

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


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 [selecthealth.org](http://selecthealth.org) or call 800-538-5038. 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 [selecthealth.org/sbc](http://selecthealth.org/sbc) or call 800-538-5038 to request a copy.

Important Questions	Answers	Why this Matters:
<b>What is the overall <u>deductible</u>?</b>	<b>\$1,000</b> person/ <b>\$2,000</b> family in-network and <b>\$1,500</b> person/ <b>\$3,000</b> family out-of-network per calendar year.	Generally, you must pay all the costs from <b><u>providers</u></b> up to the <b><u>deductible</u></b> amount before this <b><u>plan</u></b> begins to pay. If you have other family members on the <b><u>plan</u></b> , each family member must meet their own individual <b><u>deductible</u></b> until the total amount of <b><u>deductible</u></b> expenses paid by all family members meets the overall family <b><u>deductible</u></b> .
<b>Are there services covered before you meet your <u>deductible</u>?</b>	Yes, for in-network <b><u>providers</u></b> : <b><u>preventive</u></b> care and office visits are covered before you meet your <b><u>deductible</u></b> .	This <b><u>plan</u></b> covers some items and services even if you haven't yet met the <b><u>deductible</u></b> amount. But a <b><u>copayment</u></b> or <b><u>coinsurance</u></b> may apply. For example, this <b><u>plan</u></b> covers certain <b><u>preventive services</u></b> without <b><u>cost sharing</u></b> and before you meet your <b><u>deductible</u></b> . See a list of covered <b><u>preventive services</u></b> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <u>deductibles</u> for specific services?</b>	No.	You don't have to meet <b><u>deductibles</u></b> for specific services.
<b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b>	<b>\$4,000</b> person/ <b>\$7,150</b> family in-network and <b>\$4,500</b> person/ <b>\$9,000</b> family out-of-network.	The <b><u>out-of-pocket limit</u></b> is the most you could pay in a year for covered services. If you have other family members in this <b><u>plan</u></b> , they have to meet their own <b><u>out-of-pocket limits</u></b> until the overall family <b><u>out-of-pocket limit</u></b> has been met.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	<b><u>Premiums</u></b> , <b><u>balance-billed</u></b> charges, infertility services, healthcare this <b><u>plan</u></b> doesn't cover, and penalties for failure to obtain <b><u>preauthorization</u></b> for services.	Even though you pay these expenses, they don't count toward the <b><u>out-of-pocket limit</u></b> .
<b>Will you pay less if you use a <u>network provider</u>?</b>	Yes. To find an in-network SelectHealth Med <sup>®</sup> <b><u>provider</u></b> visit <a href="http://selecthealth.org/findadoctor">selecthealth.org/findadoctor</a> or call Member Services at 800-538-5038.	This <b><u>plan</u></b> uses a <b><u>provider network</u></b> . You will pay less if you use a <b><u>provider</u></b> in the <b><u>plan's network</u></b> . You will pay the most if you use an <b><u>out-of-network provider</u></b> , and you might receive a bill from a provider for the difference between the <b><u>provider's</u></b> charge and what your <b><u>plan</u></b> pays ( <b><u>balance billing</u></b> ). Be aware your <b><u>network provider</u></b> might use an <b><u>out-of-network provider</u></b> for some services (such as lab work). Check with your provider before you get services.
<b>Do you need a referral to see a <u>specialist</u>?</b>	No.	You can see the <b><u>specialist</u></b> you choose without a <b><u>referral</u></b> .

\* For more information about limitations and exceptions, see the plan or policy document at [selecthealth.org/materials](http://selecthealth.org/materials).



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)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness (PCP)	\$40/visit	30% <b>co-insurance</b>	A different benefit may apply for major office surgery. <b>Deductible</b> does not apply to in-network services.
	<b>Specialist</b> visit (SCP)	\$50/visit	30% <b>co-insurance</b>	Certain limitations apply to allergy testing, treatment and serum. A different benefit may apply for major office surgery. <b>Deductible</b> does not apply to in-network services.
	<b>Preventive</b> care / <b>screening</b> / immunization	No charge	30% <b>co-insurance</b>	Frequency limitations apply. <b>Deductible</b> does not apply to in-network services.
If you have a test	<b>Diagnostic test</b> (x-ray, blood work)	No charge	30% <b>co-insurance</b>	<b>Deductible</b> does not apply to in-network services.
	Imaging (CT/PET scans, MRIs)	20% <b>co-insurance</b>	30% <b>co-insurance</b>	-----None-----
If you need drugs to treat your illness or condition More information about <b>prescription drug coverage</b> is available at <a href="http://selecthealth.org/prescriptions/default.aspx?st=ut&amp;plan=select">selecthealth.org/prescriptions/default.aspx?st=ut&amp;plan=select</a>	Generic	\$15 Copay	\$37.50 Copay	Retail 90 Included. Mail Program Exclusive to Smart90, Walgreens, & CVS. Brand Gen Diff DAW 1 & 2 (brand copay) Specialty Program Exclusive 0 RSO / 2 fill on STAT Accumulations OOP \$4,000 / \$7,150 (shared with med.) Previous Meds List N/A.  For more info visit <a href="http://express-scripts.com">express-scripts.com</a> or call member services at (844) 837-6653
	Preferred Brand	\$30 Copay	\$75 Copay	
	Non-Preferred Brand	\$70 Copay	\$175 Copay	
	Specialty	\$150 Copay	\$150 Copay	

\* For more information about limitations and exceptions, see the plan or policy document at [selecthealth.org/materials](http://selecthealth.org/materials).

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)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% <u>co-insurance</u>	30% <u>co-insurance</u>	-----None-----
	Physician/surgeon fees	20% <u>co-insurance</u>	30% <u>co-insurance</u>	-----None-----
If you need immediate medical attention	<b><u>Emergency room services</u></b>	\$150/visit	\$150/visit	<b><u>Emergency room services</u></b> apply to in-network benefits. <b><u>Deductible</u></b> does not apply.
	<b><u>Emergency medical transportation</u></b>	20% <u>co-insurance</u>	20% <u>co-insurance</u>	Emergencies only. <b><u>Emergency medical transportation</u></b> applies to in-network benefits.
	<b><u>Urgent care</u></b>	\$40/visit	30% <u>co-insurance</u>	Applies to <b><u>urgent care</u></b> facilities only. <b><u>Deductible</u></b> does not apply to in-network services.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>co-insurance</u>	30% <u>co-insurance</u>	Benefits may be denied or reduced by 50% for failure to obtain <b><u>preauthorization</u></b> for certain services.
	Physician/surgeon fee	20% <u>co-insurance</u>	30% <u>co-insurance</u>	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$40 for office visits, 20% <u>co-insurance</u> for outpatient	30% <u>co-insurance</u> for office visits, 30% <u>co-insurance</u> for outpatient	Benefits may be denied or reduced by 50% for failure to obtain <b><u>preauthorization</u></b> for certain services. Additional limitations and exclusions apply. <b><u>Deductible</u></b> does not apply to in-network office visits and outpatient services.
	Inpatient services	20% <u>co-insurance</u>	30% <u>co-insurance</u>	
If you are pregnant	Office visits	\$40/visit	30% <u>co-insurance</u>	A different benefit may apply for major office surgery. <b><u>Deductible</u></b> does not apply to in-network services.
	Childbirth/delivery professional services	20% <u>co-insurance</u>	30% <u>co-insurance</u>	Benefits may be denied or reduced by 50% for failure to obtain <b><u>preauthorization</u></b> for certain services. Depending on the type of services, a <b><u>copayment</u></b> , <b><u>coinsurance</u></b> , or <b><u>deductible</u></b> may apply.
	Childbirth/delivery facility services	20% <u>co-insurance</u>	30% <u>co-insurance</u>	

\* For more information about limitations and exceptions, see the plan or policy document at [selecthealth.org/materials](https://selecthealth.org/materials).

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)	
If you need help recovering or have other special health needs	<b><u>Home health care</u></b>	20% <b><u>co-insurance</u></b>	30% <b><u>co-insurance</u></b>	Up to 130 visits per calendar year. Benefits may be denied or reduced by 50% for failure to obtain <b><u>preauthorization</u></b> for certain services.
	<b><u>Rehabilitation services</u></b>	\$40/visit for outpatient, 20% <b><u>co-insurance</u></b> for inpatient	30% <b><u>co-insurance</u></b>	Up to 60 days per calendar year for inpatient physical, speech, and occupational therapies combined. Up to 60 visits per calendar year for outpatient physical, speech, and occupational therapies combined. Benefits may be denied or reduced by 50% for failure to obtain <b><u>preauthorization</u></b> for certain services. <b><u>Deductible</u></b> does not apply to in-network outpatient services.
	<b><u>Habilitation services</u></b>	Not covered	Not covered	Habilitation services are not covered.
	<b><u>Skilled nursing care</u></b>	20% <b><u>co-insurance</u></b>	30% <b><u>co-insurance</u></b>	Up to 60 days per calendar year. Benefits may be denied or reduced by 50% for failure to obtain <b><u>preauthorization</u></b> for certain services.
	<b><u>Durable medical equipment (DME)</u></b>	20% <b><u>co-insurance</u></b>	30% <b><u>co-insurance</u></b>	Benefits may be denied or reduced by 50% for failure to obtain <b><u>preauthorization</u></b> for certain services.
	<b><u>Hospice service</u></b>	20% <b><u>co-insurance</u></b>	30% <b><u>co-insurance</u></b>	Benefits may be denied or reduced by 50% for failure to obtain <b><u>preauthorization</u></b> for certain services.
If your child needs dental or eye care	Children's eye exam	\$50/visit	30% <b><u>co-insurance</u></b>	<b><u>Deductible</u></b> does not apply to in-network services.
	Children's glasses	Not covered	Not covered	Glasses are not covered.
	Children's dental check-up	Not covered	Not covered	Dental check-ups are not covered.

\* For more information about limitations and exceptions, see the plan or policy document at [selecthealth.org/materials](https://selecthealth.org/materials).

## Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u> .)		
<ul style="list-style-type: none"> <li>• Abortions/termination of pregnancy except in limited circumstances</li> <li>• Acupuncture</li> <li>• Administrative services/charges</li> <li>• Cosmetic surgery and reconstructive and corrective services, except in limited circumstances</li> <li>• Dental care (adult/child), except in limited circumstances</li> <li>• Dental check-up</li> <li>• Experimental and/or investigational services</li> </ul>	<ul style="list-style-type: none"> <li>• Glasses</li> <li>• Habilitation services</li> <li>• Immunizations for Anthrax, BCG, Cholera, Plague, Typhoid and Yellow Fever</li> <li>• Infertility (select services) greater than \$5,000 per lifetime</li> <li>• Infertility treatment</li> <li>• Long-term care</li> <li>• Orthotic and other corrective appliances for the foot</li> <li>• Prescription drugs</li> </ul>	<ul style="list-style-type: none"> <li>• Services for which a third-party is or may be responsible</li> <li>• Services related to certain illegal activities</li> <li>• Services that are not <u>medically necessary</u></li> </ul>
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)		
<ul style="list-style-type: none"> <li>• Bariatric surgery, <u>preauthorization</u> required with limitations</li> <li>• Chiropractic care</li> <li>• Hearing aids, up to \$2,500 every 3 calendar years</li> </ul>	<ul style="list-style-type: none"> <li>• Non-emergency care when traveling outside the U.S.</li> <li>• Private Duty Nursing, <u>preauthorization</u> required with limitations</li> <li>• Routine eye care (adult)</li> </ul>	<ul style="list-style-type: none"> <li>• Routine foot care</li> <li>• Weight loss programs as part of a program approved by SelectHealth</li> </ul>

### 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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform); or Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov); or contact the **Plan**. 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 to submit a claim, **appeal**, or a **grievance** for any reason to your **plan**. For more information about your rights, this notice, or assistance, contact: Department of Labor's Employee Benefits Security Administration at 866-444-EBSA (3272) or [dol.gov/ebsa/healthreform](http://dol.gov/ebsa/healthreform); or If your coverage is fully-insured, you may also contact the Utah Insurance Department, Office of Consumer Assistance, Suite 3110, State Office Building, Salt Lake City, Utah 84114.

To contact Select Health Member Services, please call 800-538-5038 weekdays, TTY users should call 711, or visit us at [selecthealth.org](http://selecthealth.org).

### 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? 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 <b>plan's</b> overall <b>deductible</b>	\$1,000
■ <b>Specialist</b>	\$50
■ Hospital (facility)	20%
■ Other	20%

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>
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$1,000
Copayments	\$0
Coinsurance	\$2,100
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$3,160</b>

### Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <b>plan's</b> overall <b>deductible</b>	\$1,000
■ <b>Specialist</b>	\$50
■ Hospital (facility)	20%
■ Other	20%

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>
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$800
Copayments	\$400
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$1,220</b>

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <b>plan's</b> overall <b>deductible</b>	\$1,000
■ <b>Specialist</b>	\$50
■ Hospital (facility)	20%
■ Other	20%

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>
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,000
Copayments	\$700
Coinsurance	\$80
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,780</b>

The **plan** would be responsible for the other costs of these EXAMPLE covered services.

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## Non-Discrimination Notice

Select Health obeys Federal civil rights laws. We do not treat you differently because of your race, color, ethnic background or where you come from, age, disability, sex, religion, creed, language, social class, sexual orientation, gender identity or expression, and/or veteran status.

We provide free aid and services to people with disabilities to help them communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). We also provide free language services to people whose primary language is not English, such as qualified interpreters and member materials written in other languages.

If you need these services, please call Select Health Member Services at 800-538-5038 or Select Health Advantage Member Service at 855-442-9900. Any member or other person who believes he/she may have been subject to discrimination may file a complaint or grievance by calling the Select Health 504/Civil Rights Coordinator at 844-208-9012 or the Compliance Hotline at 800-442-4845 (TTY Users: 711). You may also call the Office for Civil Rights at 1-800-368-1019 (TTY Users: 800-537-7697).

## Language Access Services

### Spanish

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame a Select Health.

### Chinese

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 Select Health

### Vietnamese

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số Select Health.

### Korean

통지: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. Select Health. 번호로 전화해

### Nepali

ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ। Select Health मा फोन गर्नुहुन्हुोस्।

### Tagalog

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa Select Health.

### German

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: Select Health.

### Russian

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги переводчика. Позвоните Select Health.

### French

ATTENTION: si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Contactez Select Health.

### Japanese

注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。Select Health. まで、お電話にてご連絡ください。

### Amharic

ማሳሰቢያ: አማርኛ የሚናገሩ ከሆነ፣ የቋንቋ ድጋፍ አገልግሎቶች ያለክፍያ ለእርስዎ ይገኛሉ። Select Health ን ያናግሩ።

### Serb-Croatian

ПАЖЊА: Ако говорите Српски, бесплатне услуге помоћи за језик, биће вам доступне. Контактирајте Select Health.

### Arabic

تامدخ كل رفوتتسف ،ببرع ثدحتت تنك اذإ :هيبنت Select Health ب لصتا .أناجم قيوغلا قدعاسملا

### Persian

تامدخ ،دينكيم تبحص ينك دراو ار نابز هب رگا :هجوت اب .تسامش رايتخا رد ناگيار تروصب ،ينابز كمك ديرينگب سامت. Select Health

### Thai

หมายเหตุ: หากคุณพูด ใสภาษา, การบริการภาษา โดยไม่มีค่าใช้จ่าย มีพร้อมบริการให้กับคุณ ติดต่อ Select Health

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