The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 1-855-489-3494 or see www.upmchealthplan.com. 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.healthcare.gov/sbc-glossary or call 1-855-489-3494 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	Calendar Year <u>deductible</u> Participating <u>Provider</u> : \$6,700 Individual/ \$13,400 Family Non-Participating <u>Provider</u> : \$13,400 Individual/ \$26,800 Family	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> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Deductible</u> does not apply to <u>Preventive care</u> .	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> (copay) or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain preventive services without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other deductibles for specific services?	Yes. Pediatric Dental: \$50 Individual/ \$150 Family . Orthodontic care is subject to Medical Deductible. There are no other specific <u>deductibles</u> .	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 <u>services</u> .
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	Participating <u>Provider</u> : \$9,200 Individual/ \$18,400 Family Non-Participating <u>Provider</u> : \$15,000 Individual/ \$30,000 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 limit</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> ?	Premiums, balance-billing charges (unless balanced billing is prohibited), and health care this <u>plan</u> does not 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 <u>network provider</u> ?	Yes. See <u>www.upmchealthplan.com</u> or call 1-855- 489-3494 for a list of <u>in-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 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 <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 specialist you choose without a referral.

All <u>copayment</u> and <u>coin</u>	All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.					
Common Medical Event	Services You May Need			u Will Pay Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary Care visit to treat an injury or illness.	No cost	50% coinsurance	None.		
	<u>Specialist</u> visit	40% coinsurance	50% <u>coinsurance</u>	None.		
If you visit a health care provider's office or clinic	Preventive care/screening/immunization	No cost. <u>Deductible</u> does not apply.	t 50% <u>coinsurance</u> 50% <u>coinsurance</u> Please see your Schedule of details. You may have to pay that aren't <u>preventive</u> . Ask you the services needed are <u>preventive</u> check what your <u>plan</u> will pay			
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	40% coinsurance	50% coinsurance	Certain Diagnostic Services may have additional cost sharing. Please see your Schedule of Benefits for details.		
	Imaging (CT/PET scans, MRIs)	40% coinsurance	50% coinsurance	None.		
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.upmchealthplan.com	Generic drugs	\$30 <u>copayment</u> per prescription. <u>Deductible</u> does not apply.(Retail) \$60 <u>copayment</u> per prescription. <u>Deductible</u> does not apply.(Mail Order)	Not covered	Please see your Prescription Medication Schedule of Benefits for details.		
	Preferred brand drugs	30% <u>coinsurance</u> (Retail) 30% <u>coinsurance</u> (Mail Order)	Not covered	Please see your Prescription Medication Schedule of Benefits for details.		
	Non-preferred brand drugs	50% <u>coinsurance</u> (Retail) 50% <u>coinsurance</u> (Mail Order)	Not covered	Please see your Prescription Medication Schedule of Benefits for details.		

Common		What Yo	u Will Pay	Er Limitations, Exceptions, & Other Important Information	
Medical Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)		
	Specialty drugs	50% <u>coinsurance</u> (Retail)	Not covered	Limit: for specialty medications (brand and generic) with a maximum of \$500 per prescription. Please see your Prescription Medication Schedule of Benefits for details.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	40% coinsurance	50% coinsurance	None.	
	Physician/surgeon fees	40% coinsurance	50% coinsurance	None.	
	Emergency room care	40% coinsurance	40% coinsurance	None.	
If you need immediate medical attention	Emergency medical transportation	40% coinsurance	40% coinsurance	None.	
	Urgent care	40% coinsurance	50% coinsurance	None.	
If you have a hospital stay	Facility fee (e.g., hospital room)	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Preauthorization may be required. If preauthorization is not obtained, benefits could be denied.	
	Physician/surgeon fees	40% coinsurance	50% coinsurance	None.	
If you need mental health, behavioral health, or	Outpatient services	No cost	50% <u>coinsurance</u>	Office visit and outpatient therapy. Other services (including intensive outpatient and partial hospitalization) may have additional cost sharing. Please see your Schedule of Benefits for details.	
substance abuse services	Inpatient services	40% coinsurance	50% coinsurance	Preauthorization may be required. If preauthorization is not obtained, benefits could be denied.	
	Office visits	No cost	50% coinsurance	Depending on the type of services, other	
If you are pregnant	Childbirth/delivery professional services	40% coinsurance	50% coinsurance	cost shares may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).	
	Childbirth/delivery facility services	40% coinsurance	50% coinsurance	Office visit cost share applies to first visit only.	

Common		What You Will Pay			
Medical Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you need help recovering or have other special health needs	Home health care	40% <u>coinsurance</u>	50% coinsurance	Covered up to 60 days per Benefit Period.	
	Rehabilitation services	40% <u>coinsurance</u> 50% <u>coinsurance</u>		Physical and Occupational Therapies: Covered up to 30 visits per Benefit Period. Speech Therapy: Covered up to 30 visits per Benefit Period. Visit limits do not apply for mental and behavioral health services.	
	Habilitation services	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Physical and Occupational Therapies: Covered up to 30 visits per Benefit Period. Speech Therapy: Covered up to 30 visits per Benefit Period. Visit limits do not apply for mental and behavioral health services.	
	Skilled nursing care	40% <u>coinsurance</u> 50% <u>coinsurance</u>		Covered up to 120 days per Benefit Period. <u>Preauthorization</u> may be required. If <u>preauthorization</u> is not obtained, benefits could be denied.	
	Durable medical equipment	50% <u>coinsurance</u>	50% coinsurance	None.	
	Hospice services	40% <u>coinsurance</u>	50% coinsurance	None.	
	Children's eye exam	No cost. <u>Deductible</u> does not apply.	Full Cost. \$30 Member Reimbursement.	Limited to 1 exams per benefit period.	
If your child needs dental or eye care	Children's glasses	No cost. <u>Deductible</u> does not apply.	Full Cost. \$55-\$75 Member Reimbursement.	Limited to 1 items per benefit period.	
	Children's dental check-up	No cost. <u>Deductible</u> does not apply.	20% coinsurance	Limited to 1 exams per 6 months.	

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 when the life of the mother is endangered) 	 Hearing aids 	 Routine Eye Care (Adult) 			
Bariatric surgery	 Long-term care 	 Weight loss programs 			
Cosmetic surgery	• Non-emergency care when tra	veling outside the U.S.			
Dental care (Adult)	 Private-duty nursing 				
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)					
Acupuncture only covered for specific diagnosis	• Infertility Treatment (Limited to	Artificial Insemination)			
Chiropractic care covered with limitations	Routine foot care only covered	for specific diagnoses			

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: 1-877-881-6388 for the state insurance department, Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa or the insurer at 1-855-489-3494. Other options to continue coverage are 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 <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: your plan at 1-855-489-3494 or Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-</u><u>guestion/ask-ebsa</u>. Additionally, a consumer assistance program can help you file your appeal. Contact 1-877-881-6388.

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 the Minimum Value Standards? Not Applicable 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 1-855-489-3494.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-489-3494.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-489-3494.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-489-3494.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

PRA Disclosure Statement: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. 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 B (9 months of in-network pre-natal ca delivery)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
 The <u>plan's</u> overall <u>deductible</u> \$6,700 <u>Specialist coinsurance</u> 40% Hospital (facility) <u>coinsurance</u> 40% Other <u>coinsurance</u> 40% 		 The <u>plan's</u> overall <u>deductible</u> <u>Specialist coinsurance</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$6,700 40% 40% 40%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist coinsurance</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$6,700 40% 40% 40%
This EXAMPLE event includes served Specialist office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Diagnostic tests (<i>ultrasounds and blo</i> Specialist visit (<i>anesthesia</i>)	ces	This EXAMPLE event includes serve Primary care physician office visits (in education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose	acluding disease	This EXAMPLE event includes serv Emergency room care (including medi Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical thera	ical supplies))
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles	\$6,700	Deductibles	\$5,000	Deductibles	\$2,800
Copayments	\$10	Copayments	\$200	Copayments	\$5
Coinsurance	\$2,300	Coinsurance	\$0	Coinsurance	
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$40	Limits or exclusions \$	
The total Peg would pay is	\$9,070	The total Joe would pay is	\$5,240	The total Mia would pay is	\$2,805

Nondiscrimination Notice

UPMC Health Plan¹, on behalf of itself and its affiliates, complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, creed, religious affiliation, ancestry, sex, gender, gender identity or expression, or sexual orientation.

UPMC Health Plan provides free aids and services to people with disabilities so they can communicate effectively with us. Aids and services may include:

- $\circ~$ Qualified sign language interpreters.
- o Written information in other formats (large print, audio, accessible electronic formats, other formats).

UPMC Health Plan provides free language services to people whose primary language is not English. Language services may include:

- $\circ~$ Qualified interpreters.
- $\circ~$ 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: 711) 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.

¹UPMC 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., Community Care Behavioral Health Organization, and/or UPMC Benefit Management Services Inc.

Translation Services

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-489-3494

(TTY: 711).

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 1-855-489-3494 (TTY: 711)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-489-3494 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-855-489-3494 (телетайп: 711).

Wann du Deitsch (Pennsylvania German / Dutch)] schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-855-489-3494 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-855-489-3494 (TTY: 711)번으로 전화해 주십시오.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-855-489-3494 (TTY: 711).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-855-489 (رقم هاتف الصم والبكم:711).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-855-489-3494 (ATS : 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-855-489-3494 (TTY: 711).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો િન:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-855-489-3494 (TTY: 711).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-855-489-3494 (TTY: 711).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-855-489-3494 (TTY: 711).

ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ 1-855-489-3494 (TTY: 711)[។]

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-855-489-3494 (TTY: 711).