




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 Decent at 1-866-HeartUs or go to [www.decent.com](http://www.decent.com). 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 <https://www.healthcare.gov/glossary/> or call 1-866-HeartUs to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <u>deductible</u>?</b>	\$0 for Medical Services	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers. You do not have to meet a <u>deductible</u> to receive coverage for <u>network</u> care. The <u>plan</u> will pay for your covered medical services less any applicable <u>copayments</u> . You do have a separate <u>deductible</u> that applies to <u>specialty drugs</u> only.
<b>Are there services covered before you meet your <u>deductible</u>?</b>	Yes.	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. For example, this <u>plan</u> covers certain <u>preventive services</u> without cost-sharing and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <u>deductibles</u> for specific services?</b>	Yes. <u>Specialty drug deductible</u> : \$5,500/Individual or \$11,000/family	The pharmacy deductible applies primarily to <u>specialty drugs</u> . You do not need to meet this <u>deductible</u> to obtain generic or brand name preferred prescriptions. See Comments in Medical Deductible for more information about <u>deductibles</u> .
<b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b>	\$7,000/Individual or \$14,000/family for <u>network</u> services only	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered <u>network</u> services only. If you have other family <u>members</u> in this plan, 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. There is no <u>out-of-pocket limit</u> for <u>out-of-network</u> services.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	<u>Premiums</u> , <u>balance billing</u> 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> .
<b>Will you pay less if you use a <u>network provider</u>?</b>	Yes. See <a href="http://www.decent.com">www.decent.com</a> or call 1-866-HeartUs for a list of participating <u>providers</u> .	This <u>plan</u> uses a <u>provider</u> network. 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 provider's charge 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.
<b>Do you need a <u>referral</u> to see a <u>specialist</u>?</b>	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</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)	
<b>If you visit a health care provider's office or clinic</b>	Visits with selected Direct Primary Care Provider (DPC) to treat an injury or illness	No <a href="#">copayment</a> – 100% Covered	Not Covered	You must select a Direct Primary Care Provider (DPC) under this <a href="#">plan</a> .
	<a href="#">Specialist</a> visit	\$50 <a href="#">copayment</a>	Not Covered	A valid <a href="#">referral</a> to see a <a href="#">network specialist</a> is required to access <a href="#">network</a> benefits excluding OB/Gyns, pediatricians, and urgent and emergency care services.
	<a href="#">Preventive care/screening/immunization</a>	No <a href="#">copayment</a> – 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 <a href="#">preventive</a> . Then check what your <a href="#">plan</a> will pay for.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	\$50 <a href="#">copayment</a>	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)	\$100 <a href="#">copayment</a>	Not Covered	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.decent.com">www.decent.com</a>	For covered prescription drugs, you will pay the lesser of the cost of the drug or the <a href="#">copayment</a> .			
	Generic drugs	\$5 <a href="#">copayment</a>	Not Covered	Applies to formulary-covered generic drugs only.
	Preferred brand drugs	\$25 <a href="#">copayment</a>	Not Covered	Applies to formulary-covered preferred brand drugs only.
	Non-preferred brand drugs	\$200 <a href="#">copayment</a>	Not Covered	Applies to formulary-covered non-preferred brand drugs only.
	<a href="#">Specialty drugs</a>	50% <a href="#">coinsurance</a> after you meet the <a href="#">specialty drug deductible</a>	Not Covered	Applies to formulary-covered preferred specialty drugs only.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	\$750 <a href="#">copayment</a>	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	\$500 <a href="#">copayment</a>	Not Covered	

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		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$250 <u>copayment</u>	\$2,000 <u>copayment</u>	<u>Emergency room copayment</u> waived if admitted.
	<a href="#">Emergency medical transportation</a>	\$750 <u>copayment</u>	\$1,000 <u>copayment</u>	None
	<a href="#">Urgent care</a>	\$100 <u>copayment</u>	\$300 <u>copayment</u>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	\$2,000 <u>copayment</u>	Not Covered	<u>Pre-Authorization</u> may be required for some hospital stays. If proper <u>pre-authorization</u> is not obtained, services will not be covered. <u>Copayment</u> is per day for a maximum of two days.
	Physician/surgeon fees	\$500 <u>copayment</u>	Not Covered	<u>Pre-Authorization</u> may be required for some hospital stays. If proper <u>pre-authorization</u> is not obtained, services will not be covered.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$50 <u>copayment</u>	Not Covered	<u>Pre-Authorization</u> may be required for some mental health, behavioral health, or substance abuse services. If proper <u>pre-authorization</u> is not obtained, services will not be covered.
	Inpatient services	\$2,000 <u>copayment</u>	Not Covered	<u>Pre-Authorization</u> may be required for some hospital stays. If proper <u>pre-authorization</u> is not obtained, services will not be covered. <u>Copayment</u> is per day for a maximum of two days.
If you are pregnant	Office visits	\$25 <u>copayment</u>	Not Covered	If the <u>provider</u> bills a global maternity fee, there are no <u>copayments</u> for prenatal visits and the \$1500 <u>copayment</u> is applied to the global facility bill. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Cost sharing does not apply for <u>preventive services</u> .
	Childbirth/delivery professional services	\$1,500 <u>copayment</u>	Not Covered	
	Childbirth/delivery facility services	\$1,500 <u>copayment</u>	Not Covered	

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 need help recovering or have other special health needs	Private-duty nursing	\$50 <u>copayment</u>	Not Covered	96 hours covered per year. <u>Pre-Authorization</u> may be required. If proper <u>pre-authorization</u> is not obtained, services will not be covered.
	<a href="#">Home health care</a>	\$50 <u>copayment</u> per visit	Not Covered	100 days covered per year. <u>Pre-Authorization</u> may be required. If proper <u>pre-authorization</u> is not obtained, services will not be covered.
	<a href="#">Rehabilitation services</a> and Chiropractic Care	\$50 <u>copayment</u>	Not Covered	<u>Pre-Authorization</u> may be required. If proper <u>preauthorization</u> is not obtained, services will not be covered.
	<a href="#">Habilitation services</a>	\$50 <u>copayment</u>	Not Covered	
	<a href="#">Skilled nursing care</a>	\$50 <u>copayment</u>	Not Covered	100 days covered per year. <u>Pre-Authorization</u> may be required. If proper <u>pre-authorization</u> is not obtained, services will not be covered.
	<a href="#">Durable medical equipment</a>	50% <u>coinsurance</u>	Not Covered	<u>Pre-Authorization</u> may be required. If proper <u>preauthorization</u> is not obtained, services will not be covered
	<a href="#">Hospice services</a>	\$50 <u>copayment</u>	Not Covered	100 days covered per year. <u>Pre-Authorization</u> may be required. If proper <u>pre-authorization</u> is not obtained, services will not be covered.

**Excluded Services & Other Covered Services:**

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> 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> <li>• Dental care (adult and child)</li> </ul>	<ul style="list-style-type: none"> <li>• Infertility treatment</li> <li>• Long-term care</li> <li>• Non-emergency care when traveling outside the US</li> </ul>	<ul style="list-style-type: none"> <li>• Routine foot care</li> <li>• Vision hardware</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>• Hearing aids</li> </ul>

**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 contact 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 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.