




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.** Please read the FEHB Plan brochure (73-797) that contains the complete terms of this plan. **All benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB Plan brochure.** Benefits may vary if you have other coverage, such as Medicare. 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 get the FEHB Plan brochure at [www.upmchealthplan.com/FEHB](http://www.upmchealthplan.com/FEHB) and view the Glossary at [www.cciio.cms.gov](http://www.cciio.cms.gov). You can call 1-877-648-9641 to request a copy of either document.

Important Questions	Answers	Why This Matters:
<p><b>What is the overall <u>deductible</u>?</b></p>	<p>In-Network and Out-of-Network:                      \$2,000/Self Only                      \$4,000/ Self Plus One                      \$4,000/Self and Family</p>	<p>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. <u>Copayments</u> and <u>coinsurance</u> amounts do not count toward your <u>deductible</u>, which generally starts over January 1. When a covered service/supply is subject to a <u>deductible</u>, only the Plan allowance for the service/supply counts toward the <u>deductible</u>. See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u> and for which services are subject to the <u>deductible</u>.</p>
<p><b>Are there services covered before you meet your <u>deductible</u>?</b></p>	<p>Yes. <u>Deductible</u> does not apply to <u>Preventive Care</u>.</p>	<p>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="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</p>
<p><b>Are there other <u>deductibles</u> for specific services?</b></p>	<p>No.</p>	<p>You don't have to meet <u>deductibles</u> for specific services.</p>
<p><b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b></p>	<p>Yes. In-Network: \$6,000/Self Only                      \$12,000/Self Plus One                      \$12,000/Self and Family                      Out-of-network: \$8,000/Self Only                      \$16,000/Self Plus One                      \$16,000/Self and Family</p>	<p>The <u>out-of-pocket limit</u>, or catastrophic maximum, is the most you could pay in a year for covered services. This limit helps you plan for health care expenses. The "per covered individual" amount is the most that any one member would have to pay, regardless of whether the individual is enrolled in Self Plus One, or Self and Family.</p>
<p><b>What is not included in the <u>out-of-pocket limit</u>?</b></p>	<p><u>Premium</u>, balance-billed charges (unless <u>balanced billing</u> is prohibited), and health care this plan doesn't cover.</p>	<p>Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u>.</p>

<b>Will you pay less if you use a <u>network provider</u>?</b>	Yes. See <a href="http://www.upmchealthplan.com/FEHB">www.upmchealthplan.com/FEHB</a> or call 1-877-648-9641 for a list of <u>network providers</u> .	This <u>plan</u> uses a provider <u>network</u> . You will pay less if you use a provider in the plan's <u>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 plan pays (balance billing). 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> .

 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, plus you may be balance billed)	
<b>If you visit a health care <u>provider's office</u> or clinic</b>	Primary care visit to treat an injury or illness	15% <u>coinsurance</u>	40% <u>coinsurance</u>	If a facility fee is charged for an office visit then there is no additional cost to the member.
	<u>Specialist</u> visit	15% <u>coinsurance</u>	40% <u>coinsurance</u>	
	<u>Preventive care/screening/immunization</u>	No Cost	40% <u>coinsurance</u>	
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	15% <u>coinsurance</u>	40% <u>coinsurance</u>	A facility fee applies to services if the services are performed in an ambulatory surgical center, outpatient department of a hospital, or an outpatient clinic owned by a hospital.
	Imaging (CT/PET scans, MRIs)	15% <u>coinsurance</u>	40% <u>coinsurance</u>	
<b>If you need drugs to treat your illness or condition</b> More information about <b><u>prescription drug coverage</u></b> is available at <a href="http://www.upmchealthplan.com/FEHB">www.upmchealthplan.com/FEHB</a>	Generic drugs	\$20 <u>copayment/prescription</u> (Retail), \$40 <u>copayment/prescription</u> (Mail order)	All Charges	30-day supply for Retail and 90-day supply for Mail order.
	Preferred brand drugs	\$50 <u>copayment/prescription</u> (Retail), \$100 <u>copayment/prescription</u> (Mail order)	All Charges	30-day supply for Retail and 90-day supply for Mail order.
	Non-preferred brand drugs	\$100 <u>copayment/prescription</u> (Retail), \$200	All Charges	30-day supply for Retail and 90-day supply for Mail order.

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, plus you may be balance billed)	
		<u>copayment</u> /prescription (Mail order)		
	<u>Specialty drugs</u>	50% <u>coinsurance</u> /prescription	All Charges	Maximum of \$250/prescription. 30-day supply for Specialty. Mail order not covered.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	15% <u>coinsurance</u>	40% <u>coinsurance</u>	A facility fee applies to services if the services are performed in an ambulatory surgical center, outpatient department of a hospital, or an outpatient clinic owned by a hospital.
	Physician/surgeon fees	15% <u>coinsurance</u>	40% <u>coinsurance</u>	None
<b>If you need immediate medical attention</b>	Emergency room care	15% <u>coinsurance</u>	15% <u>coinsurance</u>	None
	<u>Emergency medical transportation</u>	15% <u>coinsurance</u>	15% <u>coinsurance</u>	None
	<u>Urgent care</u>	15% <u>coinsurance</u>	40% <u>coinsurance</u>	None
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	15% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> may be required. If <u>preauthorization</u> is not obtained, benefits could be denied.
	Physician/surgeon fees	15% <u>coinsurance</u>	40% <u>coinsurance</u>	None
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	15% <u>coinsurance</u>	40% <u>coinsurance</u>	If a facility fee is charged for an office visit then there is no additional cost to the member.
	Inpatient services	15% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> may be required. If <u>preauthorization</u> is not obtained, benefits could be denied.
<b>If you are pregnant</b>	Office visits	15% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	Childbirth/delivery professional services	15% <u>coinsurance</u>	40% <u>coinsurance</u>	Depending on the type of services, other <u>cost shares</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). Office visit <u>cost share</u> applies to first visit only.
	Childbirth/delivery facility services	15% <u>coinsurance</u>	40% <u>coinsurance</u>	
<b>If you need help recovering or have</b>	<u>Home health care</u>	15% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	<u>Rehabilitation services</u>	15% <u>coinsurance</u>	40% <u>coinsurance</u>	Limited to the greater of 60 consecutive days of coverage or 25 visits per outpatient

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, plus you may be balance billed)	
<b>other special health needs</b>				condition, per calendar year. Cardiac rehabilitation following a heart transplant, bypass surgery, or a myocardial infarction is provided for up to 12 weeks of sessions.
	<u>Habilitation services</u>	15% <u>coinsurance</u>	40% <u>coinsurance</u>	See limit for Rehabilitation services.
	<u>Skilled nursing care</u>	15% <u>coinsurance</u>	40% <u>coinsurance</u>	Limit of 100 days per Benefit Period. <u>Preauthorization</u> may be required. If <u>preauthorization</u> is not obtained, benefits could be denied.
	<u>Durable medical equipment</u>	15% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	<u>Hospice services</u>	15% <u>coinsurance</u>	40% <u>coinsurance</u>	None
<b>If your child needs dental or eye care</b>	Children's eye exam	No Cost	All Charges	Once every 24 months for adults, once every 12 months for children under age 19
	Children's glasses	Not Covered	All Charges	None
	Children's dental check-up	Not Covered	All Charges	None

### Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your plan's FEHB brochure for more information and a list of any other <u>excluded services</u> .)		
<ul style="list-style-type: none"> <li>• Cosmetic surgery</li> <li>• Long-term care</li> </ul>	<ul style="list-style-type: none"> <li>• Non-emergency care when traveling outside the U.S.</li> <li>• Non-accepted abortion services</li> </ul>	<ul style="list-style-type: none"> <li>• Weight loss programs</li> <li>• Dental care</li> </ul>
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan's FEHB brochure.)		
<ul style="list-style-type: none"> <li>• Acupuncture only covered for specific diagnosis</li> <li>• Bariatric surgery subject to medical review</li> <li>• Chiropractic care covered with limitations</li> </ul>	<ul style="list-style-type: none"> <li>• Exception abortion services</li> <li>• Hearing aids covered with limitations</li> <li>• Infertility treatments covered with limitations</li> </ul>	<ul style="list-style-type: none"> <li>• Private-duty nursing subject to medical review</li> <li>• Routine eye care</li> <li>• Routine foot care only covered for specific diagnoses</li> </ul>

**Your Rights to Continue Coverage:** You can get help if you want to continue your coverage after it ends. See the FEHB Plan brochure, contact your HR office/retirement system, contact your plan at 1-877-648-9641 or visit [www.opm.gov/insure/health](http://www.opm.gov/insure/health). Generally, if you lose coverage under the plan, then, depending on the circumstances, you may be eligible for a 31-day free extension of coverage, a conversion policy (a non-FEHB individual policy), spouse equity coverage, or

receive temporary continuation of coverage (TCC). 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](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** If you are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal. For information about your appeal rights please see Section 3, “How you get care,” and Section 8 “The disputed claims process,” in your plan's FEHB brochure. If you need assistance, you can contact: OPM at (202) 606-1800.

**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.

**Language Access Services:**

[Spanish (Español): Para obtener asistencia en Español, llame al 1-877-648-9641.

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-648-9641.

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-648-9641.

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-877-648-9641.

—————*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 **15%**
- Hospital (facility) **15%**
- Other **15%**

**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** **\$12,840**

**In this example, Peg would pay:**

<i>Cost Sharing</i>	
Deductibles	\$2,000
Copayments	\$80
Coinsurance	\$1,890
<i>What isn't covered</i>	
Limits or exclusions	\$2,450
<b>The total Peg would pay is</b>	<b>\$6,060</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 **15%**
- Hospital (facility) **15%**
- Other [cost sharing] **15%**

**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** **\$7,460**

**In this example, Joe would pay:**

<i>Cost Sharing</i>	
Deductibles	\$2,000
Copayments	\$2,970
Coinsurance	\$180
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Joe would pay is</b>	<b>\$5,210</b>

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

- The plan's overall deductible **\$2,000**
- Specialist **15%**
- Hospital (facility) **15%**
- Other **15%**

**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** **\$2,010**

**In this example, Mia would pay:**

<i>Cost Sharing</i>	
Deductibles	\$1,640
Copayments	\$0
Coinsurance	\$290
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,930</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: [www.upmchealthplan.com](http://www.upmchealthplan.com). If your employer offers an HRA and you choose to participate, the HRA may pay for or reimburse you for certain qualified medical expenses. Refer to your employer for more information regarding your HRA.

## **Nondiscrimination Notice**

UPMC Health Plan<sup>1</sup> complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. UPMC Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

UPMC Health Plan:

- Provides free aids and services to people with disabilities so that they can communicate effectively with us, such as:
  - Qualified sign language interpreters.
  - Written information in other formats (large print, audio, accessible electronic formats, other formats).
  
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters.
  - Information written in other languages.

If you need these services, contact the Member Services phone number listed on the back of your member ID card.

If you believe that UPMC Health Plan has failed to provide these services or has discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a complaint with:

Complaints and Grievances  
PO Box 2939  
Pittsburgh, PA 15230-2939

Phone: 1-844-755-5611 (TTY: 1-800-361-2629)  
Fax: 1-412-454-5964  
Email: HealthPlanCompliance@upmc.edu

You can file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019. TTY/TDD users should call 1-800-537-7697.

Complaint forms are available at [www.hhs.gov/ocr/office/file/index.html](http://www.hhs.gov/ocr/office/file/index.html).

<sup>1</sup>UPMC Health Plan is the marketing name used to refer to the following companies, which are licensed to issue individual and group health insurance products or which provide third party administration services for group health plans: UPMC Health Network Inc., UPMC Health Options Inc., UPMC Health Coverage Inc., UPMC Health Plan Inc., UPMC Health Benefits Inc., UPMC *for You* Inc., and/or UPMC Benefit Management Services Inc.



**Translation Services**

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-420-9589 (TTY: 1-800-361-2629).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-866-420-9589 (TTY：1-800-361-2629)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-866-420-9589 (TTY: 1-800-361-2629).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-866-420-9589 (телетайп: 1-800-361-2629).

Wann du [Deutsch (Pennsylvania German / Dutch)] schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-866-420-9589 (TTY: 1-800-361-2629).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-866-420-9589 (TTY: 1-800-361-2629)번으로 전화해 주십시오.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-866-420-9589 (TTY: 1-800-361-2629).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-866-420-9589 (رقم هاتف الصم والبكم: 1-800-361-2629).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-866-420-9589 (ATS : 1-800-361-2629).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-866-420-9589 (TTY: 1-800-361-2629).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો િન:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-866-420-9589 (TTY: 1-800-361-2629).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-866-420-9589 (TTY: 1-800-361-2629).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-866-420-9589 (TTY: 1-800-361-2629).

ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសាដោយមិនគិតថ្លៃគឺអាចមានសំរាប់អ្នក។ ចូរទូរស័ព្ទ 1-866-420-9589 (TTY: 1-800-361-2629)។



ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-866-420-9589 (TTY: 1-800-361-2629).