



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, www.Auxiant.com or call 1-800-245-0533. For general definitions of common terms, such as allowed amount, balance billing, Coinsurance, Co-Payment, Deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.Auxiant.com or call 1-800-245-0533 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>Deductible</u> ?	<p><u>Network</u>: \$3,200/Individual or \$6,400/Family per Calendar Year</p> <p><u>Out-of-Network</u>: \$6,000/Individual or \$12,000/Family per Calendar Year</p>	<p>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 policy, they have to meet their own individual <u>Deductible</u> until the overall family <u>Deductible</u> amount has been met. <u>Network/Out-of-Network</u>, <u>Deductibles</u> and any other benefit maximums do not cross-satisfy one another.</p>
Are there services covered before you meet your <u>Deductible</u> ?	<p>Yes: <u>Network</u> preventive care and Organ Transplants through the Specialty Organ Transplant program.</p>	<p>This <u>plan</u> covers some items and services even if you haven't yet met the annual <u>Deductible</u> amount. But a <u>Co-Payment</u> or <u>Coinsurance</u> may apply. For example, this <u>plan</u> covers certain preventive services without cost-sharing and before you meet your <u>Deductible</u>. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.</p>
Are there other <u>Deductibles</u> for specific services?	<p>No.</p>	<p>You don't have to meet <u>Deductibles</u> for specific services.</p>
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	<p><u>Network</u>: \$4,500/Individual or \$9,000/Family per Calendar Year</p> <p><u>Out-of-Network</u>: \$13,000/Individual or \$26,000/Family per Calendar Year</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. <u>Network/Out-of-Network out-of-pocket limits</u> and any other benefit maximums do not cross-satisfy one another.</p>
What is not included in the <u>out-of-pocket limit</u> ?	<p>Cost containment penalties, ineligible charges, amounts over the <u>maximum allowable charge</u>, <u>premiums</u>, <u>balanced-billed charges</u>, and health care this <u>plan</u> doesn't cover.</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, see the back of your ID card for more information.	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</u> charge and what your <u>plan</u> pays (a <u>balance bill</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 do not need a referral to see a <u>specialist</u> .	You can see the <u>specialist</u> you choose without a referral.



All Co-Payment 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
		<u>Network Provider</u>	<u>Out-of-Network Provider</u> (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	Includes Chiropractic spinal manipulation, lab, x-rays, supplies and evaluation and management fees. Limited to 20 visits per Calendar Year.
	<u>Specialist</u> visit	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	-----none-----
	<u>Preventive care</u> /screening/ Immunization	No Charge	40% <u>Coinsurance</u>	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 the <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	-----none-----
	Imaging (CT/PET scans, MRIs)	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	Pre-certification is required. Failure to obtain pre-certification will result in a reduction in benefits by \$250.

* For more information about limitations and exceptions, see the plan or policy document at www.auxiant.com.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>Network Provider</u>	<u>Out-of-Network Provider</u> (You will pay the most)	
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at: www.truerx.com	Generic	(Retail 30-day) \$10 <u>Co-Payment</u> (Retail 90-day) \$30 <u>Co-Payment</u> (Mail order) \$25 <u>Co-Payment</u>	N/A	Covers up to a 30-day supply Retail; Covers up to a 90-day supply Retail and Mail order supply. The <u>Deductible</u> must be met before <u>Co-Payments</u> apply. No <u>Co-Payment</u> for generic prescriptions mandated by the Affordable Care Act (ACA), including but not limited to tobacco cessation medications and generic women's contraceptives. SHARx: Coverage for medications above \$350 for a thirty (30) day supply, as listed in the summary of benefits, is only applicable if the SHARx program fails to provide solution. The SHARx Program solutions come from a variety of sources, including manufacturer assistance programs, Co-Payment cards, grants, and mail order pharmacies. The Plan may also allow for a sixty (60) day grace period for urgent medications to allow time to complete the advocacy process. Prior Authorization is required on all specialty medications.
	Preferred Brand Drugs	(Retail 30-day) \$35 <u>Co-Payment</u> (Retail 90-day) \$105 <u>Co-Payment</u> (Mail order) \$88 <u>Co-Payment</u>	N/A	
	Non-Preferred Brand Drugs	(Retail 30-day) \$60 <u>Co-Payment</u> (Retail 90-day) \$180 <u>Co-Payment</u> (Mail order) \$150 <u>Co-Payment</u>	N/A	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	-----none-----
	Physician/surgeon fees	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	-----none-----
If you need immediate medical attention	<u>Emergency room care</u>	20% <u>Coinsurance</u>	Paid at <u>Network</u> level	-----none-----
	<u>Emergency medical transportation</u>	20% <u>Coinsurance</u>	Paid at <u>Network</u> level	-----none-----
	<u>Urgent care</u>	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	-----none-----

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>Network Provider</u>	<u>Out-of-Network Provider</u> (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	Pre-certification is required for non-emergency admissions. Failure to obtain pre-certification will result in a reduction in benefits by \$250.
	Physician/surgeon fees	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	-----none-----
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	Emergency Room, Urgent Care, Office evaluation & management, Office counseling, and Lab/X-ray fees are paid same as any other illness.
	Inpatient services	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	Pre-certification is required for non-emergency admissions. Failure to obtain pre-certification will result in a reduction in benefits by \$250.
If you are pregnant	Office visits	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	Cost sharing does not apply to certain preventive services. Depending on the type of services, a <u>Coinsurance</u> or <u>Deductible</u> may apply. Maternity care may include tests described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	
	Childbirth/delivery facility services	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	Pre-certification is required for non-emergency admissions. Failure to obtain pre-certification will result in a reduction in benefits by \$250.
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	Limited to 60 visits per Calendar Year.
	<u>Rehabilitation services</u>	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	Includes, Speech therapy, Physical therapy, and Occupational therapy. Physical therapy is limited to 30 visits per Calendar Year.
	<u>Habilitation services</u>	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	Speech therapy and Occupational therapy limited to 60 visits each per Calendar Year per type of therapy service.
	<u>Skilled nursing care</u>	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	Limited to 60 days per Calendar Year. Pre-certification is required for non-emergency admissions. Failure to obtain pre-certification will result in a reduction in benefits by \$250.
	<u>Durable medical equipment</u>	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	-----none-----
	<u>Hospice services</u>	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	-----none-----

* For more information about limitations and exceptions, see the [plan](#) or policy document at www.auxiant.com.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>Network Provider</u>	<u>Out-of-Network Provider</u> (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	See Preventive Care Benefit	See Preventive Care Benefit	Includes routine vision exams to age 19.
	Children's glasses	Not Covered	Not Covered	-----none-----
	Children's dental check-up	Not Covered	Not Covered	-----none-----

* For more information about limitations and exceptions, see the plan or policy document at www.auxiant.com.

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u> .)		
<ul style="list-style-type: none">• Acupuncture• Bariatric surgery• Cosmetic surgery• Dental care (adult)	<ul style="list-style-type: none">• Hearing aids• Infertility treatment• Long-term Care• Routine eye care (adult)	<ul style="list-style-type: none">• Routine foot care• Weight loss programs
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)		
<ul style="list-style-type: none">• Chiropractic care	<ul style="list-style-type: none">• Non-emergency care when traveling outside of 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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or 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 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: Auxiant at 424 1st Avenue NE, Ste 200, Cedar Rapids, IA 52401 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

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 800-245-0533.

----- *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, Co-Payments 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 Network pre-natal care and a hospital delivery)

- The plan's overall Deductible \$3,200
- Specialist [cost sharing] 20%
- Hospital (facility) [cost sharing] 20%
- Other [cost sharing] 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*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

Cost Sharing	
<u>Deductibles</u>	\$3,200
<u>Co-Payments</u>	\$10
<u>Coinsurance</u>	\$1,900
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$5,530

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

- The plan's overall Deductible \$3,200
- Specialist [cost sharing] 20%
- Hospital (facility) [cost sharing] 20%
- Other [cost sharing] 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*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

Cost Sharing	
<u>Deductibles</u>	\$3,200
<u>Co-Payments</u>	\$400
<u>Coinsurance</u>	\$100
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$3,720

Mia's Simple Fracture
(Network emergency room visit and follow up care)

- The plan's overall Deductible \$3,200
- Specialist [cost sharing] 20%
- Hospital (facility) [cost sharing] 20%
- Other [cost sharing] 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*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$2,800
<u>Co-Payments</u>	\$0
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,800

The plan would be responsible for the other costs of these EXAMPLE covered services.