
 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 1-866-HeartUs. 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 <http://www.dol.gov/ebsa/healthreform>.

Important Questions	Answers	Why This Matters:
What is the Medical <a href="#">deductible</a> ?	\$0 for Medical Services	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.	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?	Yes. Pharmacy Deductible is \$5,500/Individual or \$11,000/family	The Pharmacy deductible applies primarily to specialty prescriptions. You do not need to meet this deductible to obtain generic or brand name preferred prescriptions. See Comments in Medical Deductible for more information about deductibles.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	\$8,150/Individual or \$16,300/family for in-network services only	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered in-network services only. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met. There is no <a href="#">out-of-pocket limit</a> for out of network services.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> 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 <a href="http://www.decent.com">www.decent.com</a> or call 1-866-HeartUs for a list of <a href="#">participating providers</a> .	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> ?	Yes.	This plan will pay some or all of the costs to see a <a href="#">specialist</a> for covered services but only if you have a <a href="#">referral</a> . before you see the <a href="#">specialist</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
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you visit a health care <a href="#">provider's office or clinic</a>	Selected Direct Primary care to treat an injury or illness	\$0 Copay	Not covered	None
	Non- Selected Primary care visit to treat an injury or illness	\$50 Copay	Not covered	Referral required if seeking in-network benefits from a non-selected primary care provider
	<a href="#">Specialist</a> visit including Chiropractic Care	\$85 Copay	Not covered	Referral required if seeking in-network benefits.
	<a href="#">Preventive care/screening/immunization</a>	No Copay – 100% covered	Not covered	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work, Allergy Testing)	\$50 Copay	Not covered	<a href="#">Pre-Authorization</a> is required for some imaging services. If proper <a href="#">pre-authorization</a> is not obtained, services will not be covered.
	Imaging (CT/PET scans, MRIs)	\$200 Copay	Not covered	
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a>	Preferred generic drugs	\$5 Copay	Not covered	Applies to <a href="#">formulary</a> preferred generic only.
	Preferred brand drugs	\$25 Copay	Not covered	Applies to <a href="#">formulary</a> preferred brand only
	Non-preferred brand drugs	\$200 Copay	Not covered	Applies to <a href="#">formulary</a> non-preferred brand.
	<a href="#">Specialty</a> drugs	50% after deductible	Not covered	Subject to Pharmacy deductible. Other restrictions apply.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$1000 Copay	Not covered	<a href="#">Pre-Authorization</a> may be required for some outpatient surgical procedures. If proper <a href="#">pre-authorization</a> is not obtained, services will not be covered.
	Physician/surgeon fees	\$300 Copay	Not covered	<a href="#">Pre-Authorization</a> may be required for some outpatient surgical procedures. If proper <a href="#">pre-authorization</a> is not obtained, services will not be covered.
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$1000 Copay	\$2000 Copay	Copay waived if admitted. If traveling and you need Emergency care outside of the health plan service area in-network benefits will be applied.
	<a href="#">Emergency medical transportation</a>	\$1000 Copay	\$1000 Copay	None
	<a href="#">Urgent care</a>	\$100 Copay	\$300 Copay	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	\$3000 Copay	Not covered	<a href="#">Pre-Authorization</a> may be required for some hospital stays. If proper <a href="#">pre-authorization</a> is not obtained, services will not be covered. Copay is per day for a maximum of two days.
	Physician/surgeon fees	\$300 Copay	Not covered	<a href="#">Pre-Authorization</a> may be required for some hospital stays. If proper <a href="#">pre-authorization</a> is not obtained, services will not be covered.
If you need mental health, behavioral health, or substance abuse services	Outpatient Office Visit	\$50 Copay	Not covered	<a href="#">Pre-Authorization</a> may be required for some mental health, or substance abuse services. If proper <a href="#">pre-authorization</a> is not obtained, services will not be covered. Copay is per day for a maximum of two days.
	Inpatient services	\$3,000 Copay	Not covered	
If you are pregnant	Pre and Postnatal Office Visit	\$25 Copay	Not covered	<a href="#">Cost sharing</a> does not apply for <a href="#">preventive services</a> . Depending on the type of services, <a href="#">copayment</a> , <a href="#">coinsurance</a> , or <a href="#">deductible</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional/facility services	\$1500 Copay	Not covered	
If you need help recovering or have other special health needs	<a href="#">Private-duty nursing</a>	\$85 Copay	Not covered	96 hours per year. <a href="#">Pre-Authorization</a> may be required. If proper <a href="#">pre-authorization</a> is not obtained, services will not be covered.
	<a href="#">Rehabilitative Services</a>	\$85 Copay	Not covered	<a href="#">Pre-Authorization</a> may be required. If proper <a href="#">pre-authorization</a> is not obtained, services will not be covered. Limit does not apply to Autism
	<a href="#">Habilitation services</a>	\$85 Copay	Not covered	
	<a href="#">In-Home Skilled nursing care</a>	\$85 Copay	Not covered	100 days per year. <a href="#">Pre-Authorization</a> may be required. If proper <a href="#">pre-authorization</a> is not obtained, services will not be covered.
	<a href="#">Durable medical equipment</a>	50% <a href="#">coinsurance</a> not subject to deductible	Not covered	<a href="#">Pre-Authorization</a> may be required. If proper <a href="#">pre-authorization</a> is not obtained, services will not be covered.
	<a href="#">Hospice services</a>	\$3,000 Copay not subject to deductible	Not covered	<a href="#">Pre-Authorization</a> is required. If proper <a href="#">pre-authorization</a> is not obtained, services will not be covered. Copay is per day for a maximum of two days.
	<a href="#">Home Health Care</a>	\$85 Copay	Not covered	<a href="#">Pre-Authorization</a> may be required. If proper <a href="#">pre-authorization</a> is not obtained, services will not be covered. Limited to 100 visits per year.

## 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](#).)

- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care (Child and Adult)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Eye Exams & Eye wear (Child and Adult)
- Routine foot care
- Weight loss programs

### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- **Chiropractic care – limited to 35 visits per year**

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. For more information on your rights to continue coverage, contact the [plan](#) at 1-866-HeartUs. The contact for those agencies is: Texas Department of Insurance at (800) 578-4677 or <http://www.tdi.texas.gov/index.html>, U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/contactEBSA/consumerassistance.html](http://www.dol.gov/ebsa/contactEBSA/consumerassistance.html). Other coverage options to continue coverage are 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, you can the Texas Department of Insurance at 1-800-252-3439.

### Does this plan provide Minimum Essential Coverage? **Yes.**

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

### Does this plan meet 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](#).

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