

 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 1-888-PSWSCHP. 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 www.SWSCHP.org or call 1-888-PSWSCHP to request a copy.

Important Questions	Answers	Why This Matters:
<p>What is the overall deductible?</p>	<p><u>In-Network</u>: \$0</p> <p><u>Out-of-Network</u> (and <u>in-network non-emergency services</u>): \$1,000 Individual/ \$3,000 Family</p>	<p><u>In-Network</u>: See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.</p> <p><u>Out-of-Network</u>: 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 <u>individual deductible</u> until the total amount of <u>deductible expenses</u> paid by all family members meets the overall family <u>deductible</u>.</p>
<p>Are there services covered before you meet your deductible?</p>	<p><u>In-Network</u>: Not applicable.</p> <p><u>Out-of-Network</u>: Yes. <u>prescription drugs</u>, <u>emergency room care</u>, <u>emergency medical transportation</u>, inpatient hospital facilities, some outpatient hospital, <u>hospice services</u> and <u>home health care</u> are covered before you meet your <u>deductible</u>.</p>	<p><u>In-Network</u>: This <u>plan</u> does not have an <u>in-network deductible</u>; however, non-emergent visits to hospital ER are subject to the out of network deductible and coinsurance.</p> <p><u>Out-of-Network</u>: 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.</p>
<p>Are there other deductibles for specific services?</p>	<p>No.</p>	<p>You don't have to meet <u>deductibles</u> for specific services.</p>
<p>What is the out-of-pocket limit for this plan?</p>	<p><u>In-Network</u> Medical: \$2,000 Individual/\$4,000 Family.</p> <p><u>Out-of-Network</u> Medical: \$3,250 Individual/\$9,500 Family.</p> <p><u>Prescription drugs</u>: \$3,600 Individual/\$7,200 Family.</p>	<p>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.</p>
<p>What is not included in the out-of-pocket limit?</p>	<p><u>In-Network</u> and <u>Out-of-Network</u>: <u>premiums</u>, <u>balance billing</u>, penalties for failure to obtain <u>preauthorization</u> for services, and health care this <u>plan</u> does not cover.</p> <p><u>Out-of-Network</u> also excludes <u>copayments</u> (except for emergency services) and <u>deductibles</u>.</p>	<p>Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u>.</p>

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network provider</u>?	Yes. For a list of <u>in-network providers</u> , see www.SWSCHP.org or call 1-888-PSWSCHP.	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 network</u> . 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 charge</u> and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> 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 <u>referral</u> .

 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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <u>provider's office</u> or clinic	Primary care visit to treat an injury or illness	\$25 <u>copay</u> /visit	30% <u>coinsurance</u> plus <u>balance billing</u>	Applies to family practitioner, internist, general practitioner, pediatrician and OB/GYN physicians.
	<u>Specialist</u> visit	\$25 <u>copay</u> /visit	30% <u>coinsurance</u> plus <u>balance billing</u>	Pre-certification required for procedures listed on your ID card.
	<u>Preventive care/screening/immunization</u>	No charge	30% <u>coinsurance</u> plus <u>balance billing</u>	Subject to age and frequency limits. You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for. <u>Out-of-Network</u> . As with all <u>claims</u> for <u>out-of-network providers</u> , you are responsible for any amounts over the <u>Plan's Allowed Amount</u> and <u>out-of-network providers</u> may <u>balance bill</u> you for these amounts.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Quest Labs: No charge Outpatient hospital: \$50 <u>copay/visit</u> Independent free-standing facilities: \$30 <u>copay/visit</u>	Outpatient hospital: \$50 <u>copay/visit</u> All other facilities/professional fees: 30% <u>coinsurance</u> plus <u>balance billing</u>	No charge for preadmission testing within 14 days of hospital admission at outpatient hospital facility. Quest Labs does not perform certain tests such as fertility, bone marrow, or spinal fluids.
	Imaging (CT/PET scans, MRIs)	US Imaging <u>provider</u> : No charge Independent free standing facilities: \$75 <u>copay/visit</u> Outpatient hospital: \$75 <u>copay/visit</u>	Outpatient hospital: \$75 <u>copay/visit</u> All other facilities/professional fees: 30% <u>coinsurance</u> plus <u>balance billing</u>	Pre-certification required. Penalty of lesser of \$250 or 50% of benefit otherwise payable for failure to pre-certify.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.Caremark.com	Generic drugs	Short-term drugs (Retail): \$7.50 <u>copay/script</u> (after initial and 1 refill, \$15 <u>copay/script</u>) Long-term drugs (Retail and mail order): \$15 <u>copay/script</u>	You pay 100% of the retail cost and then you may file a <u>claim</u> for reimbursement	<u>Out-of-network deductible</u> does not apply. Retail - up to 30-day supply; Mail Order - up to 90-day supply. No charge for generic contraceptives (or brand-name contraceptive if generic is medically inappropriate) and other Affordable Care Act (ACA) required prescriptions received from a participating pharmacy with a prescription.
	Preferred brand drugs	Short-term drugs (Retail): \$30 <u>copay/script</u> (after initial and 1 refill, \$60 <u>copay/script</u>) Long-term drugs (Retail and mail order): \$ 60 <u>copay/script</u>	You pay 100% of the retail cost and then you may file a <u>claim</u> for reimbursement	For non-participating pharmacies, you must submit a claim and pay the difference in the cost of the drug at a participating pharmacy and the cost at a non-participating pharmacy in addition to the <u>copay</u> . You are also responsible for difference in cost between brand and generic drugs where generic equivalent is available. Some drugs may be subject to <u>preauthorization</u> . Step-therapy or other drug utilization management may apply.
	Non-preferred brand drugs	Short-term drugs (Retail): \$50 <u>copay/script</u> (after initial and 1 refill, \$100 <u>copay/script</u>) Long-term drugs (Retail and mail order): \$100 <u>copay/script</u>	You pay 100% of the retail cost and then you may file a <u>claim</u> for reimbursement	After one initial fill plus one refill at a retail pharmacy, you will be responsible for a <u>Copay</u> that is double the usual <u>Copay</u> for short-term drugs.
	<u>Specialty drugs</u>	CVS Specialty Pharmacy only: 30-day supply: \$16.67 <u>copay/script</u>	Not covered	With limited exceptions, <u>specialty drugs</u> are only available through the CVS Specialty Pharmacy and require <u>preauthorization</u> .

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
		No charge for certain non-essential specialty drugs on the PrudentRx Specialty Drug List if you enroll in the program. You pay 30% coinsurance on the cost of these non-essential specialty drugs if you do not enroll in the program.		Your <u>cost sharing</u> for certain non-essential <u>specialty drugs</u> , as well as any amount paid by the drug manufacturer through its <u>copay</u> assistance program, do not count toward your <u>out-of-pocket limit</u> .
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Freestanding facility: No charge Outpatient hospital: \$75 <u>copay/procedure</u>	Freestanding facility: 30% <u>coinsurance plus deductible</u> Outpatient hospital: \$75 <u>copay/procedure</u>	Pre-certification required, except office setting. Penalty of lesser of \$250 or 50% of benefit otherwise payable for failure to pre-certify.
	Physician/surgeon fees	\$25 <u>copay/visit</u>	30% <u>coinsurance plus balance billing</u>	For more information about limitations and exceptions, see the SPD.
If you need immediate medical attention	<u>Emergency room care</u>	Emergency room: \$75 <u>copay/visit</u> Per <u>provider</u> : \$25 <u>copay/visit</u>	Emergency room: \$75 <u>copay/visit</u> Per <u>provider</u> : \$25 <u>copay/visit</u> ; <u>deductible</u> does not apply	<u>Copay</u> waived if admitted. <u>Providers</u> may be <u>Out-of-Network</u> even when ER is <u>In-Network</u> and may bill separately. Treatment received in emergency room that is classified as non-emergent care or not considered <u>Emergency Services</u> for an <u>Emergency Medical Condition</u> subject to <u>out-of-network deductible</u> , <u>coinsurance</u> and <u>balance billing</u> .
	<u>Emergency medical transportation</u>	\$50 <u>copay/trip</u>	\$50 <u>copay/trip</u> ; <u>deductible</u> does not apply	Only includes transfers between facilities if <u>medically necessary</u> ; separate charges for paramedic intercept not covered. Air ambulance covered based on medical review..
	<u>Urgent care</u>	\$25 <u>copay/visit</u>	30% <u>coinsurance</u>	Includes hospital <u>urgent care</u> and free-standing clinics.
If you have a hospital stay	Facility fee (e.g., hospital room)	\$200 <u>copay/admission</u>	\$200 <u>copay/admission</u> ; <u>deductible</u> does not apply	Pre-certification required. Penalty of lesser of \$250 or 50% of benefit otherwise payable for failure to pre-certify. Separate <u>copay</u> applies if admitted to new facility. After 365 days per Spell of Illness, you

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Physician/surgeon fees	\$25 <u>copay</u> /visit	30% <u>coinsurance</u> plus <u>balance billing</u>	pay 30% <u>coinsurance</u> at both <u>In-Network</u> and <u>Out-of-Network</u> facilities. For more information about limitations and exceptions, see the SPD.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office visits and professional services: \$25 <u>copay</u> /visit Outpatient hospital/facility: \$30 <u>copay</u> /visit	30% <u>coinsurance</u> plus <u>balance billing</u>	No <u>cost sharing</u> for <u>In-Network</u> testing. Family counseling limited to 20 visits per Plan Year.
	Inpatient services	\$200 <u>copay</u> /admission	\$200 <u>copay</u> /admission; <u>deductible</u> does not apply	Pre-certification required. Penalty of lesser of \$250 or 50% of benefit otherwise payable for failure to pre-certify. After 365 days, both <u>In-Network</u> and <u>Out-of-Network</u> facilities subject to 30% <u>coinsurance</u> . For residential stay approval, it must meet medical criteria and facility must be accredited by The Joint Commission (TJC) or the Commission on Accreditation of Rehabilitation Facilities (CARF) or no benefits are payable. <u>Out-of-Network</u> facility must also be state approved.
If you are pregnant	Office visits	No charge	30% <u>coinsurance</u> ; plus <u>balance billing</u>	Maternity care may include tests and services described somewhere else in the SBC (i.e., ultrasound). No charge for <u>In-network preventive services</u> . Depending on type of services and provider, a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Notice should be given to Medical Management Program within 30 days of expected delivery.
	Childbirth/delivery professional services	\$25 <u>copay</u> /visit	30% <u>coinsurance</u> ; plus <u>balance billing</u>	
	Childbirth/delivery facility services	\$200 <u>copay</u> /admission	\$200 <u>copay</u> /admission; <u>deductible</u> does not apply	
If you need help recovering or have other special health needs	<u>Home health care</u>	No charge up to <u>allowed amount</u>	No charge up to <u>allowed amount</u> ; <u>deductible</u> does not apply	Pre-certification required. Penalty of lesser of \$250 or 50% of benefit otherwise payable for failure to pre-certify. Coverage for 365 days per spell of illness. 3 visits equals 1 benefit day. Visiting nurse services may not be received at same time as <u>home health care</u> .

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	<u>Rehabilitation services</u>	Outpatient professional visits: \$25 <u>copay</u> /visit; Outpatient facility: \$30 <u>copay</u> /visit Inpatient facility: \$200 <u>copay</u> /admission	Outpatient visits: 30% <u>coinsurance plus deductible plus balance billing</u> ; Outpatient facility: \$30 <u>copay</u> Inpatient facility: \$200 <u>copay</u> /admission; <u>deductible</u> does not apply	Pre-certification required. Penalty of lesser of \$250 or 50% of benefit otherwise payable for failure to pre-certify.
	<u>Habilitation services</u>	Outpatient professional visits: \$25 <u>copay</u> /visit; Outpatient facility: \$30 <u>copay</u> /visit Inpatient facility: \$200 <u>copay</u> /admission	Outpatient visits: 30% <u>coinsurance plus deductible plus balance billing</u> ; Outpatient facility: \$30 <u>copay</u> Inpatient facility: \$200 <u>copay</u> /admission; <u>deductible</u> does not apply	Pre-certification required. Penalty of lesser of \$250 or 50% of benefit otherwise payable for failure to pre-certify.
	<u>Skilled nursing care</u>	Outpatient visit: Visiting nurse services: \$25 <u>copay</u> /visit Inpatient facility: No charge up to <u>allowed amount</u>	Outpatient visit: 30% <u>coinsurance plus balance billing</u> ; Inpatient facility: No charge; <u>deductible</u> does not apply	Pre-certification required. Penalty of lesser of \$250 or 50% of benefit otherwise payable for failure to pre-certify. Coverage for 365 benefit days per spell of illness, 2 days SNF equals 1 benefit day. Visiting nurse services may not be received at same time as <u>home health care</u> .
	<u>Durable medical equipment</u>	No charge up to <u>allowed amount</u>	30% <u>coinsurance plus balance billing</u>	Pre-certification required for rentals/purchase over \$500. Penalty of lesser of \$250 or 50% of benefit otherwise payable for failure to pre-certify.
	<u>Hospice services</u>	No charge up to <u>allowed amount</u>	No charge up to <u>allowed amount</u> ; <u>deductible</u> does not apply	Pre-certification required. Penalty of lesser of \$250 or 50% of benefit otherwise payable for failure to pre-certify.
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	You must pay 100% of these expenses, even <u>In-Network</u> .
	Children's glasses			
	Children's dental check-up			

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.)		
<ul style="list-style-type: none">• Cosmetic surgery (unless required for <u>reconstructive surgery</u> which is incidental to or follows surgery or <u>reconstructive surgery</u> due to a congenital disease or anomaly which has resulted in a functional defect to a Dependent Child)	<ul style="list-style-type: none">• Dental care (Adult and Child) (except dental or oral surgical procedures due to accidental injury or congenital disorders)• <u>Habilitation services</u>• Long-term care• Non-emergency care when traveling outside the U.S.	<ul style="list-style-type: none">• Routine eye care (Adult and Child) (except following cataract surgery)• Routine foot care• Weight loss programs (except as required under ACA preventive benefit)
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
<ul style="list-style-type: none">• Acupuncture (pre-certification required)• Bariatric surgery (if <u>medically necessary</u>)• Chiropractic care	<ul style="list-style-type: none">• Hearing aids (\$600 max once every 36 months)• Infertility treatment (Artificial reproduction requires pre-certification and is limited to 4 attempts per lifetime)	<ul style="list-style-type: none">• Private-duty nursing (Pre-certification required. Outpatient only, maximum payment of \$30/hr for participating and non-participating <u>providers</u>)

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 Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or 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 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 on how 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 (888) P-SWSCHP or (888) 779-7247 or visit www.swschp.org. You may also contact the New York State Department of Financial Services, One Commerce Plaza, Albany, NY 12257, 800-342-3736 or visit: <http://www.dfs.ny.gov>. Additionally, a consumer assistance program can help you file your appeal or answer questions about "Surprise Bills". Contact: Consumer Assistance Unit, New York State Department of Financial Services, One Commerce Plaza, Albany, NY 12257, 800-342-3736, www.dfs.ny.gov/consumer/fileacomplaint.htm.

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.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1(888) 779-7247.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1(888) 779-7247.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1(888) 779-7247.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1(888) 779-7247.

—————*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 \$0
- Specialist copay \$25
- Hospital (facility) copay \$200
- Other copay (blood work) \$30

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	\$0
Copayments	\$520
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$580

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- The plan's overall deductible \$0
- Specialist copay \$25
- Hospital (facility) copay \$200
- Other copay (blood work) \$30

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	\$0
Copayments	\$1,200
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$1,200

Mia's Simple Fracture

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

- The plan's overall deductible \$0
- Specialist copay \$25
- Hospital (facility) copay \$200
- Other copay (ER) \$75

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	\$0
Copayments	\$530
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$530