PRESBYTERIAN **Gold Select w/GYM - Native American LCS Limited Service Area**

Coverage for: Individual or Family | **Plan Type:** HMO

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 **1-855-923-7528** or visit 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 **1-800-923-7528** to request acopy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	IHCP: **$0/$0** In Network: **$2,800**/Individual / **$5,600**/Family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there other deductibles for specific services?	Yes. Preventive care, Behavioral Health services & any benefit where there is no charge for Covid- 19 screening, testing, treatment, vaccines/boosters & any service that have a copayment	This plan covers some items and services even if you haven't met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive care without cost sharing and before you meet your deductible. See a list of covered preventive services at www.healthcare.gov/coverage/preventive-care-benefits.
Is there an out–of–pocket limit on my expenses?	No.	You don't have to meet deductibles for specific services.
What is not included in the out–of–pocket limit?	IHCP: **$0/$0** In-network: **$9,450**/Individual / **$18,900**/Family.	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 have to meet their own out-of-pocket limit until the overall family out-of-pocket limit has been met.
Is there an overall annual limit on what the plan pays?	Premiums, balance billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Does this plan use a network of providers?	Yes. See Individual Select HMO Network at https://www2.phs.org/providers/?insurance_plans=individual-select-hmo or call **1-800-923-7528** for a list of participating 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.	You can see the specialist 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
		IHCP Provider(You will pay the least)	Non-IHCP Provider In-Network Provider	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	No charge deductible does not apply	$20 copayment/visit deductible does not apply	Not Covered	There is zero cost sharing for any telehealth service. Cost share does not include Medical drugs which will have a separate charge. No charge for anything related to Covid-19 screening, testing, vaccines or medical treatment. Prior Authorization is not required for gynecological or obstetrical ultrasounds
	Specialist visit	No charge deductible does not apply	$60 copayment/visit deductible does not apply	Not Covered	
	Preventive care /Screening/Immunization	No charge deductible does not apply	No charge deductible does not apply	Not Covered	You may have to pay for services that aren't preventative. Then check what your plan will pay for. There is zero cost sharing for any telehealth services. Prior Authorization is not required for gynecological or obstetrical ultrasounds
If you have a test	Diagnostic test (x-ray, blood work)	No charge deductible does not apply	$50 copayment/ x-ray / $20 copayment/ blood work deductible does not apply	Not Covered	Prior Authorization may be required or benefits may be denied.
	Imaging (CT/PET scans, MRIs)	No charge deductible does not apply	$210 copayment deductible does not apply	Not Covered	

Common Medical Event	Services You May Need	What you will pay			Limitations, Exceptions & other Important information
		IHCP Provider(You will pay the least)	Non-IHCP Provider In-Network Provider	Out-of-Network Provider (You will pay the most)	
If you need drugs to treat your illness More information about prescription drug coverage is available at: https://client.formularynavigator.com/Search.aspx?siteCode=0324498195	Generic Drugs (Tier 1)	No charge deductible does not apply	No charge(retail) per 30-day supply deductible does not apply / No charge (mail order) deductible does not apply	No charge(retail) per 30-day supply deductible does not apply / No charge (mail order) deductible does not apply	Max **90-day** supply at retail. Tier 5 Self - Administered Specialty limited to **30-day** supply & Not Covered mail order. Preferred insulin or medically necessary alternative will not exceed $25 per **30-day** supply. Pharmacy transactions where manufacturer discount or Copay assistance cards are used will count towards your Deductible or Out-of-Pocket max. Refer to the formulary for a complete listing & coverage details. Refer to the formulary for a complete listing & coverage details. Prior Authorization may be required or benefits may be denied
	Non-Preferred Generic Drugs (Tier 2)	No charge deductible does not apply	$10 copayment (retail) per 30-day supply/ $30 copayment (mail order) deductible does not apply	$10 copayment (retail) per 30-day supply/ $30 copayment (mail order) deductible does not apply	
	Preferred Brand Drugs (Tier 3)	No charge deductible does not apply	$50 copayment (retail) per 30-day supply/ $150 copayment (mail order) after deductible is met	$50 copayment (retail) per 30-day supply/ $150 copayment (mail order) after deductible is met	
	Non-Preferred Brand Drugs (Tier 4)	No charge deductible does not apply	$125 copayment (retail) per 30-day supply/ $370 copayment (mail order) after deductible is met	$125 copayment (retail) per 30-day supply/ $370 copayment (mail order) after deductible is met	
	Specialty Drugs (Tier 5)	No charge deductible does not apply	50% coinsurance after deductible is met. Limited to 30-day supply max/Not Covered mail order	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge deductible does not apply	$125 copayment deductible does not apply	Not Covered	Prior Authorization may be required or benefits may be denied.

Common Medical Event	Services You May Need	What you will pay			Limitations, Exceptions & other Important information
		IHCP Provider(You will pay the least)	Non-IHCP Provider In-Network Provider	Out-of-Network Provider (You will pay the most)	
If you have outpatient surgery	Physician/surgeon fees	No charge deductible does not apply	20% coinsurance after deductible is met	Not Covered	
If you need immediate medical attention	Emergency room services	No charge deductible does not apply	20% coinsurance after deductible is met	20% coinsurance after deductible is met	No charge for anything related to Covid-19 screening, testing, vaccines/boosters or medical treatment. There is zero cost sharing for any telehealth service. Cost share does not include Medical drugs which will have a separate charge. Prior Authorization is not required for gynecological or obstetrical ultrasounds. Balance billing is not allowed for out-of-network care.
	Emergency medical transportation	No charge deductible does not apply	20% coinsurance after deductible is met	20% coinsurance after deductible is met	
	Urgent care	No charge deductible does not apply	$20 copayment deductible does not apply	$20 copayment deductible does not apply	
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge deductible does not apply	$500/day copayment for days 1-5/ addt'l days $0/day deductible does not apply	Not Covered	Prior Authorization may be required or benefits may be denied.
	Physician/surgeon fee	No charge deductible does not apply	20% coinsurance after deductible is met	Not Covered	
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	No charge deductible does not apply	No charge deductible does not apply	Not Covered	There is no cost-sharing for behavioral health services or drugs. Acute Medical Detoxification benefits are covered & will cover no less than 30 outpt visits for alcohol dependency treatment.
	Mental/Behavioral health inpatient services	No charge deductible does not apply	No charge deductible does not apply	Not Covered	There is no cost-sharing for behavioral health services or drugs. Acute Medical Detoxification benefits are covered & will cover no less than 30 days in an alcohol dependency treatment center.

Common Medical Event	Services You May Need	What you will pay			Limitations, Exceptions & other Important information
		IHCP Provider(You will pay the least)	Non-IHCP Provider In-Network Provider	Out-of-Network Provider (You will pay the most)	
If you are pregnant	Prenatal and postnatal care	No charge deductible does not apply	$300 copayment per pregnancy deductible does not apply	Not Covered	Cost sharing does not apply for preventative services. Prior Authorization is not required for gynecological or obstetrical ultrasounds. Prior authorization may be required or benefits may be denied.
	Delivery and all inpatient services	No charge deductible does not apply	$500/day copayment for days 1-5/ addt'l days $0/day deductible does not apply	Not Covered	
	Physician/surgeon fee	No charge deductible does not apply	20% coinsurance after deductible is met	Not Covered	
If you need help recovering or have other special health needs	Home health care	No charge deductible does not apply	20% coinsurance after deductible is met	Not Covered	Coverage is limited to 100 days/plan year. Prior authorization may be required or benefits may be denied.
	Rehabilitation services	No charge deductible does not apply	$20 copayment/visit deductible does not apply	Not Covered	Prior Authorization may be required or benefits may be denied.
	Habilitation services	No charge deductible does not apply	$20 copayment/visit deductible does not apply	Not Covered	
	Skilled nursing care	No charge deductible does not apply	20% coinsurance after deductible is met	Not Covered	Coverage is limited to 60 days/plan year. Prior authorization may be required or benefits may be denied.
	Durable medical equipment	No charge deductible does not apply	20% coinsurance after deductible is met	Not Covered	Prior Authorization may be required or benefits may be denied.
	Hospice service	No charge deductible does not apply	20% coinsurance after deductible is met	Not Covered	

Common Medical Event	Services You May Need	What you will pay			Limitations, Exceptions & other Important information
		IHCP Provider(You will pay the least)	Non-IHCP Provider In-Network Provider	Out-of-Network Provider (You will pay the most)	
If your child needs Dental or Eyecare	Eye exam	No charge deductible does not apply	No charge deductible does not apply	$55 copayment/ visit deductible does not apply	One Eye Refraction associated with post cataract surgery or Keratoconus correction/year is covered; additional charges may apply
	Glasses	No charge deductible does not apply	No charge deductible does not apply	$40 copayment/ visit deductible does not apply	Eyeglasses & contact lenses within 12mo following cataract surgery or the correction of keratoconus or related Genetic Inborn errors of metabolism is limited to once/yr; additional charges may apply
	Dental check-up	Not Covered	Not Covered	Not Covered	Not Covered

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
- Dental Care (Adult)
- Long-Term Care
- Non-Emergency Care When TravelingOutside the U.S.
- Private-Duty Nursing
- Routine Foot Care * Only covered whenmedically necessary for diabetes. See GSA for details.

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

- Abortion Services (excepted and non-excepted)
- Acupuncture (20 visits per calendar yearunless for rehabilitative or habilitative svc)
- Chiropractic Care (20 visits per calendar year unless for rehabilitative or habilitative svc)
- Hearing Aids
- Bariatric Surgery
- Weight Loss Programs
- Infertility Treatment

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. 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 appeal. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan.

Does this Coverage 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 Coverage Meet the Minimum Value Standard? **No;** 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 1-855-592-7737.
Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-592-7737.
如果需要中文的帮助，请拨打这个号码1-855-592-7737.
Dinek'ehgoshika at'ohwol ninisingo, kwiijigo holne' 1-855-592-7737.
Learn more about Presbyterian's Notice of Nondiscrimination, go to 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)

The plan's overall deductible	$2,800
Specialist *[cost sharing]*	$50
Hospital (facility) *[cost sharing]*	$500
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	$2800
Copayments	$2800
Coinsurance	$20
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$5,680**

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

The plan's overall deductible	$2,800
Specialist *[cost sharing]*	$50
Hospital (facility) *[cost sharing]*	$500
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	$900
Copayments	$700
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$1,620**

Mia's Simple Fracture

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

The plan's overall deductible	$2,800
Specialist *[cost sharing]*	$50
Hospital (facility) *[cost sharing]*	$500
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	$1,500
Copayments	$500
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$2,000**

The plan would be responsible for the other costs of these EXAMPLE covered services. Note: These numbers assume the patient received care from an IHCP provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher