




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, call 844-839-6744. 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.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or call 844-839-6744 to request a copy.

| Important Questions   | Answers   | Why This Matters:   |
|---|---|---|
| What is the overall <a href="#">deductible</a> ?                                | <a href="#">Network providers</a> :<br><b>\$4,000/individual, \$4,000/individual</b> under family or <b>\$8,000/family</b><br><a href="#">Out-of-network provider</a> :<br><b>N/A</b>   | <p>Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. The <a href="#">deductible</a> is <b>Embedded</b>. If you have other family members on the <a href="#">plan</a>, each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a>.</p> <p><b>Deductible year runs 01/01 – 12/31</b></p>         |
| Are there services covered before you meet your <a href="#">deductible</a> ?    | Yes. <a href="#">Preventive care</a> services are covered before you meet your <a href="#">deductible</a> .   | This plan covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this plan covers certain <a href="#">preventive care</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive</a> services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> . |
| Are there other <a href="#">deductibles</a> for specific services?              | No.   | You don't have to meet <a href="#">deductibles</a> for specific services.   |
| What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ? | <a href="#">Network providers</a> :<br><b>\$8,000/individual, \$8,000/individual</b> under family or <b>\$16,000/family</b><br><a href="#">Out-of-network providers</a> :<br><b>N/A</b> | The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. The <a href="#">out-of-pocket limit</a> is <b>Embedded</b> . If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.  |
| What is not included in the <a href="#">out-of-pocket limit</a> ?               | <a href="#">Premiums</a> , <a href="#">balance billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.  | Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .   |
| Will you pay less if you use a <a href="#">network provider</a> ?               | Yes. See <a href="http://www.atlanticphysicaltherapybenefits.com">www.atlanticphysicaltherapybenefits.com</a> or call 844-839-6744 for a list of <a href="#">network providers</a> .    | This plan uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ).  |

|  |     |  |
|--|-----|--|
| Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ? | No. | You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> . |
|--|-----|--|

 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<br>(You will pay the least)   | Out-of-Network Provider<br>(You will pay the most) |   |
| If you visit a health care <a href="#">provider's</a> office or clinic   | Primary care visit to treat an injury or illness       | \$20 <a href="#">copayment</a>   | Not Covered  | None.   |
|  | <a href="#">Specialist</a> visit                       | \$40 <a href="#">copayment</a>   | Not Covered  | None.   |
|  | <a href="#">Preventive care/screening/immunization</a> | No charge  | Not Covered  | You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services needed are <a href="#">preventive</a> . Then check what your <a href="#">plan</a> will pay for. |
| If you have a test   | <a href="#">Diagnostic test</a> (x-ray, blood work)    | 30% <a href="#">coinsurance</a>  | Not Covered  | None.   |
|  | Imaging (CT/PET scans, MRIs)                           | 30% <a href="#">coinsurance</a>  | Not Covered  | May require <a href="#">preauthorization</a>  |
| If you need drugs to treat your illness or condition<br><br>More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.atlanticphysicaltherapybenefits.com">www.atlanticphysicaltherapybenefits.com</a> | Generic drugs  | 30-day supply Retail: 40% <a href="#">coinsurance/Prescription</a><br>90-day supply Mail Order: 40% <a href="#">coinsurance/Prescription</a> |  | <a href="#">Cost sharing</a> does not apply for <a href="#">preventive Prescriptions</a> .<br>Retail & Mail Order available up to a 90-day supply.  |
|  | Preferred brand drugs                                  | 30-day supply Retail: 40% <a href="#">coinsurance/Prescription</a><br>90-day supply Mail Order: 40% <a href="#">coinsurance/Prescription</a> |  |   |
|  | Non-preferred Brand drugs                              | 30-day supply Retail: 40% <a href="#">coinsurance/Prescription</a><br>90-day supply Mail Order: 40% <a href="#">coinsurance/Prescription</a> |  |   |
|  | <a href="#">Specialty drugs</a>                        | 30-day supply Retail & Mail Order: 40% <a href="#">coinsurance/Prescription</a>  |  | Retail & Mail Order available up to a 30-day supply.  |
| If you have outpatient surgery   | Facility fee (e.g., ambulatory surgery center)         | 30% <a href="#">coinsurance</a>  | Not Covered  | May require <a href="#">preauthorization</a> .  |
|  | Physician/surgeon fees                                 | 30% <a href="#">coinsurance</a>  | Not Covered  |   |
| If you need immediate medical attention  | <a href="#">Emergency room care</a>                    | \$100 <a href="#">copayment</a> (copay waived if admitted)   |  | True emergency covered at in-network level.   |
|  | <a href="#">Emergency medical transportation</a>       | 30% <a href="#">coinsurance</a>  |  | True emergency covered at in-network level.   |
|  | <a href="#">Urgent care</a>                            | \$40 <a href="#">copayment</a>   | Not Covered  | None.   |
| If you have a hospital   | Facility fee (e.g., hospital room)                     | 30% <a href="#">coinsurance</a>  | Not Covered  | <a href="#">Preauthorization</a> required.  |

\* For more information about limitations and exceptions, see the plan or policy document at [www.atlanticphysicaltherapybenefits.com](http://www.atlanticphysicaltherapybenefits.com).

| Common Medical Event  | Services You May Need                     | What You Will Pay                            |  | Limitations, Exceptions, & Other Important Information  |
|---|---|--|--|---|
|   |   | Network Provider<br>(You will pay the least) | Out-of-Network Provider<br>(You will pay the most) |   |
| stay  | Physician/surgeon fees                    | 30% <a href="#">coinsurance</a>              | Not Covered  | None.   |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services                       | 30% <a href="#">coinsurance</a>              | Not Covered  | None.   |
|   | Inpatient services                        | 30% <a href="#">coinsurance</a>              | Not Covered  | <a href="#">Preauthorization</a> required.  |
| If you are pregnant   | Office visits                             | No charge                                    | Not Covered  | <a href="#">Cost sharing</a> does not apply for <a href="#">preventive</a> services. Depending on the type of services, a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. Maternity care may include tests and services described elsewhere in the SBC. |
|   | Childbirth/delivery professional services | 30% <a href="#">coinsurance</a>              | Not Covered  |   |
|   | Childbirth/delivery facility services     | 30% <a href="#">coinsurance</a>              | Not Covered  |   |
| If you need help recovering or have other special health needs            | <a href="#">Home health care</a>          | 30% <a href="#">coinsurance</a>              | Not Covered  | <a href="#">Preauthorization</a> required. 60 days per year maximum   |
|   | <a href="#">Rehabilitation services</a>   | 30% <a href="#">coinsurance</a>              | Not Covered  | Occupational Therapy: 30 visit limit/year.<br>Speech Therapy: 30 visit limit/year.<br>Physical Therapy: 30 visit limit/year.  |
|   | <a href="#">Habilitation services</a>     | 30% <a href="#">coinsurance</a>              | Not Covered  |   |
|   | <a href="#">Skilled nursing care</a>      | 30% <a href="#">coinsurance</a>              | Not Covered  | <a href="#">Preauthorization</a> required.<br>60 days per year maximum  |
|   | <a href="#">Durable medical equipment</a> | 30% <a href="#">coinsurance</a>              | Not Covered  | None.   |
|   | <a href="#">Hospice services</a>          | 30% <a href="#">coinsurance</a>              | Not Covered  | <a href="#">Preauthorization</a> required.  |
| If your child needs dental or eye care                                    | Children's eye exam                       | No Charge                                    | Not Covered  | Limit of 1 routine exam per year.   |
|   | Children's glasses                        | Not Covered                                  | Not Covered  | None.   |
|   | Children's 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
- Weight loss programs
- Dental Care (Adult)
- Hearing Aids
- Acupuncture
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private Duty Nursing (inpatient only)

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

- Infertility Treatment (correction of physiological abnormalities)
- Routine Eye Care (one exam/year)
- Routine Foot Care
- Emergency care when traveling outside the U.S.
- Chiropractic Care

**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 [www.dol.gov/ebsa/healthreform](http://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](http://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 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: : Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://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 844-839-6744

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 844-839-6744

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 844-839-6744

[Navajo (Dine): Dinekehgo shika at'ohwol ninisingo, kwijigo holne' 844-839-6744

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

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## 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 <a href="#">plan's</a> overall <a href="#">deductible</a> | \$4,000 |
| ■ <a href="#">Specialist Copayment</a>                          | \$40    |
| ■ Hospital (facility) <a href="#">Coinsurance</a>               | 30%     |
| ■ Other <a href="#">Coinsurance</a>                             | 30%     |

This EXAMPLE event includes services like:

[Specialist](#) office visits (*prenatal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
[Diagnostic test](#) (*ultrasounds and blood work*)  
[Specialist](#) visit (*anesthesia*)

|                           |                 |
|---------------------------|-----------------|
| <b>Total Example Cost</b> | <b>\$12,700</b> |
|---------------------------|-----------------|

In this example, Peg would pay:

| Cost Sharing                      |                |
|-----------------------------------|----------------|
| Deductibles                       | \$4,000        |
| Copayments                        | \$0            |
| Coinsurance                       | \$200          |
| What isn't covered                |                |
| Limits or exclusions              | \$60           |
| <b>The total Peg would pay is</b> | <b>\$4,260</b> |

### Managing Joe's type 2 Diabetes

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

|   |         |
|---|---------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$4,000 |
| ■ <a href="#">Specialist Copayment</a>                          | \$40    |
| ■ Hospital (facility) <a href="#">Coinsurance</a>               | 30%     |
| ■ Other <a href="#">Coinsurance</a>                             | 30%     |

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)  
[Diagnostic test](#) (*blood work*)  
 Prescription drugs  
[Durable medical equipment](#) (*glucose meter*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$5,600</b> |
|---------------------------|----------------|

In this example, Joe would pay:

| Cost Sharing                      |                |
|-----------------------------------|----------------|
| Deductibles                       | \$900          |
| Copayments                        | \$800          |
| Coinsurance                       | \$0            |
| What isn't covered                |                |
| Limits or exclusions              | \$20           |
| <b>The total Joe would pay is</b> | <b>\$1,720</b> |

### Mia's Simple Fracture

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

|   |         |
|---|---------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$4,000 |
| ■ <a href="#">Specialist Copayment</a>                          | \$40    |
| ■ Hospital (facility) <a href="#">Coinsurance</a>               | 30%     |
| ■ Other <a href="#">Coinsurance</a>                             | 30%     |

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)  
[Diagnostic test](#) (*x-ray*)  
[Durable medical equipment](#) (*crutches*)  
[Rehabilitation services](#) (*physical therapy*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$2,800</b> |
|---------------------------|----------------|

In this example, Mia would pay:

| Cost Sharing                      |                |
|-----------------------------------|----------------|
| Deductibles                       | \$2,800        |
| Copayments                        | \$0            |
| Coinsurance                       | \$0            |
| What isn't covered                |                |
| Limits or exclusions              | \$0            |
| <b>The total Mia would pay is</b> | <b>\$2,800</b> |