
 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, go to [www.geo-blue.com](http://www.geo-blue.com) or by calling 1-855-282-3517. 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 <https://www.healthcare.gov/sbc-glossary/> or call 1-855-282-3517 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <a href="#">deductible</a>?</b>	Outside the U.S. – \$350 individual/ \$700 family. Inside the U.S., <a href="#">in Network</a> – \$350 individual/ \$700 family. Inside the U.S., <a href="#">Out of Network</a> - \$700 individual/ \$1,400 family.	Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
<b>Are there services covered before you meet your <a href="#">deductible</a>?</b>	Yes. <a href="#">Preventive care</a> and primary care services are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits">https://www.healthcare.gov/coverage/preventive-care-benefits</a> .
<b>Are there other <a href="#">deductibles</a> for specific services?</b>	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
<b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b>	Outside the U.S., \$0 individual/ \$0 family. Inside U.S., <a href="#">in Network</a> - \$1,750 individual/ \$3,500 family. Inside the U.S., <a href="#">Out of Network</a> - \$4,650 individual/ \$9,300 family.	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
<b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>	<a href="#">Copayments</a> on certain services, <a href="#">premiums</a> , <a href="#">balance-billing</a> charges, deductibles, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
<b>Will you pay less if you use a <a href="#">network provider</a>?</b>	Yes. See <a href="http://www.geo-blue.com">www.geo-blue.com</a> or call 1-855-282-3517 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a provider <a href="#">network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
<b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b>	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

**Questions:** Call 1-855-282-3517 or visit us at [www.geo-blue.com](http://www.geo-blue.com). 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.geo-blue.com](http://www.geo-blue.com) or call 1-855-282-3517 to request a copy.

 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
		Outside the U.S. Provider	Network Provider (You will pay the least)	Out-of-Network Provider (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	No charge; <a href="#">deductible</a> does not apply	\$25 <a href="#">copay</a> /visit, <a href="#">deductible</a> does not apply	40% <a href="#">coinsurance</a> ; <a href="#">deductible</a> does not apply	None
	<a href="#">Specialist</a> visit	No charge; <a href="#">deductible</a> does not apply	\$25 <a href="#">copay</a> /visit, <a href="#">deductible</a> does not apply	40% <a href="#">coinsurance</a> ; <a href="#">deductible</a> does not apply	50 visits per Calendar Year for Chiropractic Care.
	<a href="#">Preventive care/screening/immunization</a>	No charge; <a href="#">deductible</a> does not apply	No charge; <a href="#">deductible</a> does not apply	40% <a href="#">coinsurance</a> ; <a href="#">deductible</a> does not apply	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services you need are preventive. Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (X-ray, blood work)	No charge	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	None
	Imaging (CT/PET scans, MRIs)	No charge	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Utilization review may apply.
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="#">www.geo-blue.com</a>	Generic drugs	\$10 <a href="#">copay</a> / per prescription per 30-day supply	\$10 <a href="#">copay</a> / per prescription per 30-day supply	\$10 <a href="#">copay</a> / per prescription per 30-day supply	Up to a 180-day supply available at participating provider. Mail order prescriptions available. Non-participating mail order pharmacy not covered.  Deductible does not apply.  Drug utilization review may apply.
	Preferred Brand-name drugs	\$10 <a href="#">copay</a> / per prescription per 30-day supply	\$30 <a href="#">copay</a> / per prescription per 30-day supply	\$30 <a href="#">copay</a> / per prescription per 30-day supply	
	Non preferred – Brand-name drugs	\$10 <a href="#">copay</a> / per prescription per 30-day supply	30% <a href="#">copay</a> / \$150 maximum copay per prescription per 30-day supply	30% <a href="#">copay</a> / \$150 maximum copay per prescription per 30-day supply	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	None
	Physician/surgeon fees	No charge	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	None

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.geo-blue.com](#) or call 1-855-282-3517.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Outside the U.S. Provider	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need immediate medical attention	<a href="#">Emergency room care</a>	No charge	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	If an Insured Person requires emergency treatment of an Injury or Sickness and incurs covered expenses at a non-Preferred Provider, Covered Medical Expenses for the Emergency Medical Care rendered during the course of the emergency will be treated as if they had been incurred at a Preferred Provider.
	<a href="#">Emergency medical transportation</a>	No charge	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	
	<a href="#">Urgent care</a>	No charge	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Utilization review may apply.
	Physician/surgeon fees	No charge	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge; <a href="#">deductible</a> does not apply	\$25 <a href="#">copay</a> /visit, <a href="#">deductible</a> does not apply	40% <a href="#">coinsurance</a> ; <a href="#">deductible</a> does not apply	None
	Inpatient services	No charge	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	
If you are pregnant	Office visits	No charge; <a href="#">deductible</a> does not apply	\$25 <a href="#">copay</a> /visit, <a href="#">deductible</a> does not apply	40% <a href="#">coinsurance</a> ; <a href="#">deductible</a> does not apply	<a href="#">Cost sharing</a> does not apply for <a href="#">preventive services</a> . Depending on the type of services, <a href="#">coinsurance</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	No charge	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	
	Childbirth/delivery facility services	No charge	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.geo-blue.com](http://www.geo-blue.com) or call 1-855-282-3517.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Outside the U.S. Provider	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	No charge	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	120 visits/Calendar Year
	<a href="#">Rehabilitation services</a>	No charge; <a href="#">deductible</a> does not apply	\$25 <a href="#">copay</a> /visit, <a href="#">deductible</a> does not apply	40% <a href="#">coinsurance</a> ; <a href="#">deductible</a> does not apply	30 visits/Calendar Year. Includes physical therapy, speech therapy, and occupational therapy.
	<a href="#">Habilitation services</a>	No charge; <a href="#">deductible</a> does not apply	\$25 <a href="#">copay</a> /visit, <a href="#">deductible</a> does not apply	40% <a href="#">coinsurance</a> ; <a href="#">deductible</a> does not apply	
	<a href="#">Skilled nursing care</a>	No charge	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	120 days/Calendar Year
	<a href="#">Durable medical equipment</a>	No charge	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Excludes vehicle modifications, home modifications, exercise, and bathroom equipment.
	<a href="#">Hospice services</a>	No charge	15% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Utilization review may apply.
If your child needs dental or eye care	Children's eye exam	No charge			One exam per 12 consecutive months. Deductible does not apply.
	Children's glasses	No charge			Limited to a combined \$250 per 12 consecutive months for all vision lenses & frames. Deductible does not apply.
	Children's dental check-up	No charge			Limited to a combined \$3,000 per Calendar Year for all dental care. Deductible does not apply.

### Excluded Services & Other Covered Services:

<b>Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a>.)</b>		
<ul style="list-style-type: none"> <li>Cosmetic surgery</li> </ul>	<ul style="list-style-type: none"> <li>Infertility treatment</li> <li>Long-term care</li> </ul>	<ul style="list-style-type: none"> <li>Routine foot care</li> <li>Weight loss programs</li> </ul>
<b>Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)</b>		
<ul style="list-style-type: none"> <li>Acupuncture (if prescribed for rehabilitation purposes)</li> <li>Bariatric surgery</li> <li>Chiropractic care</li> </ul>	<ul style="list-style-type: none"> <li>Coverage provided outside the United States See <a href="http://www.geo-blue.com">www.geo-blue.com</a></li> <li>Dental care (Adult &amp; Children)</li> <li>Hearing aids (limitations apply)</li> </ul>	<ul style="list-style-type: none"> <li>Non-emergency care when traveling outside the U.S.</li> <li>Private-duty nursing (limitations apply)</li> <li>Routine eye care (Adult &amp; Children)</li> </ul>

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.geo-blue.com](http://www.geo-blue.com) or call 1-855-282-3517.

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. For more information on your rights to continue coverage, contact the insurer at 1-855-282-3517. 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](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://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](http://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 on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For questions about your rights, this notice, or assistance, you can contact: Customer Service at 1-855-282-3517.

**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 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 1-855-282-3517.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-282-3517.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-282-3517.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-282-3517.

*To see examples of how this [plan](#) 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 [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](#) \$350
- [Specialist cost sharing](#) \$25
- Hospital (facility) [cost sharing](#) 15%
- Other [cost sharing](#) 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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
---------------------------	-----------------

In this example, Peg would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$350
<a href="#">Copayments</a>	\$10
<a href="#">Coinsurance</a>	\$1,400
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$1,820</b>

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

- The [plan's](#) overall [deductible](#) \$350
- [Specialist cost sharing](#) \$25
- Hospital (facility) [cost sharing](#) 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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
---------------------------	----------------

In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$350
<a href="#">Copayments</a>	\$500
<a href="#">Coinsurance</a>	\$80
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$950</b>

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

- The [plan's](#) overall [deductible](#) \$350
- [Specialist cost sharing](#) \$25
- Hospital (facility) [cost sharing](#) 15%
- Other [cost sharing](#) 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*)

<b>Total Example Cost</b>	<b>\$2,800</b>
---------------------------	----------------

In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$350
<a href="#">Copayments</a>	\$200
<a href="#">Coinsurance</a>	\$300
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$850</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.geo-blue.com](http://www.geo-blue.com) or call 1-855-282-3517.