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 or summary plan description, visit www.livethehealthyorangelife.com or call 1-800-555-4954. 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 1-800-555-4954 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	**$1,500** individual/ **$3,000** family	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. The deductible doesn't apply to preventive care, diagnostic tests, emergency services or prescription drugs.	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/preventivecarebenefits/
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?	**$4,500** individual/ **$9,000** 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 (unless balance billing is prohibited), 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. Log on at www.kaiserpermanente.com or call 1-855-9KAISER for a list of in-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	No.	You can see the specialist you choose without a referral.

Important Questions	Answers	Why This Matters:
see a specialist?		

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	$25 copay per visit; deductible does not apply	Not covered	Waived for children under the age of 5.
	Specialist visit	$50 copay per visit; deductible does not apply	Not covered	----------none----------
	Preventive care/screening/ immunization	No charge	Not covered	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)	20% coinsurance; deductible does not apply	Not covered	----------none----------
	Imaging (CT/PET scans, MRIs)	20% coinsurance; deductible does not apply	Not covered	----------none----------
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.livethehealthyorangelife.com or 1-855-9KAISER	Generic drugs	Retail: 20% coinsurance up to $20 max for up to 30-day supply at Plan pharmacies. . Mail order: 20% coinsurance up to $40 max; up to 90 day supply. Deductible does not apply	Not covered	No charge for preventive drugs or contraceptives. Subject to formulary guidelines.
	Preferred brand drugs	Retail: 20% coinsurance up to $100 max for up to 30-day supply at Plan	Not covered	

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

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)	
		pharmacies.. Mail order: 20% coinsurance up to $200 max; up to 90 day supply. Deductible does not apply		
	Non-preferred brand drugs	Not covered unless medically necessary.	Not covered	Covered same as formulary brand drugs, only if medically necessary. No charge for preventative drugs or contraceptives. Subject to formulary guidelines.
	Specialty drugs	Retail: 20% coinsurance up to $100 per prescription; up to 30-day supply. Deductible does not apply	Not covered	Subject to formulary guidelines.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance after deductible	Not covered	----------none----------
	Physician/surgeon fees	20% coinsurance after deductible	Not covered	----------none----------
If you need immediate medical attention	Emergency room care	20% coinsurance; deductible does not apply		This cost sharing does not apply if admitted directly to the hospital as an inpatient for covered services (see "if you have a hospital stay" for inpatient cost sharing)
	Emergency medical transportation	20% coinsurance; deductible does not apply		----------none----------
	Urgent care	$50 copay per visit, at designated Kaiser Permanente Medical Centers and after hours/ urgent care facilities. Deductible does not apply		Non-participating provider urgent care covered only if you are temporarily outside the service area. If you receive services in addition to an office visit, additional copays, deductible, or coinsurance may apply
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance after deductible	Not covered	----------none----------
	Physician/surgeon fees	20% coinsurance after	Not covered	----------none----------

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

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)	
		deductible		
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$25 copay per visit individual; $12 copay per visit group; deductible does not apply	Not covered	----------none----------
	Inpatient services	20% coinsurance after deductible	Not covered	----------none----------
If you are pregnant	Office visits	$50 copay for confirmation of pregnancy; thereafter no charge. 100% covered; deductible does not apply	Not covered	Depending on the type of services, a copay may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.) Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.) Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services	20% coinsurance after deductible	Not covered	
	Childbirth/delivery facility services	20% coinsurance after deductible	Not covered	
If you need help recovering or have other special health needs	Home health care	20% coinsurance after deductible	Not covered	Limited to 100 visits per year
	Rehabilitation services	Inpatient: 20% coinsurance after deductible Outpatient: $50 copay per visit; deductible does not apply	Not covered	Outpatient: Physical, occupational, and speech therapy limited to 30 visits per episode. For children under age 3. Outpatient Physical, occupational, and speech therapy limited to 30 visits per episode.
	Habilitation services	Inpatient: 20% coinsurance after deductible Outpatient: $50 copay per visit; deductible does not apply	Not covered	

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

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)	
	Skilled nursing care	20% coinsurance after deductible	Not covered	Limited to 100 days per year
	Durable medical equipment	20% coinsurance after deductible	Not covered	Preauthorization required
	Hospice services	20% coinsurance after deductible	Not covered	----------none----------
If your child needs dental or eye care	Children's eye exam	$25 copay per refractive exam; deductible does not apply	Not covered	For ophthalmologist services, see "Specialist visit".
	Children's glasses	No charge	Not covered	1 pair of glasses/year limited to single or bifocal lenses or 1st purchase of contact lenses/year or 2 pair/eye/year medically necessary contacts (from select groups of frames and contacts)
	Children's dental check-up	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.)

- Cosmetic surgery
- Dental care (Adult)
- Glasses
- 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 plan document.)

- Acupuncture (limited to 30 visits)
- Bariatric surgery
- Chiropractic care (limited to 30 visits)
- Hearing Aids ($0 copay 1 hearing aid/ear/36 months, $1,000 benefit max)
- Infertility treatment (in vitro fertilization and fertility drugs not covered)
- Routine eye care (limited to routine eye exams) 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: U.S. 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

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

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: 1-855-952-4737; or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA(3272) or www.dol.gov/ebsa/healthreform; or the State Department of Insurance at:

Virginia State Corporation Commission, Life & Health Division, Bureau of Insurance
1-877-310-6560
http://www.scc.virginia.gov/boi

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 1-800-555-4954.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-555-4954.]

[Chinese (中文): 如果需要中文的帮助，请拨打这个号码1-800-555-4954.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-555-4954.]

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

[* For more information about limitations and exceptions, see the plan or policy document at www.livethehealthyorangelife.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	$1,500
Specialist copayments	$50
Hospital (facility) coinsurance	20%
Other coinsurance	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**
In this example, Peg would pay:	
Cost Sharing	
Deductibles	$1,500
Copayments	$00
Coinsurance	$1,700
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$3,260**

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

The plan's overall deductible	$1,500
Specialist copayments	$50
Hospital (facility) coinsurance	20%
Othercoinsurance	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**
In this example, Joe would pay:	
Cost Sharing	
Deductibles	$800
Copayments	$300
Coinsurance	$700
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$1,820**

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

The plan's overall deductible	$1,500
Specialist copayments	$50
Hospital (facility) coinsurance	20%
Other coinsurance	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**
In this example, Mia would pay:	
Cost Sharing	
Deductibles	$300
Copayments	$400
Coinsurance	$400
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,100**

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