



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, visit www.umar.com or by calling 1-888-438-6105. 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 www.umar.com or call 1-888-438-6105 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible ?	\$2,700 person / \$5,400 family Smartcare \$2,700 person / \$5,400 family In-network \$2,700 person / \$5,400 family Out-of-network \$2,700 Maximum amount that any one person will satisfy towards the annual family deductible	Generally, you must pay all the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible ?	Yes. Preventive care services are covered before you meet your deductible .	This plan covers some items and services even if you haven't yet met the deductible amount.. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other deductibles for specific services?	No.	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.
What is the out-of-pocket limit for this plan ?	\$6,150 person / \$12,300 family Smartcare \$6,650 person / \$13,300 family In-Network \$9,700 person / \$19,400 family Out of Network Maximum amount that any one person will satisfy towards the annual family out-of-pocket	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit ?	Penalties, premiums , balance billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Will you pay less if you use a network provider ?	Yes. See www.umar.com or call 1-888-438-6105 for a list of network providers .	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (a balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist ?	No.	You can see the specialist you choose without a referral .



All [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
		SmartCare (You will pay the least)	In –Network	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	5% Coinsurance	10% Coinsurance	50% Coinsurance	None
	Specialist visit	5% Coinsurance	10% Coinsurance	50% Coinsurance	None
	Preventive care/screening /immunization	No charge; Deductible Waived	No charge; Deductible Waived	50% Coinsurance Preventive care & screening; Immunizations -No charge; Deductible Waived	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	5% Coinsurance	10% Coinsurance	50% Coinsurance	None
	Imaging (CT/PET scans, MRIs)	5% Coinsurance	10% Coinsurance	50% Coinsurance	Preauthorization is required.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		SmartCare (You will pay the least)	In –Network	Out of Network (You will pay the most)	
<p>If you need drugs to treat your illness or condition.</p> <p>More information about <u>prescription drug coverage</u> is available at www.medimpact.com.</p>	Tier 1	5% Coinsurance	10% Coinsurance	50% Coinsurance	<p>Some drugs require Prior Authorization and others require Step Therapy or have quantity limits. Reference Based Pricing applies to some drugs. Please refer to your "Prescription Drug Program Summary of Benefits". Mail order up to 90 day supply on maintenance medicines. Specialty drugs applicable Coinsurance applies.</p> <p>OOP max does not include costs for excluded or non-covered medications or devices. Non covered medications do not go to the OOP expense</p>
	Tier 2	5% Coinsurance	10% Coinsurance	50% Coinsurance	
	Tier 3	5% Coinsurance	10% Coinsurance	50% Coinsurance	
	Specialty drugs	5% Coinsurance	10% Coinsurance	50% Coinsurance	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	5% Coinsurance	10% Coinsurance	50% Coinsurance	Preauthorization is required.
	Physician/surgeon fees	5% Coinsurance	10% Coinsurance	50% Coinsurance	None
If you need immediate medical attention	Emergency room care	5% Coinsurance	10% Coinsurance	50% Coinsurance	None
	Emergency medical transportation	5% Coinsurance	10% Coinsurance	50% Coinsurance	None
	Urgent care	5% Coinsurance	10% Coinsurance	50% Coinsurance	None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		SmartCare (You will pay the least)	In –Network	Out of Network (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	5% Coinsurance	10% Coinsurance	50% Coinsurance	Preauthorization is required.
	Physician/surgeon fee	5% Coinsurance	10% Coinsurance	50% Coinsurance	None
If you have mental health, behavioral health, or substance abuse needs	Outpatient services	5% Coinsurance	10% Coinsurance	50% Coinsurance	Preauthorization is required for Partial hospitalization.
	Inpatient services	5% Coinsurance	10% Coinsurance	50% Coinsurance	Preauthorization is required.
If you are pregnant	Office visits	ACA Prenatal Services covered at 100%. All other services subject to 5% coinsurance	ACA Prenatal Services covered at 100%. All other services subject to 10% coinsurance	50% Coinsurance	Cost sharing does not apply to certain preventive services. Depending on the type of services, deductible, copayment or coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	5% Coinsurance	10% Coinsurance	50% Coinsurance	
	Childbirth/delivery facility services	5% Coinsurance	10% Coinsurance	50% Coinsurance	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		SmartCare (You will pay the least)	In –Network	Out of Network (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	5% Coinsurance	10% Coinsurance	50% Coinsurance	40 Maximum visits per calendar year; Preauthorization is required.
	Rehabilitation services	5% Coinsurance	10% Coinsurance	50% Coinsurance	30 Maximum visits per calendar year combined with Chiropractic care
	Habilitation services	Not covered	Not covered	Not covered	None
	Skilled nursing care	5% Coinsurance	10% Coinsurance	50% Coinsurance	Preauthorization is required.
	Durable medical equipment	5% Coinsurance	10% Coinsurance	50% Coinsurance	Preauthorization is required.
	Hospice service	5% Coinsurance	10% Coinsurance	50% Coinsurance	None
If you need dental or eye care	Eye exam	5% coinsurance	10% coinsurance	50% coinsurance	1 Maximum exam per calendar year
	Glasses	Not covered	Not covered	Not covered	None
	Dental check-up	Not covered	Not covered	Not covered	None

Excluded Services & Other Covered Services:

Services Your [Plan](#) Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- Acupuncture
- Cosmetic surgery
- Dental care (Adult)
- Infertility treatment
- Long-term care
- Private-duty nursing
- 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.)

- Bariatric surgery
- Chiropractic care
- Hearing aids
- Non-emergency care when traveling outside the U.S.
- 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 U.S. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. 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 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](#). Additionally, a consumer assistance program may help you file your [appeal](#). A list of states with Consumer Assistance Programs is available at www.dol.gov/ebsa/healthreform and <http://cciio.cms.gov/programs/consumer/capgrants/index.html>.

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 Standard? 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](#).

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

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](#) \$2,700
- [Specialist coinsurance](#) 10%
- Hospital (facility) [coinsurance](#) 10%
- Other [coinsurance](#) 10%

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	\$12,800
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,700
Copayments	\$0
Coinsurance	\$1,263
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$4,023

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

- The [plan's](#) overall [deductible](#) \$2,700
- [Specialist coinsurance](#) 10%
- Hospital (facility) [coinsurance](#) 10%
- Other [coinsurance](#) 10%

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	\$7,400
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles*	\$2,700
Copayments	\$0
Coinsurance	\$718
<i>What isn't covered</i>	
Limits or exclusions	\$55
The total Joe would pay is	\$3,473

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

- The [plan's](#) overall [deductible](#) \$2,700
- [Specialist coinsurance](#) 10%
- Hospital (facility) [coinsurance](#) 10%
- Other [coinsurance](#) 10%

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

Total Example Cost	\$1,900
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles*	\$1,900
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,900

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: www.umar.com or call 1-888-438-6105.

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