

 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 Join.Surest.com, Surest mobile app or call Surest Member Services at 1-866-683-6440. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copay, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at Healthcare.gov/sbc-glossary/ or call 1-866-487-2365 to request a copy.

Important Questions	Answers	Why This Matters
What is the overall <u>deductible</u> ?	\$0	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive Care</u> and <u>prescription drugs</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>copay</u> or <u>coinsurance</u> may apply. For example, this plan covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered preventive services at 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> ?	For <u>network providers</u> : \$5,500 individual / \$11,000 family For <u>out-of-network providers</u> : \$11,000 individual / \$22,000 family	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 and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See Join.Surest.com or call 1-866-683-6440 for a list of <u>network providers</u> .	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 charge</u> 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.
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*
		In-Network Provider (You will pay the least)	Out-of-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 - \$130 <u>copay</u> /visit	\$220 <u>copay</u> /visit	Certain procedures performed in the office may have a higher office visit <u>copay</u>. <u>Copays</u> are listed as a range. <u>Providers</u> are assigned <u>copays</u> within the range based on treatment outcomes and cost information that identifies <u>network providers</u> that provide cost-efficient care. *Cost share applies to any other Telehealth service based on <u>provider</u> type. If you receive services in addition to office visit, additional <u>copays</u> may apply.
	<u>Specialist</u> visit	\$25 - \$130 <u>copay</u> /visit	\$220 <u>copay</u> /visit	
	<u>Preventive care/screening/immunization</u>	No charge	\$195 <u>copay</u> /visit	You may have to pay for services that are not <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	<u>Routine diagnostic test</u> (e.g., x-ray, blood work) <u>Non-routine diagnostic test</u> (e.g., sleep study, genetic testing)	<u>Routine diagnostic test</u> : No charge <u>Non-routine diagnostic test</u> : \$20 - \$1,550 <u>copay</u> /visit	<u>Routine diagnostic test</u> : No charge <u>Non-routine diagnostic test</u> : Up to \$3,150 <u>copay</u> /visit	<u>Copays</u> are listed as a range. <u>Providers</u> are assigned <u>copays</u> within the range based on treatment outcomes and cost information that identifies <u>network providers</u> that provide cost-efficient care. <u>Prior authorization</u> is required for certain Non-routine <u>diagnostic tests</u> or there may be no coverage.
	Imaging (CT/PET scans, MRIs)	\$150 - \$1,900 <u>copay</u> /visit	Up to \$5,700 <u>copay</u> /visit	<u>Copays</u> are listed as a range. <u>Providers</u> are assigned <u>copays</u> within the range based on treatment outcomes and cost information that identifies <u>network providers</u> that provide cost-efficient care. <u>Prior authorization</u> is required for certain imaging tests or there may be no coverage.

*For more information about limitations and exceptions, see the plan or policy document at [Join.Surest.com](https://join.surest.com).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
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	Retail Pharmacy: \$10 <u>copay</u> Mail Order: \$25 <u>copay</u>	Not covered	Retail: Up to thirty (30) day supply; up to eighty-four (84) day supply for maintenance drugs. Mail Order: Eighty-four (84) to ninety (90) day supply. Prescription drugs are not subject to the deductible. 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.caremark.com .
	Preferred brand drugs	Retail: 25% <u>coinsurance</u> : \$20 minimum \$100 maximum Retail-90/Mail Order: 25% <u>coinsurance</u> : \$50 minimum \$250 maximum	Not covered	
	Non-preferred brand drugs	Retail: 40% <u>coinsurance</u> : \$40 minimum \$150 maximum Retail-90/Mail Order: 40% <u>coinsurance</u> : \$100 minimum \$375 maximum	Not covered	
	<u>Specialty drugs</u>	Benefits will be based on drug classification listed above	Not covered	Specialty drugs are limited to thirty (30) day supply and are dispensed exclusively through Caremark specialty pharmacy.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information*
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$40 - \$3,500 <u>copay</u> /visit	Up to \$10,000 <u>copay</u> /visit	<u>Copays</u> are listed as a range. <u>Providers</u> are assigned copays within the range based on treatment outcomes and cost information that identifies <u>network providers</u> that provide cost-efficient care. <u>Prior authorization</u> is required for certain outpatient surgery or there may be no coverage.
	Physician/surgeon fees	No charge	No charge	
If you need immediate medical attention	<u>Emergency room care</u>	\$900 <u>copay</u> /visit	\$900 <u>copay</u> /visit	<u>Copay</u> is waived if admitted within 24 hours. <u>Out-of-network emergency room care visit copay</u> applies to the <u>in-network out-of-pocket limit</u>. <u>Prior authorization</u> is required for non-emergency medical transportation or there may be no coverage. <u>Out-of-network emergency medical transportation copay</u> applies to the in-network <u>out-of-pocket limit</u>.
	<u>Emergency medical transportation</u>	\$500 <u>copay</u> /transport	\$500 <u>copay</u> /transport	
	<u>Urgent care</u>	\$80 <u>copay</u> /visit	\$210 <u>copay</u> /visit	None
If you have a hospital stay	Facility fee (e.g., hospital room)	\$400 - \$3,500 <u>copay</u> /stay	Up to \$10,000 <u>copay</u> /stay	<u>Copays</u> are listed as a range. <u>Providers</u> are assigned <u>copays</u> within the range based on treatment outcomes and cost information that identifies <u>network providers</u> that provide cost-efficient care. <u>Prior authorization</u> is required for non-emergency facility admissions and inpatient surgery or there may be no coverage.
	Physician/surgeon fees	No charge	No charge	

*For more information about limitations and exceptions, see the plan or policy document at [Join.Surest.com](https://www.join.surest.com).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Home/Office: \$25 <u>copay</u> /visit Outpatient Facility: \$130 <u>copay</u> /visit	Home/Office: \$195 <u>copay</u> /visit Outpatient Facility: \$390 <u>copay</u> /visit	Certain procedures/services in the outpatient setting may have a lower <u>copay</u> . <u>Prior authorization</u> is required for certain outpatient services or there may be no coverage.
	Inpatient services	\$2,000 <u>copay</u> /stay	\$6,000 <u>copay</u> /stay	Certain procedures/services in the inpatient setting may have a lower <u>copay</u> . <u>Prior authorization</u> is required for certain inpatient services or there may be no coverage.
If you are pregnant	Office visits	No charge	\$195 <u>copay</u> /visit	<u>Cost sharing</u> does not apply to <u>preventive services</u> with <u>network providers</u> . Depending on the type of service, a <u>copay</u> may apply.
	Childbirth/delivery professional services	No charge	No charge	One <u>copay</u> for all covered services related to childbirth/delivery, including the newborn, unless discharged after mother.
	Childbirth/delivery facility services	\$1,300 - \$2,750 <u>copay</u> /stay	\$8,250 <u>copay</u> /stay	<u>Copays</u> are listed as a range. <u>Providers</u> are assigned <u>copays</u> within the range based on treatment outcomes and cost information that identifies <u>network providers</u> that provide cost-efficient care. <u>Cost sharing</u> does not apply to certain <u>preventive services</u> . <u>Prior authorization</u> is required for inpatient stays beyond 48 hours following a normal vaginal delivery or 96 hours following a cesarean section delivery or there may be no coverage.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information*
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	<u>Home health care</u>	\$70 <u>copay</u> /visit	\$210 <u>copay</u> /visit	120 visit limit - combination of <u>network providers</u> and <u>out-of-network providers</u> per person per <u>plan</u> year. <u>Prior authorization</u> is required for certain <u>home health care</u> services or there may be no coverage.
	<u>Rehabilitation services</u>	\$15 - \$130 <u>copay</u> /visit	Up to \$300 <u>copay</u> /visit	60 visit limit for occupational therapy, and physical therapy combined. 25 visit limit for speech therapy. Visit limits are a combination of <u>network providers</u> and <u>out-of-network providers</u> per person per <u>plan</u> year.
	<u>Habilitation services</u>	\$15 - \$130 <u>copay</u> /visit	Up to \$300 <u>copay</u> /visit	<u>Copays</u> are listed as a range. <u>Providers</u> are assigned <u>copays</u> within the range based on treatment outcomes and cost information that identifies <u>network providers</u> that provide cost-efficient care.
	<u>Skilled nursing care</u>	\$2,000 <u>copay</u> /stay	\$6,000 <u>copay</u> /stay	100 day limit per person per <u>plan</u> year. <u>Prior authorization</u> is required or there may be no coverage.
	<u>Durable medical equipment</u>	\$0 - \$1,000 <u>copay</u> /equipment based on <u>DME</u> tier	Up to \$2,000 <u>copay</u> /equipment based on <u>DME</u> tier	<u>Prior authorization</u> is required for certain <u>DME</u> or there may be no coverage.
	<u>Hospice services</u>	Home: \$70 <u>copay</u> /visit Inpatient: \$2,750 <u>copay</u> /stay	Home: \$210 <u>copay</u> /visit Inpatient: \$8,250 <u>copay</u> /stay	None
If your child needs dental or eye care	Children's eye exam	No charge	\$220 <u>copay</u> /visit	One exam per person per plan year
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	None

*For more information about limitations and exceptions, see the plan or policy document at [Join.Surest.com](https://www.join.surest.com).

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your plan document for more information and a list of any other excluded services.)

- Cosmetic surgery
- Dental care (Adult)
- Long term care
- Non-emergency care when traveling outside the U.S.
- Weight loss programs

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

- Acupuncture (60 visit limit per person per plan year)
- Bariatric surgery
- Chiropractic care (20 visit limit per person per plan year)
- Hearing aids (limitations apply)
- Infertility treatment (Limitations apply)
- Private duty nursing
- Routine eye care (Adult) (limited to one exam per person per plan year.)
- Routine foot care (for certain conditions)

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 Department of Labor's Employee Benefit Security Administration at 1-866-444-EBSA (3272) or dol.gov/ebsa/healthreform. You may also contact Surest Member Services at 1-866-683-6440. 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 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: Surest Member Services at 1-866-683-6440, or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or 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 [1-866-633-2446].

Traditional Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 [1-866-633-2446].

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' [1-866-633-2446].

Pennsylvania Dutch (Deitsch): Fer Hilf griege in Deitsch, ruf [1-866-633-2446] uff.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa [1-866-633-2446].

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni [1-866-633-2446].

Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye [1-866-633-2446].

Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, â'gang [1-866-633-2446].

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)		Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The <u>plan's</u> overall <u>deductible</u>	\$0	■ The <u>plan's</u> overall <u>deductible</u>	\$0	■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ <u>Specialist copayment</u>	\$25 - \$130	■ <u>Specialist copayment</u>	\$25 - \$130	■ <u>Specialist copayment</u>	\$25 - \$130
■ Hospital (facility) <u>copayment</u>	\$400 - \$3,500	■ Hospital (facility) <u>copayment</u>	\$400 - \$3,500	■ Hospital (facility) <u>copayment</u>	\$400 - \$3,500
■ Other <u>coinsurance</u>	\$0	■ Other <u>coinsurance</u>	\$0	■ Other <u>coinsurance</u>	\$0
This EXAMPLE event includes services like: <u>Specialist</u> office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and blood work</i>) <u>Specialist</u> visit (<i>anesthesia</i>)		This EXAMPLE event includes services like: <u>Primary care physician</u> office visits (<i>including disease education</i>) <u>Diagnostic tests</u> (<i>blood work</i>) <u>Prescription drugs</u> <u>Durable medical equipment</u> (<i>glucose meter</i>)		This EXAMPLE event includes services like: <u>Emergency room care</u> (<i>including medical supplies</i>) <u>Diagnostic tests</u> (<i>x-ray</i>) <u>Durable medical equipment</u> (<i>crutches</i>) <u>Rehabilitation services</u> (<i>physical therapy</i>)	
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost sharing		Cost sharing		Cost sharing	
<u>Deductibles</u>	\$0	<u>Deductibles</u>	\$0	<u>Deductibles</u>	\$0
<u>Copayments</u>	\$1,300	<u>Copayments</u>	\$300	<u>Copayments</u>	\$1,600
<u>Coinsurance</u>	\$0	<u>Coinsurance</u>	\$0	<u>Coinsurance</u>	\$0
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$0	Limits or exclusions	\$0
The total Peg would pay is	\$1,360	The total Joe would pay is	\$300	The total Mia would pay is	\$1,600

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