

 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 Compass Health Administrators at (888) 379-3785. 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.cms.gov/CCIIO/Resources/Forms> or call (888) 379-3785 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$0	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible ?	Not applicable.	This plan has no deductible . But a copayment or coinsurance may apply.
Are there other deductibles for specific services?	No.	You don't have to meet deductible for specific services.
What is the out-of-pocket limit for this plan ?	In-Network Providers per Calendar Year: Individual: \$2,500; Family \$5,000	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 are required to meet their individual out-of-pocket limit until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit ?	Premiums, balance-billed charges, out-of-network services, charges in excess of the usual and customary rates, pre-authorization penalties 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. See www.blueshieldca.com/HPNEPO or call (888) 379-3785 for a list of 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 see a specialist ?	No.	This plan will pay some or all of the costs to see a specialist for covered services.

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 <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$30 <u>copay</u> /visit	Not Covered.	None.
	<u>Specialist</u> visit	\$50 <u>copay</u> /visit	Not Covered.	None.
	<u>Preventive care/screening/immunization</u>	No charge.	Not Covered.	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work, ultrasounds)	\$20 <u>copay</u>	Not Covered.	None.
	Imaging (CT/PET scans, MRIs)	Freestanding: \$100 <u>copay</u> Hospital: \$250 <u>copay</u>	Not Covered.	None.

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)	
<p>If you need drugs to treat your illness or condition</p> <p>More information about prescription drug coverage is available at https://drex.com/welco or call 844-728-3479.</p>	Generic drugs	Retail: \$5 copay /prescription	Not Covered.	<p>Retail: Covers up to a 30-day supply</p> <p>Mail Order: Covers up to a 90-day supply</p> <p>All specialty medications are covered under the Drex+ Alternate Sourcing Program. Please call Drex+ at 877-688-5461 to initiate a specialty pharmacy request.</p>
		Mail Order: \$15 copay /prescription		
	Formulary & Non-Formulary brand drugs	Retail: \$30 copay /prescription	Not Covered.	
		Mail Order: \$90 copay /prescription		
	Specialty drugs	Retail: 30% with \$250 maximum copay /prescription	Not Covered.	
		Mail Order: 30% with \$250 maximum copay /prescription		

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 have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$250 copay	Not Covered.	None.
	Physician/surgeon fees	Included in facility copay	Not Covered.	None.
If you need immediate medical attention	Emergency room care	20% coinsurance		None.
	Emergency medical transportation	Ground: \$100 copay		Non-emergency not covered.
		Air: 20% coinsurance		
Urgent care	\$30 copay /visit	Not Covered.	None.	
If you have a hospital stay	Facility fee (e.g., hospital room)	\$500 copay	Not Covered.	Services must be preauthorized .
	Physician/surgeon fees	Included in facility copay	Not Covered.	None.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office visit: \$30 copay /visit	Not Covered.	None.
		Other services: 20% coinsurance		
	Inpatient services	\$500 copay	Not Covered.	Services must be preauthorized .
If you are pregnant	Office visits	\$30 copay /visit	Not Covered.	None.
	Childbirth/delivery professional services	20% coinsurance	Not Covered.	None.
	Childbirth/delivery facility services	\$500 copay	Not Covered.	None.

For more information about limitations and exceptions, see plan or policy document at www.adept-compass.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)	
If you need help recovering or have other special health needs	Home health care	20% coinsurance	Not Covered.	Limited to 100 visits per calendar year.
	Rehabilitation services	\$30 copay /visit	Not Covered.	60 visit limit per diagnosis combined w/ Chiro, ST, PT, and OT.
	Habilitation services	20% coinsurance	Not Covered.	None.
	Skilled nursing care	Freestanding: No Charge Hospital: 20% coinsurance	Not Covered.	Limited to 100 days per calendar year
	Durable medical equipment	20% coinsurance	Not Covered.	None.
	Hospice services	No charge.	Not Covered.	None.
If your child needs dental or eye care	Children's eye exam	Not Covered.	Not Covered.	Not covered under the medical plan. Refer to vision plan.
	Children's glasses	Not Covered.	Not Covered.	Not covered under the medical plan. Refer to vision plan.
	Children's dental check-up	Not Covered.	Not Covered.	Not covered under the medical plan. Refer to dental plan.

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 .)			
<ul style="list-style-type: none"> Cosmetic surgery (except due to accidental injury, birth defect or illness or mastectomy) Hearing Aids 	<ul style="list-style-type: none"> Routine dental care Long-term care Non-emergency care when traveling outside the U.S. 	<ul style="list-style-type: none"> Routine eye care (Adult) Routine foot care Weight loss programs 	

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)			
<ul style="list-style-type: none"> Acupuncture 	<ul style="list-style-type: none"> Bariatric Surgery 	<ul style="list-style-type: none"> Chiropractic care (60 visits calendar year max) 	<ul style="list-style-type: none"> Private-duty nursing

For more information about limitations and exceptions, see plan or policy document at www.adept-compass.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: your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov. 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 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 the plan at (888) 277-2912. 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/healthreform, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

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 866-684-1628.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 888-379-3785.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 888-379-3785.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 888-379-3785.

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](#) \$0
- Specialist [copayment](#) \$50
- Hospital (facility) [copay](#) \$500
- 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 \$17,800

In this example, Peg would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$550
Coinsurance	\$1,950
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$2,560

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

- The [plan's](#) overall [deductible](#) \$0
- Primary Care [copayment](#) \$30
- Hospital (facility) [copay](#) \$500
- Other [coinsurance](#) 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 \$8,400

In this example, Joe would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$530
Coinsurance	\$780
What isn't covered	
Limits or exclusions	\$40
The total Joe would pay is	\$1,350

Mia's Emergency Room Visit
(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$0
- Emergency Room [coinsurance](#) 20%
- Hospital (facility) [copay](#) \$250
- 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 \$5,925

In this example, Mia would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$250
Coinsurance	\$975
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,225

For more information about limitations and exceptions, see plan or policy document at www.adept-compass.com.