



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 1-855-261-7737 or visit [www.phs.org](http://www.phs.org). 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.healthcare.gov/sbc-glossary/> or call 1-855-261-7737 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	In-Network: <b>\$175/Individual / \$350/Family</b> Out-of-Network: <b>\$500/Individual / \$1,000/Family</b>	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> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> , Covid-19 screening, testing, treatment, vaccines/boosters & any service that have a <a href="#">copayment</a> are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items & services even if you haven't 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 care</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered preventive services at <a href="http://www.healthcare.gov/coverage/preventive-care-benefits">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> ?	<b>\$6,350 Individual / \$12,700 Family</b> Out-of-Network <b>\$12,700 Individual/ \$25,400 Family</b>	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 limit</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> ?	Premiums, <a href="#">balance billing</a> charges, and health care this <a href="#">plan</a> doesn't cover. Certain specialty pharmacy drugs are considered non-essential health benefits and fall outside the out-of-pocket limits.	Even though you pay these expenses, they don't count toward the <a href="#">out of pocket limit</a> . The cost of these drugs (though reimbursed by the manufacturer at no cost to you) will not be applied towards satisfying your out-of-pocket maximums.
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.phs.org">www.phs.org</a> or call 1-855-261-7737 for a list of participating providers.	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> ).
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 referral.



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</a> office or clinic	Primary care visit to treat an injury or illness	\$40 <a href="#">copayment</a> /visit only - <a href="#">deductible</a> does not apply - all other services <a href="#">deductible</a> applies	40% <a href="#">coinsurance deductible</a> applies	There is zero cost sharing for any telehealth service. <a href="#">Copayment</a> does not include Medical Drugs which will have a separate charge. No charge for anything related to COVID-19 screening, testing, vaccines/boosters, or medical treatment. Prior authorization is not required for gynecological or obstetrical ultrasounds.
	<a href="#">Specialist</a> visit	\$55 <a href="#">copayment</a> /visit only - <a href="#">deductible</a> does not apply - all other services <a href="#">deductible</a> applies	40% <a href="#">coinsurance deductible</a> applies	There is zero cost sharing for any telehealth service. <a href="#">Copayment</a> does not include Medical Drugs which will have a separate charge. No charge for anything related to COVID-19 screening, testing, vaccines/boosters, or medical treatment. Prior authorization is not required for gynecological or obstetrical ultrasounds.
	<a href="#">Preventive care/screening</a> /immunization	No charge <a href="#">deductible</a> does not apply	40% <a href="#">coinsurance deductible</a> applies	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for. No charge for anything related to COVID-19 screening, testing, vaccines/boosters, or medical treatment.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	No charge <a href="#">deductible</a> does not apply	40% <a href="#">coinsurance deductible</a> applies	Prior authorization must be obtained for services from a non-participating provider, otherwise, member will be responsible for a 40% <a href="#">deductible</a> .
	Imaging (CT/PET scans, MRIs)	PET/MRI: \$125 <a href="#">copayment</a> /test; CT: \$75 <a href="#">copayment</a> /test - <a href="#">deductible</a> applies	40% <a href="#">coinsurance deductible</a> 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)	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="https://phs.org/formsanddocuments">prescription drug coverage</a> is available at <a href="https://phs.org/formsanddocuments">phs.org/formsanddocuments</a>	Generic drugs (Tier 1)	\$10 <a href="#">copayment</a> (retail) \$20 <a href="#">copayment</a> (mail order)	Not covered	**Administered by Express Scripts - contact at 1-877-860-9256.**
	Preferred brand drugs (Tier 2)	\$35 <a href="#">copayment</a> (retail) \$87.50 <a href="#">copayment</a> (mail order)	Not covered	
	Non-preferred drugs (Tier 3)	\$55 <a href="#">copayment</a> (retail) \$165 <a href="#">copayment</a> (mail order)	Not covered	
	Self-Administered Specialty (Tier 4)	20% up to a maximum of \$400 per prescription (retail)/ Not available (mail order)	Not covered	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% <a href="#">coinsurance</a> up to a maximum of \$500 <a href="#">copayment</a> /visit after <a href="#">deductible</a> is met	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	Prior Authorization may be required or benefits may be denied.
	Physician/surgeon fees	Included in facility fee <a href="#">deductible</a> does not apply	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> is met	Prior authorization must be obtained for services from a non-participating provider, otherwise, member will be responsible for a 40% after <a href="#">deductible</a> is met.

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 need immediate medical attention	<a href="#">Emergency room care</a>	\$200 <a href="#">copayment</a> /visit <a href="#">deductible</a> applies	\$200 <a href="#">copayment</a> /visit <a href="#">deductible</a> applies	In-network: <a href="#">copayment</a> waived if admitted into hospital, then hospital <a href="#">copayment</a> and <a href="#">deductible</a> will apply. No charge for anything related to COVID-19 screening, testing, medical treatment, vaccines/boosters. Balance billing is not allowed for out-of-network care.
	<a href="#">Emergency medical transportation</a>	\$50 <a href="#">copayment</a> ground; \$100 <a href="#">copayment</a> air - <a href="#">deductible</a> applies; No charge ground inter- facility <a href="#">deductible</a> does not apply	\$50 <a href="#">copayment</a> ground; \$100 <a href="#">copayment</a> air - <a href="#">deductible</a> applies; No charge ground inter- facility <a href="#">deductible</a> does not apply	No charge for anything related to COVID-19 screening, testing, medical treatment, vaccines/boosters. Balance billing is not allowed for out-of-network care.
	<a href="#">Urgent care</a>	\$45 <a href="#">copayment</a> /visit <a href="#">deductible</a> applies	\$45 <a href="#">copayment</a> /visit <a href="#">deductible</a> applies	<a href="#">Deductible</a> does not apply for lab and x-ray. No charge for anything related to COVID-19 screening, testing, medical treatment, vaccines/boosters. Balance billing is not allowed for out-of-network care. There is zero cost sharing for any telehealth service.
If you have a hospital stay	Facility fee (e.g., hospital room)	\$500 <a href="#">copayment</a> /admission <a href="#">deductible</a> applies	40% <a href="#">coinsurance</a> <a href="#">deductible</a> applies	Prior authorization must be obtained for services from a non-participating provider, otherwise, member will be responsible for a 40% <a href="#">deductible</a> .
	Physician/surgeon fees	Included in facility fee <a href="#">deductible</a> does not apply	40% <a href="#">coinsurance</a> <a href="#">deductible</a> applies	Prior authorization must be obtained for services from a non-participating provider, otherwise, member will be responsible for a 40% <a href="#">deductible</a> .
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$40 <a href="#">copayment</a> /visit <a href="#">deductible</a> does not apply	40% <a href="#">coinsurance</a> <a href="#">deductible</a> applies	-----None-----
	Inpatient services	\$500 <a href="#">copayment</a> /admission <a href="#">deductible</a> applies	40% <a href="#">coinsurance</a> <a href="#">deductible</a> applies	Prior authorization must be obtained for services from a non-participating provider, otherwise, member will be responsible for a 40% <a href="#">deductible</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	\$40 <a href="#">copayment</a> /visit up to a maximum of \$300/pregnancy <a href="#">deductible</a> does not apply	40% <a href="#">coinsurance deductible</a> applies	Depending on the type of services, a <a href="#">copayment</a> , <a href="#">coinsurance</a> , or <a href="#">deductible</a> may apply. Cost sharing does not apply for preventive services. Prior authorization is not required for gynecological or obstetrical ultrasounds.
	Childbirth/delivery professional services	No charge <a href="#">deductible</a> does not apply	40% <a href="#">coinsurance deductible</a> applies	Prior authorization is not required for gynecological or obstetrical ultrasounds.
	Childbirth/delivery facility services	\$500 <a href="#">copayment</a> /admission <a href="#">deductible</a> does not apply	40% <a href="#">coinsurance deductible</a> applies	Prior authorization is not required for gynecological or obstetrical ultrasounds.

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 need help recovering or have other special health needs	<a href="#">Home health care</a>	No charge <a href="#">deductible</a> does not apply	40% <a href="#">coinsurance deductible</a> applies	Prior authorization must be obtained for services from a non-participating provider, otherwise, member will be responsible for a 40% <a href="#">deductible</a> and 15% penalty.
	<a href="#">Rehabilitation services</a>	Inpatient: \$500 <a href="#">copayment</a> /admission; Outpatient: \$40 <a href="#">copayment</a> /visit - <a href="#">deductible</a> does not apply	40% <a href="#">coinsurance deductible</a> applies	Coverage is limited up to 24 visits combined/ <a href="#">plan</a> year; combined in- and out-of-network. Prior authorization may be required or benefits may be denied.
	<a href="#">Habilitation services</a>	Inpatient: \$500 <a href="#">copayment</a> /admission; Outpatient: \$40 <a href="#">copayment</a> /visit <a href="#">deductible</a> does not apply	40% <a href="#">coinsurance deductible</a> applies	Prior authorization may be required or benefits may be denied.
	<a href="#">Skilled nursing care</a>	\$500 <a href="#">copayment</a> /admission <a href="#">deductible</a> applies	40% <a href="#">coinsurance deductible</a> applies	Coverage is limited up to 60 days/ <a href="#">plan</a> year. Prior authorization must be obtained for services from a non-participating provider, otherwise, member will be responsible for a 40% <a href="#">deductible</a> .
	<a href="#">Durable medical equipment</a>	50% <a href="#">coinsurance deductible</a> applies	50% <a href="#">coinsurance deductible</a> applies	Prior authorization must be obtained for services from a non-participating provider, otherwise, member will be responsible for a 50% <a href="#">deductible</a> .
	<a href="#">Hospice services</a>	\$500 <a href="#">copayment</a> /admission <a href="#">deductible</a> applies	40% <a href="#">coinsurance deductible</a> applies	Waived if transferred directly from an inpatient hospital, rehabilitation, or skilled nursing facility. Prior authorization must be obtained for services from a non-participating provider, otherwise, member will be responsible for a 40% <a href="#">deductible</a> .
If your child needs dental or eye care	Children's eye exam	Included in office visit <a href="#">copayment</a> - <a href="#">deductible</a> does not apply	40% <a href="#">coinsurance deductible</a> applies	Coverage is limited to refraction eye exam associated with post cataract surgery or Keratoconus correction.
	Children's glasses	50% <a href="#">coinsurance deductible</a> applies	50% <a href="#">coinsurance deductible</a> applies	Coverage is limited to eyeglasses/contact lenses within 12 months following cataract surgery, correction of Keratoconus or when related to Genetic Inborn Errors of Metabolism. Prior authorization may be required or benefits may be denied.
	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        | • Long-Term Care                                     | • Routine Eye Care (Adult)   |
| • Dental Care (Adult)     | • Non-Emergency Care When Traveling Outside the U.S. | • Routine Foot Care * Only covered when medically necessary for diabetes. See SPD for details. |
| • Dental check-up (Child) | • Private-Duty Nursing                               | • Weight Loss Programs   |

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

- |   |   |                         |
|---|---|-------------------------|
| • Acupuncture (20 visits per Contract Year unless for Rehabilitative or Habilitative Svc) | • Chiropractic Care (20 visits per Contract Year unless for Rehabilitative or Habilitative Svc) | • Infertility Treatment |
| • Bariatric Surgery   | • Hearing Aids  |                         |

**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 1-800-356-2219. 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](http://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](http://www.cciio.cms.gov).

**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 [appeal](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#).

**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 Standard](#), you may be eligible for a [premium tax credits](#) to help you pay for a [plan](#) through the [Marketplace](#).

## Language Access Services:

Para obtener asistencia en Español, llame al 1-855-261-7737.

Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-261-7737.

如果需要中文的帮助, 请拨打这个号码 1-855-261-7737.

Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-261-7737.

Learn more about Presbyterian's Notice of Nondiscrimination, go to [www.phs.org/nondiscrimination.aspx](http://www.phs.org/nondiscrimination.aspx).

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 plan's overall deductible	\$175	■ The plan's overall deductible	\$175	■ The plan's overall deductible	\$175
■ Specialist	\$55	■ Specialist	\$55	■ Specialist	\$55
■ Hospital (Facility)	\$500	■ Hospital (Facility)	\$500	■ Hospital (Facility)	\$500
■ Other	No Charge	■ Other	No Charge	■ Other	No Charge
<b>This EXAMPLE event includes services like:</b> Specialist office visits ( <i>prenatal care</i> ) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests ( <i>ultrasounds and blood work</i> ) Specialist visit ( <i>anesthesia</i> )		<b>This EXAMPLE event includes services like:</b> Primary care physician office visits ( <i>including disease education</i> ) Diagnostic tests ( <i>blood work</i> ) Prescription drugs Durable medical equipment ( <i>glucose meter</i> )		<b>This EXAMPLE event includes services like:</b> Emergency room care ( <i>including medical supplies</i> ) Diagnostic test ( <i>x-ray</i> ) Durable medical equipment ( <i>crutches</i> ) Rehabilitation services ( <i>physical therapy</i> )	
<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>
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
Deductibles	\$175	Deductibles	\$0	Deductibles	\$175
Copayments	\$800	Copayments	\$3,700	Copayments	\$600
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$100
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$0	Limits or exclusions	\$800	Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$975</b>	<b>The total Joe would pay is</b>	<b>\$4,500</b>	<b>The total Mia would pay is</b>	<b>\$875</b>

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