

 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, go to <https://pacificsource.com/plan-details>. 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 [HealthCare.gov/sbc-glossary](http://HealthCare.gov/sbc-glossary) or call 1-800-688-5008 to request a copy.

Important Questions		Answers	Why this Matters:
What is the overall <u>deductible</u> ?	In-network provider: \$2,000 individual/\$4,000 family   Out-of-network provider: \$4,000 individual/\$8,000 family	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 individual deductible until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .	
Are there services covered before you meet your <u>deductible</u> ?	Yes. In-network: <u>preventive care</u> ; office visits; 1st \$400 diagnostic test. Rx drugs.	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 <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="http://Healthcare.gov/coverage/preventive-care-benefits/">Healthcare.gov/coverage/preventive-care-benefits/</a> .	
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.	
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	In-network provider: \$3,500 individual/\$7,000 family   Out-of-network provider: \$5,000 individual/\$10,000 family /Prescription Drug OOP \$3,000 individual/\$6,000 family	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.	
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premiums</u> , <u>balance-billing</u> charges, Rx drugs and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .	
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="http://Providerdirectory.pacificsource.com/?nPlan=Navigator">Providerdirectory.pacificsource.com/?nPlan=Navigator</a> or call 1-800-688-5008 for a list of <u>network providers</u> .	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 ( <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	What You Will Pay			Limitations, Exceptions, & Other Important Information
	Services You May Need	In-network (You will pay the least)	Out-of-network (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$10 <u>co-pay/visit</u> , <u>deductible</u> does not apply	50% <u>co-insurance</u>	None
	Specialist visit	\$30 <u>co-pay/visit</u> , <u>deductible</u> does not apply	50% <u>co-insurance</u>	None
	<u>Preventive care/screening/immunization</u>	No charge, <u>deductible</u> does not apply	50% <u>co-insurance</u>	Preventive Physicals: 13 visits ages 0-36 months, annually ages 3 and older. Well Woman Visits: annually. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge up to the first \$400, <u>deductible</u> does not apply, then 20% <u>co-insurance</u>	50% <u>co-insurance</u>	None
	Imaging (CT/PET scans, MRIs)	20% <u>co-insurance</u>	50% <u>co-insurance</u>	<u>Preauthorization</u> required.
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available	Tier one drugs	Retail: \$10 <u>co-pay</u> , <u>deductible</u> does not apply Mail: \$10 <u>co-pay</u> , <u>deductible</u> does not apply	90% <u>co-insurance</u> , <u>deductible</u> does not apply	Prescription benefit includes certain outpatient drugs as a preventive benefit at no charge when received in-network, <u>deductible</u> does not apply. <u>Cost share</u> amounts shown represent a 30 day supply at retail and a 90 day supply at mail order. Quantity for retail and mail order are limited to a 90 day supply. Quantity for <u>Specialty drug</u> is limited to 30 day supply. <u>Preauthorization</u> required for certain drugs. If a manufacturer coupon or rebate is used, the amount of the discount will not accumulate toward the deductible or the maximum out-of-pocket limit.
	Tier two drugs	Retail: \$30 <u>co-pay</u> , <u>deductible</u> does not apply Mail: \$90 <u>co-pay</u> , <u>deductible</u> does not apply		

What You Will Pay

Common Medical Event	Services You May Need	In-network (You will pay the least)	Out-of-network (You will pay the most)	Limitations, Exceptions, & Other Important Information
<p>at <a href="https://pacificsource.com/drug-list">https://pacificsource.com/drug-list</a></p>	Tier three drugs	Retail: \$50 <u>co-pay, deductible</u> does not apply Mail: \$150 <u>co-pay, deductible</u> does not apply	90% <u>co-insurance, deductible</u> does not apply	
	Tier four drugs	Retail: \$50 <u>co-pay, deductible</u> does not apply Mail: \$150 <u>co-pay, deductible</u> does not apply	90% <u>co-insurance, deductible</u> does not apply	
<p>If you have outpatient surgery</p>	Facility fee (e.g., ambulatory surgery center)	20% <u>co-insurance</u>	50% <u>co-insurance</u>	None
	Physician/surgeon fees	20% <u>co-insurance</u>	50% <u>co-insurance</u>	
<p>If you need immediate medical attention</p>	<u>Emergency room care</u>	Medical emergency: \$100 <u>co-pay/visit plus 20% co-insurance</u> Non-emergency: \$100 <u>co-pay/visit plus 20% co-insurance</u>	Medical emergency: \$100 <u>co-pay/visit plus 20% co-insurance</u> Non-emergency: 50% <u>co-insurance</u>	<u>Co-pay</u> waived if admitted.
	<u>Emergency medical transportation</u>	Ground: 20% <u>co-insurance</u> Air: 50% <u>co-insurance</u>	Ground: 20% <u>co-insurance</u> Air: 50% <u>co-insurance</u>	Limited to nearest facility able to treat condition. Air covered if ground medically or physically inappropriate. Out-of-network air based on 200 percent of Medicare allowance.
	<u>Urgent care</u>	\$10 <u>co-pay/visit, deductible</u> does not apply	50% <u>co-insurance</u>	None
<p>If you have a hospital stay</p>	Facility fee (e.g., hospital room)	20% <u>co-insurance</u>	50% <u>co-insurance</u>	Limited to semi-private room unless intensive or coronary care units, <u>medically necessary</u> isolation, or hospital only has private rooms. <u>Preauthorization</u> required for some inpatient services.
	Physician/surgeon fees	20% <u>co-insurance</u>	50% <u>co-insurance</u>	None



What You Will Pay				
Common Medical Event	Services You May Need	In-network (You will pay the least)	Out-of-network (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$10 <u>co-pay/visit</u> , <u>deductible</u> does not apply	50% <u>co-insurance</u>	None
	Inpatient services	20% <u>co-insurance</u>	50% <u>co-insurance</u>	<u>Preauthorization</u> required for some inpatient services.
	Office visits			
If you are pregnant	Childbirth/delivery professional services	20% <u>co-insurance</u>	50% <u>co-insurance</u>	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Practitioner delivery and hospital visits are covered under prenatal and postnatal care. Facility is covered the same as any other hospital services. Elective abortions are excluded, except to save the life of the mother, or if the pregnancy is a result of rape or incest.
	Childbirth/delivery facility services			
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>co-insurance</u>	50% <u>co-insurance</u>	Limited to 40 visits/year. No coverage for private duty nursing or custodial care.
	<u>Rehabilitation services</u>	Inpatient: 20% <u>co-insurance</u> Outpatient: 20% <u>co-insurance</u>	Inpatient: 50% <u>co-insurance</u> Outpatient: 50% <u>co-insurance</u>	Inpatient: Limited to 30 days/year. <u>Preauthorization</u> required. Outpatient: Limited to 30 visits/year, additional visits may be preauthorized. No coverage for recreation therapy.
	<u>Habilitation services</u>	Inpatient: 20% <u>co-insurance</u> Outpatient: 20% <u>co-insurance</u>	Inpatient: 50% <u>co-insurance</u> Outpatient: 50% <u>co-insurance</u>	Inpatient: Limited to 30 days/year. <u>Preauthorization</u> required. Outpatient: Limited to 30 visits/year, additional visits may be preauthorized. No coverage for recreation therapy.
	<u>Skilled nursing care</u>	20% <u>co-insurance</u>	50% <u>co-insurance</u>	Limited to 60 days/year. No coverage for custodial care.

What You Will Pay			
Common Medical Event	Services You May Need	In-network (You will pay the least)	Out-of-network (You will pay the most)
	<u>Durable medical equipment</u>	20% <u>co-insurance</u>	50% <u>co-insurance</u>
	<u>Hospice services</u>	20% <u>co-insurance</u>	50% <u>co-insurance</u>
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered
	Children's glasses	Not covered	Not covered
	Children's dental check-up	Not covered	Not covered
			Limited to: one pair/year for glasses or contact lenses; one breast pump/pregnancy; \$150/year for wig for chemotherapy or radiation therapy. Preauthorization required if equipment is over \$1,000 and for power-assisted wheelchairs. No coverage for private duty nursing. Not covered Not covered Not covered Not covered



## 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.)**

- Abortion (except in cases of rape, incest or to save the life of the mother)
  - Hearing aids (Adult)
  - Private-duty nursing
- Bariatric surgery
  - Infertility treatment
  - Routine eye care (Adult)
- Cosmetic surgery
  - Long-term care
  - Routine foot care, other than with diabetes mellitus
- Dental care (Adult)
  - Non-emergency care when traveling outside the U.S.

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

- Acupuncture
  - Hearing aids (Child)
  - Weight loss programs
- Chiropractic care

**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](http://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 [HealthCare.gov](http://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: The PacificSource Customer Service team at 1-800-688-5008 or the Idaho Department of Insurance at 1-800-721-3272 or at [doi.idaho.gov](http://doi.idaho.gov). For group health coverage subject to ERISA, you can also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://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 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 1-800-688-5008.

*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** \$2,000
- **Specialist** \$30 co-payment
- **Hospital (facility)** 20% co-insurance
- **Other** 20% co-insurance

**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:**

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$900
<u>Copayments</u>	\$700
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Peg would pay is</b>	<b>\$1,620</b>

**Managing Joe's type 2 Diabetes**

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

- **The plan's overall deductible** \$2,000
- **Specialist** \$30 co-payment
- **Hospital (facility)** 20% co-insurance
- **Other** 20% co-insurance

**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:**

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$2000
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$1500
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Joe would pay is</b>	<b>\$3,560</b>

**Mia's Simple Fracture**

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

- **The plan's overall deductible** \$2,000
- **Specialist** \$30 co-payment
- **Hospital (facility)** 20% co-insurance
- **Other** 20% co-insurance

**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:**

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$2000
<u>Copayments</u>	\$100
<u>Coinsurance</u>	\$90
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,190</b>

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

