
 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, [insert contact information]. 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.klhwf.com or call 1-800-598-7330 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	<u>In Network</u> : \$500/person <u>Out of Network</u> : \$1,500/person	Generally, you must pay all costs from providers up to the deductible amount before this plan begins to pay.
Are there services covered before you meet your deductible?	Yes	This plan covers preventive services without cost sharing and before you meet your deductible. See list of covered preventive services at: https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other deductibles for specific services?	There are no other specific deductibles.	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan?	Medical <u>In-Network</u> \$6,650/person <u>Out of Network</u> \$7,500/person; Prescription <u>In-Network</u> \$1,700/person; <u>Out of Network</u> : N/A	The <u>out of pocket limit</u> is the most you could pay for covered services.
What is not included in the out-of-pocket limit?	<u>Premium</u> , <u>balance billing</u> charges, contributions, Delta Dental benefits, vision and non-covered services	Even though you pay these expenses, they do not count toward the <u>out of pocket limit</u> .
Will you pay less if you use a network provider?	Yes. See www.anthem.com or call 1-800-676-BLUE for coverage while traveling for a list of <u>network providers</u> .	This plan 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 the <u>provider</u> for the difference between the provider's charge and what the plan pays (<u>balance billing</u>). Be aware your provider may use an <u>out of network provider</u> for some services (ie. Lab work). Check with your provider prior to getting services.
Do you need a referral to see a specialist?	No	You can see the <u>specialist</u> you choose without a <u>referral</u> .

 All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> 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	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Anthem LiveHealth Online visits are covered at 100%, not subject to <u>deductible</u> or <u>coinsurance</u> . All other telehealth visits are covered the same as regular office visits subject to <u>deductibles</u> , <u>coinsurance</u> and <u>out of pocket limit</u> . None Services required by ACA are provided.
	<u>Specialist</u> visit	20% <u>coinsurance</u>	40% <u>coinsurance</u>	
	<u>Preventive care/screening/immunization</u>	0% <u>coinsurance</u>	40% <u>coinsurance</u>	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	Generic drugs	\$15 retail & \$30 mail order <u>copayment</u>	N/A	Covers up to 30-day supply (retail prescriptions); 31-90 day supply (mail order prescriptions).
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.[insert].com	Preferred brand drugs	\$40 retail & \$80 mail order <u>copayment</u>	N/A	Certain drugs require prior authorization.
	Non-preferred brand drugs	\$75 retail & \$150 mail order <u>copayment</u>		
	<u>Specialty drugs</u>	\$15 generic, \$40 preferred brand & \$75 non-preferred brand <u>copayment</u>		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If you need immediate medical attention	<u>Emergency room care</u>	\$250 <u>copayment</u> per visit & 40% <u>coinsurance</u>	\$250 <u>copayment</u> per visit & 40% <u>coinsurance</u>	\$250 <u>copayment</u> waived if hospital inpatient admission or treatment at urgent care/doctor's office for same/related diagnosis within 24 hours of ER visit.
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	<u>Urgent care</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None

[* For more information about limitations and exceptions, see the plan or policy document at www.klhw.com or call 1-800-598-7330.]

If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	Out of Network Inpatient Services must be obtained within a 200 mile radius of your primary residence to be covered.
	Physician/surgeon fees	20% coinsurance	40% coinsurance	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% coinsurance	40% coinsurance	None
	Inpatient services	20% coinsurance	40% coinsurance	Out of Network Inpatient Services must be obtained within a 200 mile radius of your primary residence to be covered.
If you are pregnant	Office visits	20% coinsurance	40% coinsurance	None
	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	None
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	Out of Network Inpatient Services must be obtained within a 200 mile radius of your primary residence to be covered.
	Home health care	20% coinsurance	40% coinsurance	120 visits per calendar year payable at 4 hours per visit.
If you need help recovering or have other special health needs	Rehabilitation services	20% coinsurance	40% coinsurance	None
	Habilitation services	20% coinsurance	40% coinsurance	None
	Skilled nursing care	20% coinsurance	40% coinsurance	1 st 60 days after confinement, see Summary Plan Description.
	Durable medical equipment	20% coinsurance	40% coinsurance	Paid as rental up to purchase price.
If your child needs dental or eye care	Hospice services	20% coinsurance	40% coinsurance	None
	Children's eye exam	N/A	N/A	N/A Retiree Plan, children are not eligible.
	Children's glasses	N/A	N/A	N/A Retiree Plan, children are not eligible.
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.)	Children's dental check-up	N/A	N/A	N/A Retiree Plan, children are not eligible.
	<ul style="list-style-type: none"> • Acupuncture • Cosmetic Surgery • Private-Duty Nursing • Treatments that are investigational/experimental 	<ul style="list-style-type: none"> • Infertility Treatment • Non-Emergency Care when traveling outside of the U.S. • Weight Loss Programs • Routine Foot Care 	<ul style="list-style-type: none"> • Long Term Care • Treatment for TMJ • Services for Seasonal Affective Light Disorder 	

[* For more information about limitations and exceptions, see the [plan](#) or policy document at www.klhfw.com or call 1-800-598-7330.]

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

- Home Health Care (limitations apply)
 - Speech and Physical Therapy
 - Chiropractic Care
 - Orthotics and orthopedic appliances
- Most coverage provided outside the United States. See SPD or contact Fund Office or www.anthem.com

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: [insert State, HHS, DOL, and/or other applicable agency contact information]. 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: [insert applicable contact information from instructions].

Does this plan provide Minimum Essential Coverage? [Yes/No]

[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/No/Not Applicable]

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 1-800-598-7330.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-598-7330.]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-598-7330.]

[Navajo (Dine): Dinekehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-598-7330.]

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 [plan's overall deductible](#) \$500
- [Specialist \[cost sharing\]](#) 20%
- [Hospital \(facility\) \[cost sharing\]](#) 20%
- [Other \[cost sharing\]](#) 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	\$500
Copayments	\$10
Coinsurance	\$2510
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$3,080

Managing Joe's Type 2 Diabetes

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

- The [plan's overall deductible](#) \$500
- [Specialist \[cost sharing\]](#) 20%
- [Hospital \(facility\) \[cost sharing\]](#) 20%
- [Other \[cost sharing\]](#) 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	\$500
Copayments	\$990
Coinsurance	\$390
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$1,900

Mia's Simple Fracture

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

- The [plan's overall deductible](#) \$500
- [Specialist \[cost sharing\]](#) 20%
- [Hospital \(facility\) \[cost sharing\]](#) 20%
- [Other \[cost sharing\]](#) 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	\$500
Copayments	\$260
Coinsurance	\$490
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1250

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.