



83761GA008005200

Coverage Period: Beginning on or after January 1, 2017

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Individual or Individual + Family | Plan TYPE: PPO



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.alliantplans.com. or by calling 1-800-811-4793.

| Important Questions | Answers | Why this Matters: |
|---|---|---|
| What is the overall <u>deductible</u> ? | \$2500 person / \$5000 family. For non-participating providers \$20000 person / \$40000 family Doesn't apply to preventive care. | You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible . |
| Are there other <u>deductibles</u> for specific services? | No. | You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services your plan covers. |
| Is there an <u>out-of-pocket limit</u> on my expenses? | Yes. For participating providers \$3000 person / \$6000 family. For non-participating providers \$40000 person / \$80000 family. | The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the costs of covered services. This limit helps you plan for health care expenses. |
| What is not included in the <u>out-of-pocket limit</u> ? | Premiums, balance-billed 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 . |
| Is there an overall annual limit on what the plan pays? | No. | The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits. |
| Does this plan use a <u>network</u> of <u>providers</u> ? | Yes. See www.alliantplans.com or call 1-800-811-4793 for a list of preferred providers . | If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers . |
| Do I need a referral to see a <u>specialist</u> ? | No. | You can see your specialist of choice without permission from this plan. |
| Are there services this plan doesn't cover? | Yes. | Some of the services this plan doesn't cover are listed on page 4. See your policy or plan document for additional information about excluded services . |

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- **Co-payments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Co-insurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **co-insurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use participating **providers** by charging you lower **deductibles**, **co-payments** and **co-insurance** amounts.

| Common Medical Event | Services You May Need | Your Cost if You Use an In-Network Provider | Your Cost if You Use an Out-of-Network Provider | Limitations & Exceptions |
|---|--|---|---|--|
| If you visit a health care <u>provider's</u> office or clinic | Primary care visit to treat an injury or illness | \$20 co-pay/visit | 40% co-insurance after deductible | See your "Certificate of Coverage" for details |
| | Specialist visit | \$50 co-pay/visit | 40% co-insurance after deductible | See your "Certificate of Coverage" for details |
| | Other practitioner office visit | See Primary Care/Specialist Co-pay | See Primary Care/Specialist Co-pay | See your "Certificate of Coverage" for details |
| | Preventive care/screening/immunization | No Charge | 40% co-insurance after deductible | See your "Certificate of Coverage" for details |
| If you have a test | Diagnostic test (x-ray, blood work) | 0% co-insurance after deductible | 40% co-insurance after deductible | See your "Certificate of Coverage" for details |
| | Imaging (CT/PET scans, MRIs) | 0% co-insurance after deductible | 40% co-insurance after deductible | See your "Certificate of Coverage" for details |
| If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.alliantplans.com . | Generic Drugs | \$10 co-pay/prescription | \$10 co-pay/prescription | See your "Certificate of Coverage" for details |
| | Preferred brand drugs | \$35 co-pay/prescription | \$35 co-pay/prescription | See your "Certificate of Coverage" for details |
| | Non-preferred brand drugs | \$70 co-pay/prescription | \$70 co-pay/prescription | See your "Certificate of Coverage" for details |
| | Preferred Specialty drugs | 25% co-insurance after deductible, \$400 per Rx maximum | 25% co-insurance after deductible | See your "Certificate of Coverage" for details |
| | Non-preferred Specialty drugs | N/A | N/A | N/A |

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| Common Medical Event | Services You May Need | Your Cost if You Use an In-Network Provider | Your Cost if You Use an Out-of-Network Provider | Limitations & Exceptions |
|--|--|---|---|--|
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 0% co-insurance after deductible | 40% co-insurance after deductible | See your "Certificate of Coverage" for details |
| | Physician/surgeon fees | 0% co-insurance after deductible | 40% co-insurance after deductible | See your "Certificate of Coverage" for details |
| If you need immediate medical attention | Emergency room services | \$250 co-pay/visit | \$250 co-pay/visit | See your "Certificate of Coverage" for details |
| | Emergency medical transportation | 0% co-insurance after deductible | 40% co-insurance after deductible | See your "Certificate of Coverage" for details |
| | Urgent care | \$75 co-pay/visit | 40% co-insurance after deductible | See your "Certificate of Coverage" for details |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 0% co-insurance after deductible | 40% co-insurance after deductible | See your "Certificate of Coverage" for details |
| | Physician/surgeon fee | 0% co-insurance after deductible | 40% co-insurance after deductible | See your "Certificate of Coverage" for details |
| If you have mental health, behavioral health, or substance abuse needs | Mental/Behavioral Health Outpatient Services | \$20 co-pay / office visit | 40% co-insurance after deductible | See your "Certificate of Coverage" for details |
| | Mental/Behavioral Health Inpatient Services | 0% co-insurance after deductible | 40% co-insurance after deductible | See your "Certificate of Coverage" for details |
| | Substance use disorder outpatient services | \$20 co-pay / office visit | 40% co-insurance after deductible | See your "Certificate of Coverage" for details |
| | Substance use disorder inpatient services | 0% co-insurance after deductible | 40% co-insurance after deductible | See your "Certificate of Coverage" for details |
| If you are pregnant | Prenatal and postnatal care | \$20 co-pay/visit | 40% co-insurance after deductible | See your "Certificate of Coverage" for details |
| | Delivery and all inpatient services | 0% co-insurance after deductible | 40% co-insurance after deductible | See your "Certificate of Coverage" for details |

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| Common Medical Event | Services You May Need | Your Cost if You Use an In-Network Provider | Your Cost if You Use an Out-of-Network Provider | Limitations & Exceptions |
|--|---------------------------|---|---|--|
| If you need help recovering or have other special health needs | Home health care | 0% co-insurance after deductible | 40% co-insurance after deductible | Limited to 120 visits per year |
| | Rehabilitation services | 0% co-insurance after deductible | 40% co-insurance after deductible | Limited to 40 visits per year |
| | Habilitation services | 0% co-insurance after deductible | 40% co-insurance after deductible | Limited to 40 visits per year |
| | Skilled nursing care | 0% co-insurance after deductible | 40% co-insurance after deductible | Limited to 60 days per year |
| | Durable medical equipment | 0% co-insurance after deductible | 40% co-insurance after deductible | See your "Certificate of Coverage" for details |
| | Hospice service | 0% co-insurance after deductible | 40% co-insurance after deductible | See your "Certificate of Coverage" for details |
| If your child needs dental or eye care | Eye exam | 0 % Coinsurance after deductible | 40 % Coinsurance after deductible | Limited to one exam per year |
| | Glasses | 0 % Coinsurance after deductible | 40 % Coinsurance after deductible | Limited to 1 item per year |
| | Dental check up | 0 % Coinsurance after deductible | 40 % Coinsurance after deductible | Limited to 2 procedures per year |

Excluded Services & Other Covered Services:

| Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other <u>excluded services</u> .) | | |
|---|--|----------------------------|
| • Acupuncture | • Hearing Aids | • Private-Duty Nursing |
| • Bariatric Surgery | • Infertility Treatment | • Routine Eye Care (Adult) |
| • Cosmetic Surgery | • Long-Term Care | • Routine Foot Care |
| • Dental Care (Adult) | • Non-Emergency Care When Traveling Outside the U.S. | • Weight Loss Programs |

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Excluded Services & Other Covered Services:

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Chiropractic Care In-Network Chiropractic Services - limit 20 visits per year.

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-811-4793. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can call 1-800-811-4793.

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



About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: **\$7,540**
- Plan pays **\$4560**
- Patient pays **\$2980**

Sample care costs:

| | |
|----------------------------|----------------|
| Hospital charges (mother) | \$2,700 |
| Routine obstetric care | \$2,100 |
| Hospital charges (baby) | \$900 |
| Anesthesia | \$900 |
| Laboratory tests | \$500 |
| Prescriptions | \$200 |
| Radiology | \$200 |
| Vaccines, other preventive | \$40 |
| Total | \$7,540 |

Patient pays:

| | |
|----------------------|---------------|
| Deductibles | \$2500 |
| Co-pays | \$420 |
| Co-insurance | \$0 |
| Limits or exclusions | \$60 |
| Total | \$7540 |

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: **\$5,400**
- Plan pays **\$2263**
- Patient pays **\$3137**

Sample care costs:

| | |
|--------------------------------|----------------|
| Prescriptions | \$2,900 |
| Medical Equipment and Supplies | \$1,300 |
| Office Visits and Procedures | \$700 |
| Education | \$300 |
| Laboratory tests | \$100 |
| Vaccines, other preventive | \$100 |
| Total | \$5,400 |

Patient pays:

| | |
|----------------------|---------------|
| Deductibles | \$1862 |
| Co-pays | \$1220 |
| Co-insurance | \$0 |
| Limits or exclusions | \$55 |
| Total | \$5400 |

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Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, co-payments, and co-insurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as co-payments, deductibles, and co-insurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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Language Assistance

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Alliant Health Plans, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al (800) 811-4793.

Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Alliant Health Plans, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi (800) 811-4793.

만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Alliant Health Plans 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는(800) 811-4793 로 전화하십시오.

如果您，或是您正在協助的對象，有關於[插入SBM項目的名稱Alliant Health Plans]方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話 [在此插入數字 (800) 811-4793]。

જો તમે અથવા તમે કોઈને મદદ કરી રહ્યાં તેમ [થી કોઈને [એસબીએમ ક ર્યક્ટમન' ન મ મ કો] વિશે પરશ્નો હોર તો તમને મદદ અને મ હહતી મોળી નો અવિકર છે. તે ખર્ચ વિન તમ રી ભ ષ મ' પર મ કરી શક ર છે. દભ તિ કિર મ ડે, આ [અહીં દ ખલ કરો નાંબર] પર કોલ કરો (800) 811-4793.

Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Alliant Health Plans, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez (800) 811-4793.

አርስዎ፣ ወይም አርስዎ የሚገለጹት ሰለ Alliant Health Plans ጥያቄ ካላችሁ፣ ያለ ምንም ክፍያ በቋንቋዎ አርዳታና ማረጋገጫ ማግኘት ማለት አላችሁ። ከአስተርጓሚ ለማግኘት፣ (800) 811-4793 ይደውሉ።

यदि आपके, या आप द्वारा सहायता ककए जा रहे ककसी वयक्तत के Alliant Health Plans के बारे में प्रश्न हैं, तो आपके पास अपनी भाषा में मुफ्त में सहायता और सूचना प्राप्त करने का अधिकार है। भिषण से बात करने के लिए, (800) 811-4793 पर कॉल करें।

Si oumenm oswa yon moun w ap ede gen kesyon konsènan Alliant Health Plans, se dwa w pou resevwa asistans ak enfòmasyon nan lang ou pale a, san ou pa gen pou peye pou sa. Pou pale avèk yon entèprèt, rele nan (800) 811-4793.

Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Alliant Health Plans, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону (800) 811-4793.

ب (800) 811-4793 اتصل مترجم مع للتحديث بکلفة اية دون من بلغتك الضرورية والمعلومات المساعدة على الحصول في الحق فلدیک ، Alliant Health Plans بخصوص أسئلة تساعده شخص لدى أو لديك كان ان

Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Alliant Health Plans, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para (800) 811-4793.

نمائیید حاصل تماس (800) 811-4793 نمائیید دریافت رایگان طور به را خود زبان به اطلاعات و کمک که دارید را این حق باشید داشته ، Alliant Health Plans مورد در سوال ، میکنید کمک او به شما که کسی یا شما، اگر

Falls Sie oder jemand, dem Sie helfen, Fragen zum Alliant Health Plans haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer (800) 811-4793 an.

ご本人様、またはお客様の身の回りの方でも Alliant Health Plans についてご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合、(800) 811-4793までお電話ください。

TTY/TDD

ATTENTION: If you speak Spanish, language assistance services, free of charge, are available to you.

Call 1-(800) 811-4793 (TTY/TDD: 1-(800) 811-4793).

Non Discrimination

Alliant Health Plans complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Alliant Health Plans cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo.

Alliant Health Plans tuân thủ luật dân quyền hiện hành của Liên bang và không phân biệt đối xử dựa trên chủng tộc, màu da, nguồn gốc quốc gia, độ tuổi, khuyết tật, hoặc giới tính.

Alliant Health Plans 은(는) 관련 연방 공민권법을 준수하며 인종, 피부색, 출신 국가, 연령, 장애 또는 성별을 이유로 차별하지 않습니다.

Alliant Health Plans 遵守適用的聯邦民權法律規定，不因種族、膚色、民族血統、年齡、殘障 或性別而歧視 任何人。

Alliant Health Plans લાગુ પડતા સમવાયી નાગરક અધિકાર કાયદા સાથે સુસંગત છે અને તે, રંગ, રાજ્ય મૂળ, મર, અશક્તતા અથવા લગના આધારે ભેદભાવ રાખવામાં આવતો નથી.

Alliant Health Plans respecte les lois fédérales en vigueur relatives aux droits civiques et ne pratique aucune discrimination basée sur la race, la couleur de peau, l'origine nationale, l'âge, le sexe ou un handicap.

Alliant Health Plans የፌዴራል ሲቪል መብቶችን መብት የሚያከብር ሲሆን ሰዎችን በዘር፣ በቆዳ ቀለም፣ በዘር ሃረግ፣ በእድሜ፣ በአካል ጉዳት ወይም በጾታ ማንኛውንም ሰው አያገልግብም።

Alliant Health Plans लागू होने योग्य संघीय नागरक अधिकार कानून का पालन करता है और जात, रंग, राष्ट्रिय मूल, आयु, अवकलांगता, या लिंग के आधार पर भेदभाव नहणं करता है।

Alliant Health Plans konfòm ak lwa sou dwa sivil Federal ki aplikab yo e li pa fè diskriminasyon sou baz ras, koulè, peyi orijin, laj, enfimite oswa sèks.

Alliant Health Plans соблюдает применимое федеральное законодательство в области гражданских прав и не допускает дискриминации по признакам расы, цвета кожи, национальной принадлежности, возраста, инвалидности или пола.

Alliant Health Plans يلتزم الأصل الوطني أو السن أو العاقبة أو الجنس. بقوانين الحقوق المدنية الفدرالية المعمول بها وال يميز على أساس العرق أو اللون أو

Alliant Health Plans cumple as leis de direitos civis federais aplicáveis e não exerce discriminação com base naraça, cor, nacionalidade, idade, deficiência ou sexo.

افراد قابل نمی شود. هیچگونه تبعیضی بر اساس نژاد، رنگ پوست، اصلیت ملیتی، سن، ناتوانی یا جنسیت Alliant Health Plans از قوانین حقوق مدنی فدرال مربوطه تبعیت می کند و

Alliant Health Plans erfüllt geltenden bundesstaatliche Menschenrechtsgesetze und lehnt jegliche Diskriminierung aufgrund von Rasse, Hautfarbe, Herkunft, Alter, Behinderung oder Geschlecht ab.

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