Ark United Methodist: Plan For Active Employees

Coverage Period: 1/1/2013 – 12/31/2013

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Individual + Family | **Plan Type:** PPO

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at your Human Resources Department or by calling 1-866-734-0388.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	**$2,000** person/**$4,000** family Doesn't apply to Pre-Admission Testing, Outpatient Surgery, In-Network PCP Office Visits, Second Surgical Opinions, Wellness Benefits, Hearing Aids, and In-Network Mental/Nervous/Chemical Dependency Office Visits.	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	Yes. **$500** per Inpatient Admission; **$100** per calendar year per person for Retail Prescriptions; **$100** per calendar year per person for Class II Dental Services. There are no other specific **deductibles**.	You must pay all of the costs for these services up to the specific **deductible** amount before this plan begins to pay for these services.
Is there an out–of–pocket limit on my expenses?	Yes. **$4,000** per person/ **$8,000** family for In-Network and **$8,000** per person/ **$16,000** family for Out-of-Network.	The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out–of–pocket limit?	Premiums, dental deductibles, balance-billed charges, copays, penalties, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit**.
Is there an overall annual limit on what the plan pays?	Yes. **$2,000,000**	The chart starting on page 2 describes any limits on what the plan will pay for *specific* covered services, such as office visits.

Questions: Call 1-866-734-0388 or visit your Human Resources Department.
If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.cciio.cms.gov or call 1-877-267-2323 extension 61565 to request a copy.

Does this plan use a network of providers?	Yes. See www.amcoppo.com or call 1-800-278-8470; www.caremarkrx.com or call 1-800-552-8159; www.deltadentalar.com or call 1-800-462-5410 for a list of participating providers.	If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**.
Do I need a referral to see a specialist?	No. You don't need a referral to see a specialist.	You can see the **specialist** you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about **excluded services**.

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use participating **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$30 copay	30% coinsurance	——————none——————
	Specialist visit	20% coinsurance	30% coinsurance	——————none——————
	Other practitioner office visit	20% coinsurance	30% coinsurance	——————none——————

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
	Preventive care/screening/immunization	No Charge	No Charge	Children's immunizations to age 18 are no charge. All other Wellness charges over $1,200 per person per calendar year will be subject to deductible and regular coinsurance.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	30% coinsurance	——————none——————
	Imaging (CT/PET scans, MRIs)	20% coinsurance	30% coinsurance	——————none——————
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at **www.caremarkrx.com**.	Generic drugs	$10 copay	$10 copay plus difference in cost.	Covers up to a 30-day supply
	Preferred brand drugs	$40 copay	$40 copay plus difference in cost.	Covers up to a 30-day supply
	Non-preferred brand drugs	$60 copay	$60 copay plus difference in cost.	Covers up to a 30-day supply
	Specialty drugs	Same copays as above.	Same copays as above.	Covers up to a 30-day supply
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	30% coinsurance	Not subject to deductible.
	Physician/surgeon fees	20% coinsurance	30% coinsurance	——————none——————
If you need immediate medical attention	Emergency room services	20% coinsurance	20% coinsurance	——————none——————
	Emergency medical transportation	20% coinsurance	30% coinsurance	——————none——————
	Urgent care	20% coinsurance	30% coinsurance	——————none——————
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	30% coinsurance	Inpatient admissions must be pre-certified to avoid penalty. Hospital Admission Deductible applies.
	Physician/surgeon fee	20% coinsurance	30% coinsurance	——————none——————

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	20% coinsurance	30% coinsurance	In-Network office visit is $30 copay.
	Mental/Behavioral health inpatient services	20% coinsurance	30% coinsurance	Inpatient admissions must be pre-certified to avoid penalty. Hospital Admission Deductible applies.
	Substance use disorder outpatient services	20% coinsurance	30% coinsurance	In-Network office visit is $30 copay.
	Substance use disorder inpatient services	20% coinsurance	30% coinsurance	Inpatient admissions must be pre-certified to avoid penalty. Hospital Admission Deductible applies.
If you are pregnant	Prenatal and postnatal care	20% coinsurance	30% coinsurance	————————none————————
	Delivery and all inpatient services	20% coinsurance	30% coinsurance	Inpatient admissions must be pre-certified to avoid penalty. Hospital Admission Deductible applies.
If you need help recovering or have other special health needs	Home health care	20% coinsurance	30% coinsurance	Limited to 40 visits per calendar year.
	Rehabilitation services	20% coinsurance	30% coinsurance	————————none————————
	Habilitation services	20% coinsurance	30% coinsurance	————————none————————
	Skilled nursing care	50% coinsurance	50% coinsurance	Must be pre-certified to avoid penalty and limited to 120 days per calendar year. Hospital Admission Deductible applies.
	Durable medical equipment	20% coinsurance	30% coinsurance	————————none————————
	Hospice service	20% coinsurance	30% coinsurance	15 visits maximum for family bereavement counseling.
If your child needs dental or eye care	Eye exam	No Charge	No Charge	Once per calendar year.
	Glasses	No Charge	No Charge	OR contacts (but not both) limited to once per calendar year.
	Dental check-up	No Charge	No Charge	Limited to twice per calendar year.

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Acupuncture (if prescribed for rehabilitation purposes)
- Bariatric surgery
- Cosmetic surgery
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine foot care
- Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Chiropractic care
- Dental care (Adult)
- Hearing aids
- Infertility treatment
- Most coverage provided outside the United States. See your Human Resource Department concerning care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at [contact number]. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x 61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: CoreSource at 1-866-734-0388 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-3272.

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $4,076
- **Patient pays** $3,464

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Deductibles	$2,600
Copays	$50
Coinsurance	$814
Limits or exclusions	$0
Total	**$3,464**

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $4,002
- **Patient pays** $1,398

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductibles	$524
Copays	$580
Coinsurance	$254
Limits or exclusions	$40
Total	**$1,398**

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.