



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 1-800-923-6980 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 1-800-923-6980 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	In-Network: <b>\$1,000/Individual / \$2,000/Family</b> . Out-of-Network: <b>\$2,000/Individual/\$4,000/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> , Behavioral Health services, Covid-19 testing, treatment, vaccines.	This <a href="#">plan</a> covers some items & 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 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> ?	In-network: <b>\$3,500/Individual / \$7,000/Family</b> Out-of-network: <b>\$7,000/Individual / \$14,000/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.	Even though you pay these expenses, they don't count toward the <a href="#">out of pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See Group PPO Network at <a href="https://www2.phs.org/providers/?insurance_plans=group-ppo">https://www2.phs.org/providers/?insurance_plans=group-ppo</a> or call 1-800-923-6980 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> ). 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.
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	\$20 <a href="#">copayment</a> /visit only - <a href="#">deductible</a> does not apply - all other services <a href="#">deductible</a> and <a href="#">coinsurance</a> may apply	40% <a href="#">coinsurance</a>	<a href="#">Copayment</a> does not include Medical Drugs which will have a separate charge. There is zero cost share for Telehealth services. No charge for anything related to COVID-19 testing, medical treatment or vaccines. Prior authorization is not required for gynecological or obstetrical ultrasounds.
	<a href="#">Specialist</a> visit	\$30 <a href="#">copayment</a> /visit only - <a href="#">deductible</a> does not apply - all other services <a href="#">deductible</a> and <a href="#">coinsurance</a> may apply	40% <a href="#">coinsurance</a>	<a href="#">Copayment</a> does not include Medical Drugs which will have a separate charge. There is zero cost share for Telehealth services. No charge for anything related to COVID-19 testing, medical treatment or vaccines. 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</a>	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 testing, medical treatment or vaccines.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	20% <a href="#">coinsurance</a> for x-ray; No charge for blood work - <a href="#">deductible</a> does not apply	40% <a href="#">coinsurance</a>	Prior authorization may be required or benefits may be denied.
	Imaging (CT/PET scans, MRIs)	20% <a href="#">coinsurance</a>	40% <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)	
<b>If you need drugs to treat your illness or condition</b> <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></b>	Generic drugs (Tier 1)	\$10 <a href="#">copayment</a> (retail 30-day supply) / \$20 <a href="#">copayment</a> (mail order) <a href="#">deductible</a> does not apply	\$10 <a href="#">copayment</a> (retail 30-day supply) / \$20 <a href="#">copayment</a> (mail order) <a href="#">deductible</a> does not apply	Max 90-day supply at retail - Mail Order benefits administered by OptumRx Home Delivery. Tier 4 Self-Administered specialty limited to 30-day supply and Not covered at Mail.
	Preferred brand drugs (Tier 2)	\$35 <a href="#">copayment</a> (retail 30-day supply) / \$87.50 <a href="#">copayment</a> (mail order) <a href="#">deductible</a> does not apply	\$35 <a href="#">copayment</a> (retail 30-day supply) / \$87.50 <a href="#">copayment</a> (mail order) <a href="#">deductible</a> does not apply	Preferred insulin or medically necessary alternative will not exceed \$25 copayment per 30-day supply.  Prior authorization may be required or benefits may be denied.
	Non-preferred drugs (Tier 3)	\$55 <a href="#">copayment</a> (retail 30-day supply) / \$165 <a href="#">copayment</a> (mail order) <a href="#">deductible</a> does not apply	\$55 <a href="#">copayment</a> (retail 30-day supply) / \$165 <a href="#">copayment</a> (mail order) <a href="#">deductible</a> does not apply	Pharmacy Transactions where Manufacturer discount or Copay assistance cards are used will not count towards Deductible or Out of Pocket.
	Self-Administered Specialty (Tier 4)	20% up to a maximum of \$400 per prescription (retail 30-day supply) <a href="#">deductible</a> does not apply - Limited to a 30-day supply / Not available (mail order)	Not covered	Certain prescription drugs for preventive care, the treatment of mental illness, behavioral health, or substance use disorders will be covered at No Charge to you, when obtained from a participating pharmacy. See your plan's covered drug list for details  Refer to the formulary for a complete listing and coverage details.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	You may be subject to additional facility/clinic fees. Please check with your provider. Prior Authorization may be required or benefits may be denied.
	Physician/surgeon fees	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	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
		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>	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	Medical drugs will apply a separate copay. No charge for anything related to COVID-19 testing, medical treatment, vaccines. Balance billing is not allowed for out-of-network care.
	<a href="#">Emergency medical transportation</a>	20% <a href="#">coinsurance</a> Ground and Air	20% <a href="#">coinsurance</a> Ground and Air	No charge for anything related to COVID-19 testing, medical treatment, vaccines. Balance billing is not allowed for out-of-network care.
	<a href="#">Urgent care</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	All other services <a href="#">deductible</a> and <a href="#">coinsurance</a> may apply. Medical drugs will apply a separate copay. There is zero cost sharing for any telehealth service. No charge for anything related to COVID-19 testing, medical treatment, vaccines. Balance billing is not allowed for out-of-network care.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	You may be subject to additional facility/clinic fees. Please check with your provider. Prior authorization may be required or benefits may be denied.
	Physician/surgeon fees	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Prior authorization may be required or benefits may be denied.
If you need mental health, behavioral health, or substance use disorder services	Outpatient services	No charge <a href="#">deductible</a> does not apply	40% <a href="#">coinsurance</a>	There is no in-network cost sharing for Behavioral Health Service or Drugs, unless otherwise authorized by your plan. Acute Medical Detoxification Benefits are Covered and will cover no less than 30 days Inpatient in an Alcohol Dependency Treatment Center and no less than 30 Outpatient visits for Alcohol Dependency Treatment.
	Inpatient services	No charge <a href="#">deductible</a> does not apply	40% <a href="#">coinsurance</a>	You may be subject to additional facility/clinic fees. Please check with your provider. There is no in-network cost sharing for Behavioral Health Service or Drugs, unless otherwise authorized by your plan. Acute Medical Detoxification Benefits are Covered and will cover no less than 30 days Inpatient in an Alcohol Dependency Treatment Center and no less than 30 Outpatient visits for Alcohol Dependency Treatment.

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	\$20 <a href="#">copayment</a> /visit <a href="#">deductible</a> does not apply	40% <a href="#">coinsurance</a>	Cost sharing does not apply for preventative services. Prior Authorization is not required for gynecological or obstetrical ultrasounds.
	Childbirth/delivery professional services	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Prior authorization may be required or benefits may be denied. Cost sharing does not apply for preventative services. Prior Authorization is not required for gynecological or obstetrical ultrasounds.
	Childbirth/delivery facility services	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	You may be subject to additional facility/clinic fees. Please check with your provider. Prior authorization may be required or benefits may be denied. Cost sharing does not apply for preventative services. Prior Authorization is not required for gynecological or obstetrical ultrasounds.
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Coverage is limited to 100 days/calendar year. Prior authorization may be required or benefits may be denied.
	<a href="#">Rehabilitation services</a>	\$20 <a href="#">copayment</a> <a href="#">deductible</a> does not apply	40% <a href="#">coinsurance</a>	There are no limits on services for habilitative or rehabilitative services. Prior authorization may be required or benefits may be denied.
	<a href="#">Habilitation services</a>	\$20 <a href="#">copayment</a> <a href="#">deductible</a> does not apply	40% <a href="#">coinsurance</a>	You may be subject to additional facility/clinic fees. Please check with your provider. There are no limits on services for habilitative or rehabilitative services. Please check with your provider. Prior authorization may be required or benefits may be denied.
	<a href="#">Skilled nursing care</a>	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Coverage is limited to 60 days/calendar year. Prior authorization may be required or benefits may be denied.
	<a href="#">Durable medical equipment</a>	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Prior authorization may be required or benefits may be denied.
	<a href="#">Hospice services</a>	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	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
		In-network Provider (You will pay the least)	Out-of-network Provider (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Coverage is limited to refraction eye exam associated with post cataract surgery or Keratoconus correction.
	Children's glasses	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	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                               |  |

**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)   | • Chiropractic Care (20 visits per calendar year unless for rehabilitative or habilitative svc) | • Infertility Treatment (Diagnosis and medically indicated treatments for physical conditions causing infertility)      |
| • Acupuncture (20 visits per calendar year unless for rehabilitative or habilitative svc)   | • Hearing Aids (1 per ear, every 3 years)   | • Weight Loss Programs (Includes coverage for drugs and programs if medically necessary for morbid obesity and obesity) |
| • Bariatric Surgery (for patients with a Body Mass Index (BMI) of 35 kg/m <sup>2</sup> or greater who are at high risk for increased morbidity due to specific obesity related comorbid medical conditions) |   |   |

**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](http://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](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 [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 1-855-592-7737.

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'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-592-7737.

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	\$1,000	■ The plan's overall deductible	\$1,000	■ The plan's overall deductible	\$1,000
■ Specialist	\$30	■ Specialist	\$30	■ Specialist	\$30
■ Hospital (Facility)	20%	■ Hospital (Facility)	20%	■ Hospital (Facility)	20%
■ Other	20%	■ Other	20%	■ Other	20%
<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>\$12,755</b>	<b>Total Example Cost</b>	<b>\$7,465</b>	<b>Total Example Cost</b>	<b>\$1,925</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	\$1,000	Deductibles	\$0	Deductibles	\$830
Copayments	\$100	Copayments	\$1,140	Copayments	\$90
Coinsurance	\$1,825	Coinsurance	\$0	Coinsurance	\$207
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$60	Limits or exclusions	\$55	Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$2,985</b>	<b>The total Joe would pay is</b>	<b>\$1,195</b>	<b>The total Mia would pay is</b>	<b>\$1,127</b>

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