



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, visit [optimahealth.com](https://optimahealth.com) or call 1-866-509-7567. 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 [healthcare.gov/sbc-glossary](https://healthcare.gov/sbc-glossary) or call 1-866-509-7567 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$2,000/Individual or \$4,000/family <a href="#">in-network</a> . \$4,000/Individual or \$8,000/family <a href="#">out-of-network</a> .	Generally, you must pay all of the costs from providers 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 policy, the overall family <a href="#">deductible</a> has to be met before the <a href="#">plan</a> begins to pay.
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> , Vision Care and Materials 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> .
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> ?	For <a href="#">in-network providers</a> \$4,500 individual / \$9,000 family. For <a href="#">out-of-network providers</a> , \$7,250 individual / \$14,500 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> , the overall family <a href="#">out-of-pocket limit</a> must be met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance-billed</a> charges, healthcare this <a href="#">plan</a> doesn't cover, ancillary drug charges and pre-authorization penalties.	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 <a href="https://optimahealth.com">optimahealth.com</a> or call 1-866-509-7567 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a provider <a href="#">network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">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 provider's 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 specialist 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)	
<b>If you visit a health care <u>provider's</u> office or clinic</b>	Primary care visit to treat an injury or illness	10% Coinsurance/SQCN 20% Coinsurance/all other	50% coinsurance	--none--
	<u>Specialist</u> visit	10% Coinsurance/SQCN 20% Coinsurance/all other	50% coinsurance	--none--
	<u>Preventive care/screening/immunization</u>	No charge Deductible does not apply	50% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	20% coinsurance	50% coinsurance	--none--
	Imaging (CT/PET scans, MRIs)	20% coinsurance	50% coinsurance	Pre-authorization required.
<b>If you need drugs to treat your illness or condition</b> More information about <u>prescription drug coverage</u> is available at <a href="http://www.optimahealth.com">www.optimahealth.com</a>	Selected Generic drugs (Tier 1)	\$10 copayment/preferred network/\$25 copayment retail /\$25 copayment mail order	\$10 copayment/preferred network/\$25 copayment retail / mail order not covered	Medical deductible applies. Coverage is limited to maximum \$150 ancillary cap per prescription per month in addition to applicable Copayment/Coinsurance. Coverage is limited to FDA-approved prescription drugs. If brand drugs are used when a generic is available, you must pay the difference in cost plus the Copayment or Coinsurance amount. Covers up to a 31-day supply (retail); up to a 90-day supply for 3 copayments (Preferred Pharmacies only); 31- to 90-day supply (mail order). Not all drugs are available through a mail order program.
	Selected brand and other generic drugs (Tier 2)	\$25 copayment/preferred network/\$45 copayment retail /\$60 copayment mail order	\$25 copayment/preferred network/\$45 copayment retail / mail order not covered	
	Non-selected brand drugs (Tier 3)	25% Coinsurance: \$50 max preferred network/\$75 max retail/\$125 max mail order	25% Coinsurance: \$50 max preferred network/\$75 max retail/ mail order not covered	
	<u>Specialty drugs</u> (Tier 4)	25% coinsurance retail \$200 max/ mail order not covered	25% coinsurance retail \$200 max/ mail order not covered	

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

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 have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	50% coinsurance	Pre-authorization required.
	Physician/surgeon fees	20% coinsurance	50% coinsurance	--none--
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	20% coinsurance	20% coinsurance	--none--
	<a href="#">Emergency medical transportation</a>	No charge/VB Volunteer Rescue Squad, deductible does not apply 20% coinsurance/all other	20% coinsurance	Pre-authorization required for use other than emergency services.
	<a href="#">Urgent care</a>	20% coinsurance	50% coinsurance	--none--
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% coinsurance	50% coinsurance	Pre-authorization required.
	Physician/surgeon fees	20% coinsurance	50% coinsurance	--none--
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	10% Coinsurance office visits/SQCN 20% Coinsurance office visits/all other 20% Coinsurance other visits	50% coinsurance	Pre-authorization required for intensive outpatient program, partial hospitalization services, electroconvulsive therapy, and Transcranial Magnetic Stimulation. No coverage for residential treatment.
	Inpatient services	20% coinsurance	50% coinsurance	Pre-authorization required for all inpatient services.
<b>If you are pregnant</b>	Office visits	10% Coinsurance/SQCN 20% Coinsurance/all other	50% coinsurance	Pre-authorization required for prenatal services. Cost sharing does not apply to certain preventive services. Maternity care may include tests and services described elsewhere in this SBC (i.e. ultrasound).
	Childbirth/delivery professional services	20% coinsurance	50% coinsurance	
	Childbirth/delivery facility services	20% coinsurance	50% coinsurance	
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	20% coinsurance	50% coinsurance	Pre-authorization required. 100 combined visits/plan year.
	<a href="#">Rehabilitation services</a>	20% coinsurance	50% coinsurance	Pre-authorization required. 30 visits/plan year combined with habilitation services for PT, 30

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

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)	
				visits/plan year combined with habilitation services for OT. 30 visits/plan year combined with habilitation services for ST. 30 combined visits/plan year for short term rehab services.
	<a href="#">Habilitation services</a>	20% coinsurance	50% coinsurance	Pre-authorization required. 30 visits/plan year combined with rehabilitation services for PT, 30 visits/plan year combined with rehabilitation services for OT. 30 visits/plan year combined with rehabilitation services for ST.
	<a href="#">Skilled nursing care</a>	20% coinsurance	50% coinsurance	Pre-authorization required. 100 combined days/plan year.
	<a href="#">Durable medical equipment</a>	20% coinsurance	50% coinsurance	Pre-authorization required for single items over \$750, all rental items, and repair and replacement.
	<a href="#">Hospice services</a>	20% coinsurance	50% coinsurance	Pre-authorization required.
<b>If your child needs dental or eye care</b>	Children's eye exam	\$20 copayment/spectacles \$40 copayment/contact lenses Deductible does not apply	\$40 reimbursement Deductible does not apply	Coverage limited to one exam every 12 months from participating EyeMed providers.
	Children's glasses	Allowances: \$150/spectacles \$150/contact lenses Deductible does not apply	Not covered	Coverage limited to one pair every 12 months from participating EyeMed providers.
	Children's dental check-up	Not covered	Not covered	--none--

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

## Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"><li>• Acupuncture</li><li>• Bariatric surgery</li><li>• Cosmetic surgery</li></ul>	<ul style="list-style-type: none"><li>• Dental care (Adult)</li><li>• Infertility treatment</li><li>• Long-term care</li><li>• Pediatric dental check-up</li></ul>	<ul style="list-style-type: none"><li>• Private-duty nursing</li><li>• Routine foot care</li><li>• Weight loss programs</li></ul>
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)		
<ul style="list-style-type: none"><li>• Chiropractic care</li><li>• Hearing aids</li></ul>	<ul style="list-style-type: none"><li>• Non-emergency care when traveling outside the U.S. (under out-of-network benefit)</li></ul>	<ul style="list-style-type: none"><li>• Routine eye care (Adult)</li></ul>

## Your Rights to Continue Coverage:

For more information on your rights to continue coverage, contact the plan at 1-866-509-7567. There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Virginia State Corporation Commission, Life & Health Division, Bureau of Insurance, at 1-877-310-6560 or [bureauofinsurance@scc.virginia.gov](mailto:bureauofinsurance@scc.virginia.gov); the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform); 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). 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: Member Services at the number on the back of your member ID card. 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); or your state department of insurance at the Virginia State Corporation Commission, Life & Health Division, Bureau of Insurance, P.O. Box 1157, Richmond, VA, 23218, 1-877-310-6560 or [bureauofinsurance@scc.virginia.gov](mailto:bureauofinsurance@scc.virginia.gov).

Additionally, a consumer assistance program can help you file your appeal. Contact the Virginia State Corporation Commission, Life & Health Division, Bureau of Insurance, P.O. Box 1157, Richmond, VA, 23218, 1-877-310-6560, or [bureauofinsurance@scc.virginia.gov](mailto:bureauofinsurance@scc.virginia.gov).

## 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 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](#).

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

**Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-687-6260.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-687-6260.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-687-6260.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-687-6260.

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*To see examples of how this plan might cover costs for a sample medical situation, see the next section.*

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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](#) **\$2000**
- [Specialist](#) [coinsurance](#) **10%**
- [Hospital \(facility\)](#) [coinsurance](#) **20%**
- [Other](#) [coinsurance](#) **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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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**In this example, Peg would pay:**

<i>Cost Sharing</i>	
Deductibles	\$2,000
Copayments	\$10
Coinsurance	\$2,000
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$4,070</b>

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

- The [plan's](#) overall [deductible](#) **\$2000**
- [Specialist](#) [coinsurance](#) **10%**
- [Hospital \(facility\)](#) [coinsurance](#) **20%**
- [Other](#) [coinsurance](#) **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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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**In this example, Joe would pay:**

<i>Cost Sharing</i>	
Deductibles	\$2,000
Copayments	\$200
Coinsurance	\$40
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$2,260</b>

**Mia's Simple Fracture**  
(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) **\$2000**
- [Specialist](#) [coinsurance](#) **10%**
- [Hospital \(facility\)](#) [coinsurance](#) **20%**
- [Other](#) [coinsurance](#) **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*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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**In this example, Mia would pay:**

<i>Cost Sharing</i>	
Deductibles	\$2,000
Copayments	\$0
Coinsurance	\$100
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,100</b>

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-877-817-3037.