



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.sastpa.com or by calling 1-800-570-8760.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	In network \$1,500 person / \$3,000 family Out of Network \$2,500 person/ \$5,000 family	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	No.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this plan begins to pay for these services.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. In network \$6,400 person / \$12,900 family Out of network \$8,900 person / \$17,900 family	The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Does this plan use a <u>network</u> of <u>providers</u> ?	Yes. See www.sastpa.com or call 1-800-570-8760 for a list of participating providers.	If you use an in-network doctor or other health care <u>provider</u> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> .
Do I need a referral to see a <u>specialist</u> ?	No. You don't need a referral to see a specialist.	You can see the <u>specialist</u> you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about <u>excluded services</u> .

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- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use participating **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	10% coinsurance	30% coinsurance	—————none—————
	Specialist visit	10% coinsurance	30% coinsurance	—————none—————
	Other practitioner office visit	10% coinsurance	30% coinsurance	—————none—————
	Preventive care/screening/immunization	0% coinsurance	30% coinsurance	In-network preventive care is not subject to deductible.
If you have a test	Diagnostic test (x-ray, blood work)	10% coinsurance	30% coinsurance	—————none—————
	Imaging (CT/PET scans, MRIs)	10% coinsurance	30% coinsurance	—————none—————

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City of Stevens Point: HDHP

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/2017 – 12/31/2017

Coverage for: Individual/Family | Plan Type: PPO

<p>If you need drugs to treat your illness or condition</p> <p>More information about prescription drug coverage is available at www.sastpa.com</p>	Generic drugs	10% coinsurance	Paid at lowest contracted amount of a participating pharmacy minus any applicable deductible and/or coinsurance.	Retail: covers up to a 100 day supply. Mail order: covers up to a 100-day supply of maintenance medications, coinsurance and/or deductible will be assessed.
	Preferred brand drugs			
	Non-preferred brand drugs			
	Specialty drugs	Specialty drugs can be found in all 3 tiers. Refer to your Formulary for specific tier information.	Not covered	_____none_____
<p>If you have outpatient surgery</p>	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	30% coinsurance	_____none_____
	Physician/surgeon fees	10% coinsurance	30% coinsurance	_____none_____
<p>If you need immediate medical attention</p>	Emergency room services	\$100 copayment then 10% coinsurance	\$100 copayment then 10% coinsurance	When a bill for hospitalization or ER occurs subsequent to declining case management, the first \$300 will not be considered for benefit payments. The balance would be considered subject to plan provisions.
	Emergency medical transportation	10% coinsurance	10% coinsurance	_____none_____
	Urgent care	10% coinsurance	30% coinsurance	_____none_____
<p>If you have a hospital stay</p>	Facility fee (e.g., hospital room)	10% coinsurance	30% coinsurance	When a bill for hospitalization or ER occurs subsequent to declining case management, the first \$300 will not be considered for benefit payments. The balance would be considered subject to plan provisions.
	Physician/surgeon fee	10% coinsurance	30% coinsurance	_____none_____

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If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	10% coinsurance	30% coinsurance	—————none—————
	Mental/Behavioral health inpatient services	10% coinsurance	30% coinsurance	—————none—————
	Substance use disorder outpatient services	10% coinsurance	30% coinsurance	—————none—————
	Substance use disorder inpatient services	10% coinsurance	30% coinsurance	—————none—————
If you are pregnant	Prenatal and postnatal care	10% coinsurance	30% coinsurance	—————none—————
	Delivery and all inpatient services	10% coinsurance	30% coinsurance	—————none—————
If you need help recovering or have other special health needs	Home health care	10% coinsurance	30% coinsurance	Limited to 100 visits per 12 month period
	Rehabilitation services	10% coinsurance	30% coinsurance	Limited to 15 visits per disability Additional visits require prior approval
	Habilitation services	Not covered	Not covered	—————none—————
	Skilled nursing care	10% coinsurance	30% coinsurance	Limited to 100 days per disability
	Durable medical equipment	10% coinsurance	30% coinsurance	—————none—————
	Hospice service	10% coinsurance	30% coinsurance	Home Hospice: Limited to 80 visits per 6 month period Inpatient Hospice: Limited to 30 days per calendar year
If your child needs dental or eye care	Eye exam	0% coinsurance	30% coinsurance	Limited to one exam per calendar year. In-network preventive care not subject to deductible.
	Glasses	Not Covered	Not Covered	—————none—————
	Dental check-up	0% coinsurance	30% coinsurance	One preventive exam every 180 days. In-network preventive care not subject to deductible.

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Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Acupuncture
- Hearing aids (Adult)
- Weight loss programs
- Cosmetic surgery
- Infertility treatment
- Routine foot care
- Dental care (Adult)
- Long-term care

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Bariatric surgery
- Routine eye care
- Non-emergency care when traveling outside the U.S.
- Chiropractic care
- Private-duty nursing

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Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-570-8760. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: Security Administrative Services, 1515 Saint Joseph Ave., Marshfield, WI or at 1-715-221-9555 or 1-800-570-8760. 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.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

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

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About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$3,990
- Patient pays \$3,550

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$3,000
Copays	\$0
Coinsurance	\$500
Limits or exclusions	\$50
Total	\$3,550

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$3,450
- Patient pays \$1,950

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$1,500
Copays	\$0
Coinsurance	\$400
Limits or exclusions	\$50
Total	\$1,950

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Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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