



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 800-451-7929. 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 [MutualHealthServices.com/SBC](http://MutualHealthServices.com/SBC) or call 800-451-7929 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <u>deductible</u>?</b>	\$0/single \$0/family Preferred \$500/single, \$1,500/family Network N/A/single, N/A/family Non-Network	Generally, you must pay all of the costs from providers 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 <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
<b>Are there services covered before you meet your <u>deductible</u>?</b>	<b>Yes. Certain <u>preventive care</u> is covered and paid by the <u>plan</u> before you meet your <u>deductible</u>.</b>	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.
<b>Are there other <u>deductibles</u> for specific services?</b>	Yes, \$200/single, \$400/family network for prescription drugs	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
<b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b>	\$3,950 /single \$7,900/family Preferred N/A/single, N/A/family Network N/A/single, N/A/family Non-Network	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.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	<u>Cost sharing</u> for <u>prescription drugs</u> , <u>premiums</u> , balance-billed charges 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> .
<b>Will you pay less if you use a <u>network provider</u>?</b>	Yes, See <a href="http://MutualHealthServices.com/SBC">MutualHealthServices.com/SBC</a> or call 800-451-7929 for a list of participating providers.	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.
<b>Do you need a <u>referral</u> to see a <u>specialist</u>?</b>	No	You can see the <u>specialist</u> you choose without a <u>referral</u> .

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	No charge	Deductible, \$25 copay/visit	Deductible, \$25 copay/visit	None
	<u>Specialist</u> visit	\$35 copay/visit	Deductible, \$50 copay/visit	Deductible, \$50 copay/visit	None
	<u>Preventive care/ screening/ immunization</u>	No charge	Not Covered	Not Covered	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services you need are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray)	No charge	30% <u>coinsurance</u>	30% <u>coinsurance</u>	None
	<u>Diagnostic test</u> (blood work)	No charge	30% <u>coinsurance</u>	30% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	\$50 copay/visit	\$50 copay/visit, <u>deductible</u> ; 30% <u>coinsurance</u>	\$50 copay/visit, <u>deductible</u> ; 30% <u>coinsurance</u>	None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	
<b>If you need drugs to treat your illness or condition</b>  More information about <b>prescription drug coverage</b> is available at <b>MutualHealthServices.com/SBC</b>	Drug Out of Pocket Limit - Single	\$1,500	Does Not Apply	Does Not Apply	None
	Drug Out of Pocket Limit - Family	\$4,500	Does Not Apply	Does Not Apply	None
	Generic <u>copayment</u> - retail 30 day supply Tier 1	20%	Does Not Apply	Does Not Apply	CVS Caremark Retail <u>Refer to note below</u>
	Generic <u>copayment</u> - home delivery 90 day supply Tier 1	15%	Does Not Apply	Does Not Apply	Includes Cleveland Clinic Pharmacies <u>Refer to note below</u>
	Preferred brand <u>copayment</u> - 30 day supply Tier 2	30%	Does Not Apply	Does Not Apply	CVS Caremark Retail <u>Refer to note below</u>
	Preferred brand <u>copayment</u> - home delivery 90 day supply Tier 2	25%	Does Not Apply	Does Not Apply	Includes Cleveland Clinic Pharmacies <u>Refer to note below</u>
	Non-preferred brand <u>copayment</u> - retail 30 day supply Tier 3	50%	Does Not Apply	Does Not Apply	CVS Caremark Retail <u>Refer to note below</u>
	Non-preferred brand <u>copayment</u> - home delivery 90 day supply Tier 3	45%	Does Not Apply	Does Not Apply	Includes Cleveland Clinic Pharmacies <u>Refer to note below</u>
	<u>Specialty drugs</u>	20%	Does Not Apply	Does Not Apply	Refer to EHP Total Care Rx Benefit & <u>Formulary Handbook</u> for required prior authorizations, non-covered drugs, and quantity level limits available on our website at <a href="http://www.clevelandclinic.org/healthplan">www.clevelandclinic.org/healthplan</a>
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No charge	30% <u>coinsurance</u>	30% <u>coinsurance</u>	None
	Physician/surgeon fees (Outpatient)	No charge	30% <u>coinsurance</u>	30% <u>coinsurance</u>	None
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>		\$250 copay/visit		None
	<u>Emergency medical transportation</u>		No charge		None
	<u>Urgent care</u>		\$50 copay/visit		None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	\$250 copay/admission	Deductible, \$250 copay/admission, 30% <u>coinsurance</u>	Deductible, \$250 copay/admission, 30% <u>coinsurance</u>	None
	Physician/ surgeon fee (inpatient)	No charge	30% <u>coinsurance</u>	30% <u>coinsurance</u>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Benefits paid based on corresponding medical benefits			None
	Inpatient services	Benefits paid based on corresponding medical benefits			None
If you are pregnant	Office visits	No charge	30% <u>coinsurance</u>	30% <u>coinsurance</u>	Cost sharing does not apply to certain <u>preventive services</u> . Depending on the type of services, copay, <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	No charge	30% <u>coinsurance</u>	30% <u>coinsurance</u>	
	Childbirth/delivery facility services	\$250 copay/admission	Deductible, \$250 copay/admission, 30% <u>coinsurance</u>	Deductible, \$250 copay/admission, 30% <u>coinsurance</u>	None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	<u>Home health care</u>	No charge	30% <u>coinsurance</u>	30% <u>coinsurance</u>	60 visits per calendar year (Prior authorization required)
	<u>Rehabilitation services</u> (Physical Therapy)	\$10 copay/visit for the first 20 visits/benefit period, then 50% <u>coinsurance</u> for the next 15 visits	<u>Deductible</u> , then \$10 copay/visit for the first 20 visits/benefit period, then 50% <u>coinsurance</u> for the next 15 visits	<u>Deductible</u> , then \$10 copay/visit for the first 20 visits/benefit period, then 50% <u>coinsurance</u> for the next 15 visits	(35 visits per benefit period)
	<u>Habilitation services</u> (Occupational Therapy)	\$10 copay/visit for the first 20 visits/benefit period, then 50% <u>coinsurance</u> for the next 15 visits	<u>Deductible</u> , then \$10 copay/visit for the first 20 visits/benefit period, then 50% <u>coinsurance</u> for the next 15 visits	<u>Deductible</u> , then \$10 copay/visit for the first 20 visits/benefit period, then 50% <u>coinsurance</u> for the next 15 visits	(35 visits per benefit period)
	<u>Habilitation services</u> (Speech Therapy)	\$10 copay/visit for the first 20 visits/benefit period, then 50% <u>coinsurance</u> for the next 15 visits	<u>Deductible</u> , then \$10 copay/visit for the first 20 visits/benefit period, then 50% <u>coinsurance</u> for the next 15 visits	<u>Deductible</u> , then \$10 copay/visit for the first 20 visits/benefit period, then 50% <u>coinsurance</u> for the next 15 visits	(35 visits per benefit period)
	<u>Skilled nursing care</u>	\$250 copay/admission	<u>Deductible</u> , \$250 copay/admission, 30% <u>coinsurance</u>	<u>Deductible</u> , \$250 copay/admission, 30% <u>coinsurance</u>	(60 days per benefit period; prior authorization required)
	<u>Durable medical equipment</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	
	<u>Hospice services</u>	No charge	No charge	No charge	None
<b>If your child needs dental or eye care</b>	Children's eye exam	\$35 copay/visit	Not Covered	Not Covered	None
	Children's glasses		Not Covered		Excluded Service
	Children's dental check-up		Not Covered		Excluded Service

## 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.)

- Children's dental check-up
- Children's glasses
- Cosmetic Surgery
- Dental Care (Adult)
- Infertility Treatment
- Non-emergency care when traveling outside the U.S.
- 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.)

- Acupuncture
- Bariatric Surgery
- Chiropractic Care
- Hearing Aids
- Long-Term Care
- Private-Duty Nursing
- Routine Eye Care (Adult)

**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: the Department of Labor's Employee Benefits Security Administration at 866-444-EBSA (3272) or [dol.gov/ebsa/healthreform](http://dol.gov/ebsa/healthreform) and the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 877-267-2323 x61565 or [ccio.cms.gov](http://ccio.cms.gov). Other coverage options may be available to you, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit [HealthCare.gov](http://HealthCare.gov) or call 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 Department of Labor's Employee Benefits Security Administration at 866-444-EBSA (3272) or [dol.gov/ebsa/healthreform](http://dol.gov/ebsa/healthreform) or your plan at 800-451-7929.

### 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.

### Language Access Services

Para obtener asistencia en Español, llame al  
如果需要中文的帮助, 请拨打这个号码

**800-451-7929**

Kung kailangan ninyo ang tulong sa Tagalog tumawag sa  
Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne'

----- To see examples of how this plan might cover costs for sample medical situations, see the next section -----

The coverage example numbers assume that the patient does not use an HRA or FSA. If you participate in an HRA or FSA and use it to pay for out-of-pocket expenses, then your costs may be lower.



**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** \$0
- **Specialist copay** \$35
- **Hospital (facility) coinsurance** 0%
- **Other coinsurance** 0%

**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*)

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

- **The plan's overall deductible** \$0
- **Specialist copay** \$35
- **Hospital (facility) coinsurance** 0%
- **Other coinsurance** 0%

**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*)

**Mia's Simple Fracture**  
(in-network emergency room visit and follow up care)

- **The plan's overall deductible** \$0
- **Specialist copay** \$35
- **Hospital (facility) coinsurance** 0%
- **Other coinsurance** 0%

**This EXAMPLE event includes services like:**  
Emergency room care (*including medical supplies*)  
Diagnostic test (*x-ray*)  
Durable medical equipment (*crutches*)  
Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$12,800</b>
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**In this example, Peg would pay:**

<i>Cost Sharing</i>	
Deductibles*	\$40
Copayments	\$300
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$400</b>

<b>Total Example Cost</b>	<b>\$7,400</b>
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**In this example, Joe would pay:**

<i>Cost Sharing</i>	
Deductibles*	\$200
Copayments	\$70
Coinsurance	\$1,200
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Joe would pay is</b>	<b>\$1,530</b>

<b>Total Example Cost</b>	<b>\$1,900</b>
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**In this example, Mia would pay:**

<i>Cost Sharing</i>	
Deductibles*	\$0
Copayments	\$400
Coinsurance	\$50
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$450</b>

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 800-451-7929.

\*Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

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