty per incident applies not to exceed \$1,000 per calendar year.
	<u>Rehabilitation services</u>	10% <u>coinsurance deductible</u> does not apply	30% <u>coinsurance</u>	Limited to 24 visits for Spinal Manipulation, 36 visits for Cardiac Rehabilitation, 20 visits for Pulmonary rehabilitation, 60 visits each for Occupational, Physical and Speech therapy and 30 visits for post-cochlear implant aural therapy per calendar year.
	<u>Habilitation services</u>	10% <u>coinsurance deductible</u> does not apply	30% <u>coinsurance</u>	<u>Habilitation Services</u> are provided and limits are combined with Rehabilitation Service above.
	<u>Skilled nursing care</u>	10% <u>coinsurance medical deductible</u> does not apply	30% <u>coinsurance</u>	Limited to 120 days per calendar year. <u>Prior Authorization</u> required non- <u>network</u> or \$400 penalty per incident applies not to exceed \$1,000 per calendar year.
	<u>Durable medical equipment</u>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	<u>Prior Authorization</u> required non- <u>network</u> for DME over \$1,000 or \$400 per incident applies not to exceed \$1,000 per calendar year.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>Network Provider</u> (You will pay the least)	<u>Out-of-Network Provider</u> (You will pay the most)	
	<u>Hospice services</u>	No charge	30% <u>coinsurance</u>	<u>Prior authorization</u> required non- <u>network</u> before admission for an Inpatient Stay in a hospice facility or \$400 penalty per incident applies not to exceed \$1,000 per calendar year.
If your child needs dental or eye care	Children's eye exam	10% <u>coinsurance</u> <u>deductible</u> does not apply	30% <u>coinsurance</u>	1 visit every 12 months per calendar year.
	Children's glasses	Not covered	Not covered	Child glasses are not covered.
	Children's dental check-up	Not covered	Not covered	Child dental check-up is not covered.

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u> .)		
- Acupuncture - Adult routine vision exam (i.e. refraction) - Cosmetic Surgery	- Dental Care (Adult) - Long-term care - Non-emergency care when traveling outside the U.S.	- Private-duty nursing - Routine foot care
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)		
- Bariatric Surgery - Chiropractic care – 24 visits per calendar year	- Hearing aids-Limited to single purchase per hearing impaired ear every 3 years - Infertility treatment -1 attempt per lifetime	Weight loss programs

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 <https://www.dol.gov/ebsa/healthreform>. Additionally, a consumer assistance program can help you file your appeal. Contact 1-800-933-3622. A list of states with Consumer Assistance Programs is available at: <https://www.dol.gov/ebsa/healthreform> and <http://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/>. 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: 1-833-313-2025 or visit www.welcometouhc.com or the Employee Benefits Security Administration at 1-866-444-3272 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 1-833-313-2025.

Traditional Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-833-313-2025.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwüijigo holne' 1-833-313-2025.

Pennsylvania Dutch (Deutsch): Fer Hilf griege in Deutsch, ruf 1-833-313-2025 uff.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-313-2025.

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-833-313-2025.

Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-833-313-2025.

Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, â'gang 1-833-313-2025.

—————*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 <u>plan's</u> overall <u>deductible</u>	\$100
■ <u>Specialist coinsurance</u>	10%
■ Hospital (facility) <u>coinsurance</u>	10%
■ Other <u>coinsurance</u>	10%

This EXAMPLE event includes services like:

Specialist office visits (*pre-natal 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:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$1,300
<u>What isn't covered</u>	
Limits or exclusions	\$70
The total Peg would pay is	\$1,360

Managing Joe's type 2 Diabetes

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

■ The <u>plan's</u> overall <u>deductible</u>	\$100
■ <u>Specialist coinsurance</u>	10%
■ Hospital (facility) <u>coinsurance</u>	10%
■ Other <u>coinsurance</u>	10%

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:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$100
<u>What isn't covered</u>	
Limits or exclusions	\$4,300
The total Joe would pay is	\$1,020

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$100
■ <u>Specialist coinsurance</u>	10%
■ Hospital (facility) <u>coinsurance</u>	10%
■ Other <u>coinsurance</u>	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
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In this example, Mia would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$100
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$300
<u>What isn't covered</u>	
Limits or exclusions	\$10
The total Mia would pay is	\$400