 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 215-537-0900. 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.iwdcpa.com](http://www.iwdcpa.com) or call 1-215-537-0900 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	For <a href="#">In-Network providers</a> \$3,500 person / \$7,000 family; For <a href="#">Out-of-Network providers</a> \$4,000 person / \$8,800 family.	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. 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> .
<b>Are there services covered before you meet your deductible?</b>	Yes. <a href="#">Preventive care</a> , Primary care services, <a href="#">Specialist</a> services and <a href="#">Emergency room services</a> are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> 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 <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other deductibles for specific services?</b>	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
<b>What is the out-of-pocket limit for this plan?</b>	For <a href="#">In-Network providers</a> \$6,075 person / \$12,075 family; <a href="#">Prescription drug coverage</a> : \$1,825 person / \$3,725 family; For <a href="#">Out-of-Network providers</a> \$8,000 person / \$16,000 family.	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. 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.
<b>What is not included in the out-of-pocket limit?</b>	<a href="#">Premiums</a> , balance-billing 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> .
<b>Will you pay less if you use a network provider?</b>	Yes. See <a href="http://www.ibx.com/find_a_provider">www.ibx.com/find_a_provider</a> or call 1-800-ASK-BLUE (TTY:711) for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> 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> ). Be aware your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
<b>Do you need a referral to see a specialist?</b>	No. <a href="#">Copay</a> only applies to first <a href="#">in-network</a> prenatal visit. <a href="#">In-network cost sharing</a> does not apply to ACA preventive <a href="#">screenings</a> . Maternity care may include tests and <a href="#">screenings</a> described somewhere else in the SBC (e.g., ultrasound). Prenatal care (other than ACA-required preventive <a href="#">screenings</a> ) is no covered for dependent children.	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
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's office</a> or clinic	Primary care visit to treat an injury or illness	50% <a href="#">coinsurance</a> .	50% <a href="#">coinsurance</a> .	Additional <a href="#">copayments</a> may apply when you receive other services at your <a href="#">provider's</a> office.
	<a href="#">Specialist</a> visit	50% <a href="#">coinsurance</a> .	50% <a href="#">coinsurance</a> .	Chiropractic care 20/visits per year.
	<a href="#">Preventive care/screening</a> /immunization	No charge. <a href="#">Deductible</a> does not apply.	50% <a href="#">coinsurance</a> .	Age and frequency schedules may apply. You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. 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)	No charge if performed by HCSC <a href="#">provider</a> , \$100 copay/test all <a href="#">other in-network providers</a> .	50% <a href="#">coinsurance</a> .	Precertification required for certain services. *See section General Information. 20% reduction in benefits for failure to precert out-of-network or BlueCard services.
	Imaging (CT/PET scans, MRIs)	No charge if performed by HCSC <a href="#">provider</a> , \$100 copay/test all <a href="#">other in-network providers</a> .	50% <a href="#">coinsurance</a> .	Precertification required for certain services. *See section General Information. 20% reduction in benefits for failure to precert out-of-network or BlueCard services.
If you need drugs to treat your illness or condition	Generic Drugs	Retail (30-day supply or 90-day supply of maintenance drugs at retail outlet): 50% <a href="#">coinsurance</a> Mail Order (90-day supply): 50% <a href="#">coinsurance</a>	Retail only (30-day supply): 50% <a href="#">coinsurance</a> plus difference between <a href="#">out-of-network</a> cost and <a href="#">allowed amount</a> .	Medical <a href="#">deductible</a> does not apply to <a href="#">prescription drug coverage</a> ; separate \$100 individual <a href="#">prescription drug deductible</a> applies.
	Preferred Brand	Retail (30-day supply): 50% <a href="#">coinsurance</a> . Mail Order (90-day supply): 50% <a href="#">coinsurance</a> .	Retail only (30-day supply): 50% <a href="#">coinsurance</a> plus difference between <a href="#">out-of-network</a> cost and <a href="#">allowed amount</a> .	No charge for ACA-required generic preventive rugs (such as contraceptives) or (brand drug if generic is not medically appropriate).
	Non Preferred Drugs	Retail (30-day supply): 50% <a href="#">coinsurance</a> . Mail Order (90-day supply): 50% <a href="#">coinsurance</a> .	Retail only (30-day supply): 50% <a href="#">coinsurance</a> plus difference between <a href="#">out-of-network</a> cost and <a href="#">allowed amount</a> .	If a brand name drug is purchased when a generic is available and medically appropriate, you pay the difference in cost, plus applicable <a href="#">copay</a> .
	<a href="#">Specialty Drugs</a>	Mail order only: 50% <a href="#">coinsurance</a> .	Not covered.	Step Therapy is mandatory for all drugs.
				<a href="#">Preauthorization</a> required. \$250/max <a href="#">copay</a> per prescription. Step Therapy mandatory for all drugs. Must use mail order 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)	50% <a href="#">coinsurance</a> .	50% <a href="#">coinsurance</a> .	Precertification required. *See section General Information. 20% reduction in benefits for failure to pre-authorize out-of-network outpatient services or treatments.
	Physician/surgeon fees	50% <a href="#">coinsurance</a> .	50% <a href="#">coinsurance</a> .	
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$150 <a href="#">copay</a> /Visit.	\$150 <a href="#">copay</a> /Visit	<a href="#">Copay</a> waived if admitted to hospital.
	<a href="#">Emergency medical transportation</a>	No charge.	No charge.	<a href="#">Preauthorization</a> required for non-emergency use of ambulance. Failure to obtain <a href="#">preauthorization</a> will result in a 20% reduction in benefits.
	<a href="#">Urgent care</a>	\$50/Visit.	50% <a href="#">coinsurance</a> .	Your costs for <a href="#">urgent care</a> are based on care received at a designated <a href="#">urgent care</a> center or facility, not your physician's office. Costs may vary depending on where you receive care.
If you have a hospital stay	Facility fee (e.g., hospital room)	\$500/Day. Max of 10 <a href="#">Copayment</a> (s)/Admission.	50% <a href="#">coinsurance</a> .	Transplants not covered. Failure to obtain <a href="#">preauthorization</a> for non-emergency <a href="#">out-of-network</a> admission will result in \$1,000 penalty. <a href="#">Out-of-network</a> inpatient services limited to 70 days/year.
	Physician/surgeon fees	50% <a href="#">coinsurance</a> .	50% <a href="#">coinsurance</a> .	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	50% <a href="#">coinsurance</a> .	50% <a href="#">coinsurance</a> .	Coverage is through Allied Trades Assistance Program; A.T.A.P.
	Inpatient services	\$500/Day. Max of 10 <a href="#">Copayment</a> (s)/Admission.	50% <a href="#">coinsurance</a> .	

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 are pregnant	Office visits	50% <a href="#">coinsurance</a> for first visit, no charge thereafter.	50% <a href="#">coinsurance</a> .	<p><u>Copay</u> only applies to the first OB visit only. Depending on the type of services, additional <a href="#">copayments</a> or <a href="#">coinsurance</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Pre-natal care (other than ACA-required preventive <a href="#">screenings</a>) is not covered for dependent children.</p> <p>Failure to obtain preauthorization for birthing center stays that exceed 48 hours (for normal delivery) or 96 hours (for C-section) will result in \$1,000 penalty.</p> <p>Delivery charges are not covered for dependent children.</p>
	Childbirth/delivery professional services	50% <a href="#">coinsurance</a> .	50% <a href="#">coinsurance</a> .	
	Childbirth/delivery facility services	50% <a href="#">coinsurance</a> .	50% <a href="#">coinsurance</a> .	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	No charge.	50% <a href="#">coinsurance</a> .	Precertification required. 20% reduction in benefits for failure to pre-authorize out-of-network outpatient services or treatments.
	<a href="#">Rehabilitation services</a>	50% <a href="#">coinsurance</a> .	50% <a href="#">coinsurance</a> .	Precertification required. 20% reduction in benefits for failure to pre-authorize services provided by a BlueCard PPO <a href="#">Provider</a> or out-of-network outpatient services or treatments.
	<a href="#">Habilitation services</a>	Not covered.	Not covered.	Precertification required. 20% reduction in benefits for failure to pre-authorize services provided by a BlueCard PPO <a href="#">Provider</a> or out-of-network outpatient services or treatments.
	<a href="#">Skilled nursing care</a>	No charge.	50% <a href="#">coinsurance</a> .	Precertification required. \$1,000 member penalty for failure to pre-authorize inpatient services or treatment for out-of-network care.
	<a href="#">Durable medical equipment</a>	No charge.	50% <a href="#">coinsurance</a> .	Precertification required. 20% reduction in benefits for failure to pre-authorize out-of-network outpatient services or treatments.
	<a href="#">Hospice services</a>	No charge.	50% <a href="#">coinsurance</a> .	Precertification required. \$1,000 member penalty for failure to pre-authorize inpatient services or treatment for out-of-network care.

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)	
<b>If your child needs dental or eye care</b>	Children's eye exam	No charge.	Amounts over \$20	None. Optical benefits administered separately by National Vision Administrators, LLC (NVA). Medical <u>plan deductible</u> and <u>out-of-pocket limit</u> do not apply to these services.
	Children's glasses	Amounts over \$60/frames and no chargers for lenses.	Amounts over \$100/frames and \$40/single vision lenses or \$60 bifocal lenses.	One pair every 2 years or 1 every year if prescription changes. Optical benefits administered separately from medical <u>plan</u> . Medical <u>plan deductible</u> and <u>out-of-pocket limit</u> do not apply to these services.
	Children's dental check-up	Amounts over <u>plan</u> allowance.	Amounts over <u>plan</u> allowance.	Dental benefits administered by Fidelio Dental Insurance Company. Medical <u>plan deductible</u> and <u>out-of-pocket limit</u> do not apply to these services.

#### 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.)

- |                     |                         |  |
|---------------------|-------------------------|--|
| • Accupuncture      | • Habilitation services | • Routine foot care                                  |
| • Bariatric Surgery | • Long-term care        | • Non-emergency care when traveling outside the U.S. |
| • Cosmetic Surgery  |                         |  |

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

- |   |   |   |
|---|---|---|
| • Chiropractic care (20 visits per calendar year)   | • Hearing aids (Up to \$750 PC <u>Plan</u> allowance every 2 years)                       | • Routine eye care (Adult) up to \$20/exam every 2 years)   |
| • Dental care (Adult) (benefit paid up to Plan allowance/preauthorization required for charges of \$250 or more). | • Infertility treatment (limited to drugs purchased through Fund Office & physician fees) | • Weight loss programs (as required by the health reform law) (nutrition counseling for weight management only, 6 visits/year). |
|   | • Private-duty nursing (outpatient only)  |   |

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. To contact the [plan](#) at 1-800-ASK-BLUE (TTY: 711) or the contact information for those agencies is: For group health coverage subject to ERISA, contact the 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); For non-federal governmental group health [plans](#), contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). Church [plans](#) are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State Insurance regulator regarding their possible rights to continuation coverage under State law. Other coverage options may be available to you too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the Pennsylvania [Health Insurance Marketplace](#), visit [www.Pennie.gov](http://www.Pennie.gov) or call 1-844-844-8040.

**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: the Fund Office at Iron Workers District Council (Philadelphia and Vicinity) Health Benefit Plan, 1807 Spring Garden Street, Philadelphia, PA 19130 or via phone at 1-215-537-0900. You may also contact the 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 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](#).

*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 <a href="#">plan's</a> overall <a href="#">deductible</a>	\$3,500	■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$3,500	■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$3,500
■ <a href="#">Specialist copayment</a>	50%	■ <a href="#">Specialist copayment</a>	50%	■ <a href="#">Specialist copayment</a>	50%
■ Hospital (facility) <a href="#">copayment</a>	\$500	■ Hospital (facility) <a href="#">copayment</a>	\$500	■ Hospital (facility) <a href="#">copayment</a>	\$500
■ Other <a href="#">coinsurance</a>	50%	■ Other <a href="#">coinsurance</a>	50%	■ Other <a href="#">coinsurance</a>	50%
<p><b>This EXAMPLE event includes services like:</b>  <a href="#">Specialist</a> office visits (<i>prenatal care</i>)            Childbirth/Delivery Professional Services            Childbirth/Delivery Facility Services  <a href="#">Diagnostic tests</a> (<i>ultrasounds and blood work</i>)  <a href="#">Specialist</a> visit (<i>anesthesia</i>)</p>		<p><b>This EXAMPLE event includes services like:</b>  <a href="#">Primary care physician</a> office visits (<i>including disease education</i>)  <a href="#">Diagnostic tests</a> (<i>blood work</i>)  <a href="#">Prescription drugs</a>  <a href="#">Durable medical equipment</a> (<i>glucose meter</i>)</p>		<p><b>This EXAMPLE event includes services like:</b>  <a href="#">Emergency room care</a> (<i>including medical supplies</i>)  <a href="#">Diagnostic test</a> (<i>x-ray</i>)  <a href="#">Durable medical equipment</a> (<i>crutches</i>)  <a href="#">Rehabilitation services</a> (<i>physical therapy</i>)</p>	
<b>Total Example Cost</b>	<b>\$12,700</b>	<b>Total Example Cost</b>	<b>\$5,600</b>	<b>Total Example Cost</b>	<b>\$2,800</b>
<b>In this example, Peg would pay:</b>		<b>In this example, Joe would pay:</b>		<b>In this example, Mia would pay:</b>	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$3,560	<a href="#">Deductibles</a>	\$1,340	<a href="#">Deductibles</a>	\$2,800
<a href="#">Copayments</a>	\$0	<a href="#">Copayments</a>	\$0	<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$2,582	<a href="#">Coinsurance</a>	\$1,620	<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$20	Limits or exclusions	\$0	Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$6,160</b>	<b>The total Joe would pay is</b>	<b>\$2,960</b>	<b>The total Mia would pay is</b>	<b>\$2,800</b>

The **plan** would be responsible for the other costs of these EXAMPLE covered services.  
 Your Health Reimbursement Account (HRA) may be available for reimbursement for out-of-pockets expenses.





# Glossary of Health Coverage a

- This glossary defines many commonly used terms, but isn't a full list. It is intended to be educational and may be different from the terms and conditions of your policy. Some of these terms also might not have exactly the same meaning in any case, the policy or [plan](#) governs. (See your Summary of Benefits and Coverage or a copy of your policy or [plan](#) document.)
- [Underlined](#) text indicates a term defined in this Glossary.
- See page 6 for an example showing how [deductibles](#), [coinsurance](#) and [copayments](#) apply in a life situation.

## Allowed Amount

This is the maximum payment the [plan](#) will pay for a covered health care service. May also be called “eligible expense,” “payment allowance,” or “negotiated rate.”

## Appeal

A request that your health insurer or [plan](#) review a decision that denies a benefit or payment (either in whole or in part).

## Balance Billing

When a [provider](#) bills you for the balance remaining on the bill that your [plan](#) doesn't cover. This amount is the difference between the actual billed amount and the [allowed amount](#). For example, if the provider's charge is \$200 and the allowed amount is \$110, the provider may bill you for the remaining \$90. This happens most often when you see an [out-of-network provider](#) ([non-preferred provider](#)). A [network provider](#) ([preferred provider](#)) may not balance bill you for covered services.

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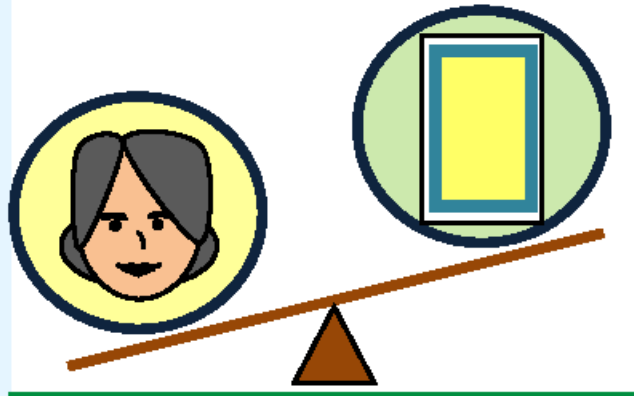
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## Deductible

An amount you could owe during a coverage period (usually one year) for covered health care services before your [plan](#) begins to pay. An overall deductible applies to all or almost all covered items and services. A [plan](#) with an overall deductible may also have separate deductibles that apply to specific services or groups of services. A [plan](#) may also have only separate deductibles. (For example, if your deductible is \$1000, your plan won't pay anything until you've met your \$1000 deductible for covered health care services subject to the deductible.)



Jane pays  
100%

Her plan pays  
0%

(See page 6 for a detailed example.)

## Diagnostic Test

Tests to figure out what your health problem is. For example, an x-ray can be a diagnostic test to see if you have a broken bone.

## Durable Medical Equipment (DME)

Equipment and supplies ordered by a health care [provider](#) for everyday or extended use. DME may include: oxygen equipment, wheelchairs, and crutches.

## Emergency Medical Condition

An illness, injury, symptom (including severe pain), or condition severe enough to risk serious danger to your

## Excluded

Health care services not covered.

## Formulary

A list of drugs covered by your [plan](#). It may include tiers. For example, a [plan](#) may have a drug and [sharing](#) and

## Grievance

A complaint about your [plan](#).

## Habilita

Health care services to improve skills. They include the expected and occupational and other services of inpatient

## Health I

A contract for all of your health care or "[plan](#)."



## In-network Coinsurance

Your share (for example, 20%) of the [allowed amount](#) for covered health care services. Your share is usually lower for in-network covered services.

## In-network Copayment

A fixed amount (for example, \$15) you pay for covered health care services to [providers](#) who contract with your [health insurance](#) or [plan](#). In-network copayments usually are less than [out-of-network copayments](#).

## Marketplace

A marketplace for [health insurance](#) where individuals, families and small businesses can learn about their [plan](#) options; compare plans based on costs, benefits and other important features; apply for and receive financial help with [premiums](#) and [cost sharing](#) based on income; and choose a [plan](#) and enroll in coverage. Also known as an “Exchange.” The Marketplace is run by the state in some states and by the federal government in others. In some states, the Marketplace also helps eligible consumers enroll in other programs, including Medicaid and the Children’s Health Insurance Program (CHIP). Available online, by phone, and in-person.

## Maximum Out-of-pocket Limit

Yearly amount the federal government sets as the most each individual or family can be required to pay in [cost sharing](#) during the [plan](#) year for covered, in-network services. Applies to most types of health [plans](#) and insurance. This amount may be higher than the [out-of-](#)

## Minimum

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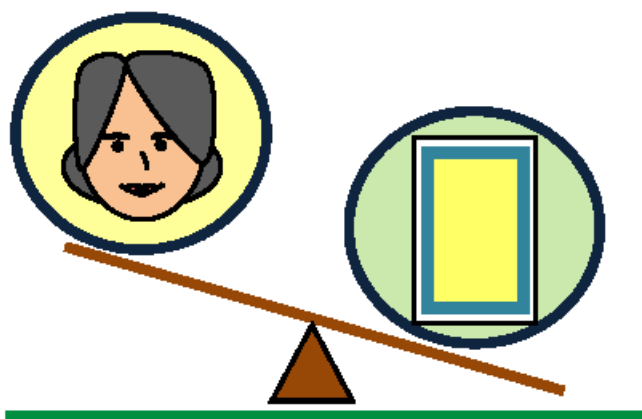


## Out-of-pocket Limit

The most you *could* pay during a coverage period (usually one year) for your share of the costs of covered services.

After you meet this limit the [plan](#) will usually pay 100% of the [allowed amount](#). This limit helps you plan for

health care costs. This limit never includes your [premium](#), [balance-billed](#) charges or health care your [plan](#) doesn't cover. Some [plans](#) don't count all of your [copayments](#), [deductibles](#), [coinsurance](#) payments, out-of-network payments, or other expenses toward this limit.



(See page 6 for a detailed example.)

## Physician Services

Health care services a licensed medical physician, including an M.D. (Medical Doctor) or D.O. (Doctor of Osteopathic Medicine), provides or coordinates.

## Plan

Health coverage issued to you directly (individual plan) or through an employer, union or other group sponsor (employer group plan) that provides coverage for certain health care costs. Also called “health insurance plan,” “policy,” “health insurance policy,” or “[health insurance](#).”

## Preauthorization

A decision by your health insurer or [plan](#) that a health

## Premium

Financial contribution you pay for your family's health insurance. This help is provided through the [Marketplace](#). Advance payments are made away to the insurer.

## Prescription

Coverage for [drugs](#). If you have prescription drug coverage, the amount you pay for each “fill” depends on your plan.

## Prescription

Drugs and biologics.

## Preventive

Routine health care services, patient counseling, or other health care services to help prevent illness or injury.

## Primary

A physician or D.O. (Doctor of Osteopathic Medicine) who provides or coordinates your care.

## Primary

A physician or D.O. (Doctor of Osteopathic Medicine) who provides or coordinates your care.





## Referral

A written order from your [primary care provider](#) for you to see a [specialist](#) or get certain health care services. In many health maintenance organizations (HMOs), you need to get a referral before you can get health care services from anyone except your [primary care provider](#). If you don't get a referral first, the [plan](#) may not pay for the services.

## Rehabilitation Services

Health care services that help a person keep, get back, or improve skills and functioning for daily living that have been lost or impaired because a person was sick, hurt, or disabled. These services may include physical and occupational therapy, speech-language pathology, and psychiatric rehabilitation services in a variety of inpatient and/or outpatient settings.

## Screening

A type of [preventive care](#) that includes tests or exams to detect the presence of something, usually performed when you have no symptoms, signs, or prevailing medical history of a disease or condition.

## Skilled Nursing Care

Services performed or supervised by licensed nurses in your home or in a nursing home. Skilled nursing care is **not** the same as “skilled care services,” which are services performed by therapists or technicians (rather than licensed nurses) in your home or in a nursing home.

## Urgent C

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# How You and Your Insurer Share Costs - Exam

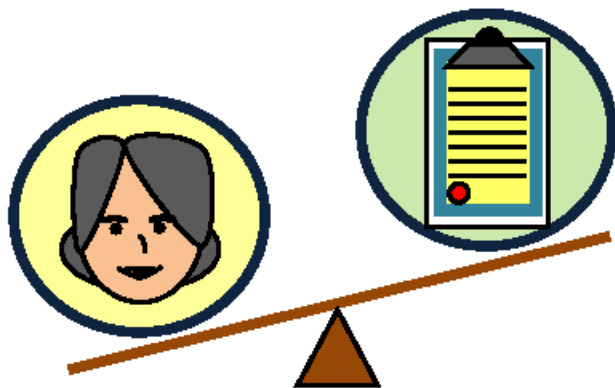
Jane's Plan Deductible: \$1,500

Coinsurance: 20%

Out-of-Poc

January 1<sup>st</sup>

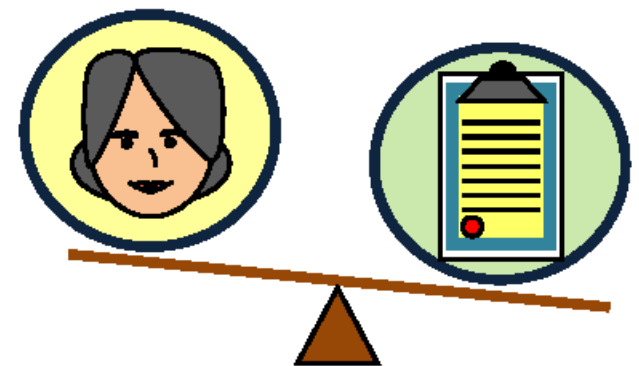
Beginning of Coverage Period



Jane pays  
100%

Her plan pays  
0%

Jane hasn't reached her  
**\$1,500 deductible** yet



Jane pays  
20%

Her plan pays  
80%

Jane reaches her **\$1,500 deductible**,  
**coinsurance** begins

## Language Assistance Services

**Spanish:** ATENCIÓN: Si habla español, cuenta con servicios de asistencia en idiomas disponibles de forma gratuita para usted. Llame al 1-800-275-2583 (TTY: 711).

**Chinese:** 注意: 如果您讲中文, 您可以得到免费的语言协助服务。致电 1-800-275-2583。

**Korean:** 안내사항: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-275-2583 번으로 전화하십시오.

**Portuguese:** ATENÇÃO: se você fala português, encontram-se disponíveis serviços gratuitos de assistência ao idioma. Ligue para 1-800-275-2583.

**Gujarati:** સૂચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. 1-800-275-2583 કોલ કરો.

**Vietnamese:** LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi sẽ cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn. Hãy gọi 1-800-275-2583.

**Russian:** ВНИМАНИЕ: Если вы говорите по-русски, то можете бесплатно воспользоваться услугами перевода. Тел.: 1-800-275-2583.

**Polish:** UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-275-2583.

**Italian:** ATTENZIONE: Se lei parla italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-275-2583.

**Arabic:** ملحوظة: إذا كنت تتحدث اللغة العربية, فإن خدمات المساعدة اللغوية متاحة لك بالمجان. اتصل برقم 1-800-275-2583.

**French Creole:** ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-275-2583.

**Tagalog:** PAUNAWA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga serbisyo na tulong sa wika nang walang bayad. Tumawag sa 1-800-275-2583.

**French:** ATTENTION: Si vous parlez français, des services d'aide linguistique-vous sont proposés gratuitement. Appelez le 1-800-275-2583.

**Pennsylvania Dutch:** BASS UFF: Wann du Pennsylvania Deitsch schwetscht, kansch du Hilf griege in dei eegni Schprooch unni as es dich ennich eppes koschte zellt. Ruf die Nummer 1-800-275-2583.

**Hindi:** ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। कॉल करें 1-800-275-2583।

**German:** ACHTUNG: Wenn Sie Deutsch sprechen, können Sie kostenlos sprachliche Unterstützung anfordern. Wählen Sie 1-800-275-2583.

**Japanese:** 備考: 母国語が日本語の方は、言語アシスタンスサービス(無料)をご利用いただけます。1-800-275-2583へお電話ください。

**Persian (Farsi):** توجه: اگر فارسی صحبت می کنید, خدمات ترجمه به صورت رایگان برای شما فراهم می باشد. با شماره 1-800-275-2583 تماس بگیرید.

**Navajo:** Díí baa akó nínízin: Díí saad bee yánilti'go Diné Bizaad, saad bee áká'ánida'áwo'déé', t'áá jnik'eh. Hódiilnih koji' 1-800-275-2583.

**Urdu:** توجه درکار ہے: اگر آپ اردو زبان بولتے ہیں, تو آپ کے لئے مفت میں زبان معاون خدمات دستیاب ہیں۔ کال کریں 1-800-275-2583

**Mon-Khmer, Cambodian:** សូមមេត្តាចាប់អារម្មណ៍៖ ប្រសិនបើអ្នកនិយាយភាសាមន-ខ្មែរ ឬភាសាខ្មែរ នោះ ជំនួយផ្នែកភាសានឹងមានផ្តល់ជូនដល់លោកអ្នកដោយឥតគិតថ្លៃ។ ទូរស័ព្ទទៅលេខ 1-800-275-2583។

## Discrimination is Against the Law

This Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. This Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

This Plan provides:

- Free aids and services to people with disabilities to communicate effectively with us, such as: qualified sign language interpreters, and written information in other formats (large print, audio, accessible electronic formats, other formats).
- Free language services to people whose primary language is not English, such as: qualified interpreters and information written in other languages.

If you need these services, contact our Civil Rights Coordinator. If you believe that This Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Civil Rights Coordinator. You can file a grievance in the following ways: In person or by mail: ATTN: Civil Rights Coordinator, 1901 Market Street, Philadelphia, PA 19103, By phone: 1-888-377-3933 (TTY: 711) By fax: 215-761-0245, By email: [civilrightscordinator@1901market.com](mailto:civilrightscordinator@1901market.com). If you need help filing a grievance, our Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.