



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 medical coverage, or to get a copy of the complete terms of coverage, call 1-800-275-7737 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.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/UG-Glossary-508-MM.pdf> or call 1-855-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	Preferred Provider: \$750 Individual / \$1,500 Family Non-Preferred Provider: \$1,500 Individual / \$3,000 Family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. Office visits that charge a <u>copayment</u> , <u>prescription drugs</u> , and <u>Preferred preventive care</u> are covered before you meet your <u>deductible</u> . Covid-19 screening, testing, treatment, vaccines, boosters.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="http://www.healthcare.gov/coverage/preventive-care-benefits/">www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	Preferred Provider: \$3,750 Individual / \$7,500 Family Non-Preferred Provider: \$9,000 Individual / \$18,000 Family <u>Out-of-pocket</u> Pharmacy In-network: \$3,100 Individual / \$6,200 Family. Out-of-network: N/A.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premiums</u> , <u>balanced-billed</u> charges, penalty amounts, <u>prescription drugs</u> , and healthcare this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="https://www2.phs.org/providers">https://www2.phs.org/providers</a> or call 1-866-670-0600 for a list of <u>preferred providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u> network. You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> 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 <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> 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
		<a href="#">Preferred Provider</a> (You will pay the least)	<a href="#">Non-Preferred Provider</a> (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	\$20 <a href="#">copayment</a> /visit; <a href="#">deductible</a> does not apply Telehealth \$0 <a href="#">copayment</a>	30% <a href="#">coinsurance</a>	PHP Video Visits utilize a nationwide network of Providers at No Charge at <a href="#">Preferred Providers</a> only. Not covered for <a href="#">Non-Preferred Providers</a>
	<a href="#">Specialist</a> visit	\$40 <a href="#">copayment</a> /visit; <a href="#">deductible</a> does not apply Telehealth \$0 <a href="#">copayment</a>	30% <a href="#">coinsurance</a>	PHP Video Visits utilize a nationwide network of Providers at No Charge at <a href="#">Preferred Providers</a> only. Not covered for <a href="#">Non-Preferred Providers</a>
	<a href="#">Preventive care/screening</a> / immunization	No Charge; <a href="#">deductible</a> does not apply	30% <a href="#">coinsurance</a>	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services needed are <a href="#">preventive</a> . 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)	\$30/\$60 <a href="#">copayment</a> /day; <a href="#">deductible</a> does not apply	30% <a href="#">coinsurance</a>	<a href="#">Copayment</a> or actual <a href="#">allowed charge</a> , whichever is less. \$30 <a href="#">copayment</a> applies at office visit or at freestanding lab. \$60 <a href="#">copayment</a> applies at outpatient hospital.
	Imaging (CT/PET scans, MRIs)	20% <a href="#">coinsurance</a> of allowed charge up to \$600 <a href="#">copayment</a> /day, whichever is less; <a href="#">deductible</a> does not apply	30% <a href="#">coinsurance</a>	Requires <a href="#">Prior Authorization</a> .

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.phs.org](http://www.phs.org).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Non-Preferred Provider (You will pay the most)	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="https://client.formularynavigator.com/Search.aspx?siteCode=0322075909">Prescription drug coverage</a> is available at <a href="https://client.formularynavigator.com/Search.aspx?siteCode=0322075909">https://client.formularynavigator.com/Search.aspx?siteCode=0322075909</a>	Generic Drugs up to 30-day supply	\$5 <a href="#">copayment</a>	Not covered	Enteral food products – 50% <a href="#">coinsurance</a> Generic and Preferred Brand Diabetic supplies and insulin - \$0 <a href="#">copayment</a> Generic and Preferred Brand oral diabetic medication - \$0 <a href="#">copayment</a>
	Preferred Brand Drugs up to a 30-day supply	Minimum \$25 <a href="#">copayment</a> or 25% <a href="#">coinsurance</a> of the medication cost, Maximum \$60 <a href="#">copayment</a>	Not covered	
	Non-preferred Brand Drugs up to a 30-day supply	Min \$50 <a href="#">copayment</a> or 70% <a href="#">coinsurance</a> of the medication cost, Max \$110 <a href="#">copayment</a>	Not covered	Enteral food products – 50% <a href="#">coinsurance</a> Non-preferred Brand diabetic supplies, insulin and oral medications – \$30 <a href="#">copayment</a>
	<a href="#">Specialty Drugs</a> up to a 30-day supply	\$50 <a href="#">copayment</a> Generic \$70 <a href="#">copayment</a> Preferred Brand \$130 <a href="#">copayment</a> Non-Preferred Brand	Not covered	None
	Extended Days Supply up to a 90-day supply	\$10 <a href="#">copayment</a> Generic, Brands not covered	Not covered	None
	Mail Order up to a 90-day supply	\$10 <a href="#">copayment</a> Generic \$50 <a href="#">copayment</a> Preferred Brand \$100 <a href="#">copayment</a> Non-preferred Brand	Not covered	None
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	\$150 <a href="#">copayment</a> /visit plus 20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	None
	Physician/surgeon fees	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	None
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	\$150 <a href="#">copayment</a> /visit plus 20% <a href="#">coinsurance</a>	\$150 <a href="#">copayment</a> /visit plus 20% <a href="#">coinsurance</a>	None
	<a href="#">Emergency medical transportation</a>	\$30 <a href="#">copayment</a> /visit; <a href="#">deductible</a> does not apply	\$30 <a href="#">copayment</a> /visit; <a href="#">deductible</a> does not apply	None
	<a href="#">Urgent care</a>	\$50 <a href="#">copayment</a> /visit; <a href="#">deductible</a> does not apply	30% <a href="#">coinsurance</a>	None

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.phs.org](http://www.phs.org).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Non-Preferred Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	\$500 <a href="#">copayment</a> /admission plus 20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	Requires <a href="#">Prior Authorization</a>
	Physician/surgeon fees	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$20 <a href="#">copayment</a> /visit; <a href="#">deductible</a> does not apply	30% <a href="#">coinsurance</a>	Includes office, home, outpatient, and Intensive Outpatient Programs (IOP) services; inpatient and partial hospitalization.  Partial hospitalization is \$250 <a href="#">copayment</a> plus 20% <a href="#">coinsurance</a> . IOP is \$125 <a href="#">copayment</a> plus 20% <a href="#">coinsurance</a> .  IOP, inpatient, and partial hospitalization require <a href="#">Prior Authorization</a> .
	Inpatient services	\$500 <a href="#">copayment</a> /admission plus 20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	
If you are pregnant	Office visits	\$20 <a href="#">copayment</a> /visit; <a href="#">deductible</a> does not apply	30% <a href="#">coinsurance</a>	<a href="#">Copayment</a> charged for initial visit only. <a href="#">Cost sharing</a> does not apply for <a href="#">preventive services</a> . Depending on the type of services, a <a href="#">copayment</a> , <a href="#">coinsurance</a> , or <a href="#">deductible</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	
	Childbirth/delivery facility services	\$500 <a href="#">copayment</a> /admission plus 20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	Requires <a href="#">Prior Authorization</a>

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.phs.org](http://www.phs.org).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Non-Preferred Provider (You will pay the most)	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	Limited to 120 visits per year for <u>Non-Preferred Provider</u> .
	<a href="#">Rehabilitation services</a>	\$20 <a href="#">copayment</a> /therapist visit; <a href="#">deductible</a> does not apply. 20% <a href="#">coinsurance</a> for other providers	30% <a href="#">coinsurance</a>	<a href="#">Copayment</a> applies to physical, occupational, and speech therapists. Other providers includes, but is not limited to, Chiropractors and Doctors of Oriental Medicine. \$20 <a href="#">copayment</a> applies up to \$500; thereafter No Charge for the remaining calendar year. Includes physical, occupational, and speech therapies (office/outpatient).
	<a href="#">Habilitation services</a>	\$20 <a href="#">copayment</a> /visit; <a href="#">deductible</a> does not apply	30% <a href="#">coinsurance</a>	
	<a href="#">Skilled nursing care</a>	\$500 <a href="#">copayment</a> / admission plus 20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	
	<a href="#">Durable medical equipment</a>	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	Support hose limited to 12 pair (or 24 hose), Mastectomy Bras up to 6 per calendar year. <a href="#">Prior Authorization</a> needed for services over \$1000.
	<a href="#">Hospice services</a>	\$500 <a href="#">copayment</a> / admission plus 20% <a href="#">coinsurance</a> after <a href="#">deductible</a> Outpatient: No charge	30% <a href="#">coinsurance</a>	Respite care limited to 10 days for each 6-month hospice period, and 2 periods per lifetime. Bereavement counseling limited to 3 sessions during the hospice benefit period.
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	If vision coverage purchased, see your vision <a href="#">plan</a> information.
	Children's glasses	Not Covered	Not Covered	
	Children's dental check-up	Not Covered	Not Covered	If dental coverage purchased, see your dental <a href="#">plan</a> information.

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.phs.org](http://www.phs.org).

## 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, routine dental)
- Long term care
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care (unless you are diabetic)
- Weight loss programs

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

- Acupuncture (max 30 visits/year combined with chiropractic)
- Bariatric surgery
- Chiropractic care (max 30 visits/year combined with acupuncture)
- Hearing aids (under 21 years of age)
- Infertility: Diagnosis Only - No Treatment
- Non-emergency care when traveling outside the U.S.

**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: the plan at 1-800-432-0750, U.S. 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), or Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://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](http://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 U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or visit [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). Additionally, a consumer assistance program can help you file your appeal. Contact the New Mexico Superintendent of Insurance toll-free at 1-855-427-5674 or [www.osi.state.nm.us](http://www.osi.state.nm.us).

### Does this plan provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

### 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 1-800-432-0750.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-432-0750.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-800-432-0750.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-432-0750.

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)

- The plan’s overall deductible \$2,000
- Specialist copayments \$60
- Hospital (facility) coinsurance 25%
- Other coinsurance 25%

**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*)

<b>Total Example Cost</b>	<b>\$12,800</b>
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**In this example, Peg would pay:**

<i>Cost sharing</i>	
Deductibles	\$2,000
Copayments	\$500
Coinsurance	\$1,200
<i>What isn’t covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$3,760</b>

**Managing Joe’s type 2 Diabetes**  
(a year of routine [in-network](#) care of a well-controlled condition)

- The plan’s overall deductible \$2,000
- Specialist copayments \$60
- Hospital (facility) coinsurance 25%
- Other coinsurance 25%

**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*)

<b>Total Example Cost</b>	<b>\$7,400</b>
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**In this example, Joe would pay:**

<i>Cost sharing</i>	
Deductibles	\$1,700
Copayments	\$1,300
Coinsurance	\$0
<i>What isn’t covered</i>	
Limits or exclusions	\$60
<b>The total Joe would pay is</b>	<b>\$3,060</b>

**Mia’s Simple Fracture**  
([in-network](#) emergency room visit and follow up care)

- The plan’s overall deductible \$2,000
- Specialist copayments \$60
- Hospital (facility) coinsurance 25%
- Other coinsurance 25%

**This EXAMPLE event includes services like:**  
Emergency room care (*including medical supplies*)  
Diagnostic test (*x-ray*)  
Durable medical equipment (*crutches*)  
Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$1,900</b>
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**In this example, Mia would pay:**

<i>Cost sharing</i>	
Deductibles	\$1,500
Copayments	\$400
Coinsurance	\$0
<i>What isn’t covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,900</b>

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

