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.umr.com or by calling 1-800-826-9781. 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.umr.com or call 1-800-826-9781 to request a copy.

<table>
<thead>
<tr>
<th>Important Questions</th>
<th>Answers</th>
<th>Why this Matters:</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is the overall deductible?</td>
<td>$1,400 person / $2,800 family Tier 1 $2,500 person / $5,000 family Tier 2 $3,200 person / $6,400 family Tier 3</td>
<td>You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible.</td>
</tr>
<tr>
<td>Are there services covered before you meet your deductible?</td>
<td>Yes. Preventive care services are covered before you meet your deductible.</td>
<td>This plan covers some items and services even if you haven’t yet met the deductible amount. But a copayment or coinsurance may apply. 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a></td>
</tr>
<tr>
<td>Are there other deductibles for specific services?</td>
<td>No.</td>
<td>You don’t have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.</td>
</tr>
<tr>
<td>What is the out-of-pocket limit for this plan?</td>
<td>$1,900 person / $3,800 family Tier 1 $4,500 person / $9,000 family Tier 2 $5,700 person / $11,400 family Tier 3</td>
<td>The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.</td>
</tr>
<tr>
<td>What is not included in the out-of-pocket limit?</td>
<td>Penalties, premiums, balance billing charges, and health care this plan doesn’t cover.</td>
<td>Even though you pay these expenses, they don’t count toward the out-of-pocket limit.</td>
</tr>
<tr>
<td>Will you pay less if you use a network provider?</td>
<td>Yes. See <a href="http://www.umr.com">www.umr.com</a> or call 1-800-826-9781 for a list of network providers.</td>
<td>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.</td>
</tr>
<tr>
<td>Do you need a referral to see a specialist?</td>
<td>No.</td>
<td>You can see the specialist you choose without a referral.</td>
</tr>
</tbody>
</table>
All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>Tier 1 (You will pay the least)</th>
<th>Tier 2 (You will pay the most)</th>
<th>Tier 3 (You will pay the most)</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you visit a health care provider's office or clinic</td>
<td>Primary care visit to treat an injury or illness</td>
<td>10% Coinsurance</td>
<td>10% Coinsurance</td>
<td>30% Coinsurance</td>
</tr>
<tr>
<td></td>
<td>Specialist visit</td>
<td>10% Coinsurance</td>
<td>10% Coinsurance</td>
<td>30% Coinsurance</td>
</tr>
<tr>
<td></td>
<td>Preventive care/screening/immunization</td>
<td>P Physician – No charge Facility – No charge</td>
<td>Physician – No charge Facility – No charge</td>
<td>Physician - 100% Facility – 30%</td>
</tr>
<tr>
<td>If you have a test</td>
<td>Diagnostic test (x-ray, blood work)</td>
<td>10% Coinsurance</td>
<td>20% Coinsurance</td>
<td>30% Coinsurance</td>
</tr>
<tr>
<td>Common Medical Event</td>
<td>Services You May Need</td>
<td>Tier 1 (You will pay the least)</td>
<td>Tier 2</td>
<td>Tier 3 (You will pay the most)</td>
</tr>
<tr>
<td>----------------------</td>
<td>-----------------------</td>
<td>---------------------------------</td>
<td>--------</td>
<td>--------------------------------</td>
</tr>
<tr>
<td>Imaging (CT/PET scans, MRIs)</td>
<td>10% Coinsurance</td>
<td>20% Coinsurance</td>
<td>30% Coinsurance</td>
<td>none</td>
</tr>
<tr>
<td>If you need drugs to treat your illness or condition.</td>
<td>Generic drugs</td>
<td>Deductible &amp; Coinsurance</td>
<td>Deductible &amp; Coinsurance</td>
<td>Deductible &amp; Coinsurance</td>
</tr>
<tr>
<td></td>
<td>Preferred brand drugs</td>
<td>Deductible &amp; Coinsurance</td>
<td>Deductible &amp; Coinsurance</td>
<td>Deductible &amp; Coinsurance</td>
</tr>
<tr>
<td></td>
<td>Non-preferred brand drugs</td>
<td>Deductible &amp; Coinsurance</td>
<td>Deductible &amp; Coinsurance</td>
<td>Deductible &amp; Coinsurance</td>
</tr>
<tr>
<td></td>
<td>Specialty drugs</td>
<td>Deductible &amp; Coinsurance</td>
<td>Deductible &amp; Coinsurance</td>
<td>Deductible &amp; Coinsurance</td>
</tr>
</tbody>
</table>

Covers up to a 30 day supply (retail); 31-90 day supply (mail order)

More information about **prescription drug coverage** is available at; [www.express.scripts.com](http://www.express.scripts.com) or 844-583-7036
<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>What You Will Pay</th>
<th>Limitations, Exceptions, &amp; Other Important Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you have outpatient surgery</td>
<td>Facility fee (e.g., ambulatory surgery center)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>10% Coinsurance</td>
<td>20% Coinsurance</td>
<td>30% Coinsurance</td>
</tr>
<tr>
<td></td>
<td>Physician/surgeon fees</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>10% Coinsurance</td>
<td>10% Coinsurance</td>
<td>30% Coinsurance</td>
</tr>
<tr>
<td>If you need immediate medical attention</td>
<td>Emergency room care</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>10% Coinsurance</td>
<td>10% Coinsurance</td>
<td>10% Coinsurance</td>
</tr>
<tr>
<td></td>
<td>Emergency medical transportation</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>10% Coinsurance</td>
<td>10% Coinsurance</td>
<td>10% Coinsurance</td>
</tr>
<tr>
<td></td>
<td>Urgent care</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>10% Coinsurance</td>
<td>20% Coinsurance</td>
<td>30% Coinsurance</td>
</tr>
<tr>
<td>If you have a hospital stay</td>
<td>Facility fee (e.g., hospital room)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>10% Coinsurance</td>
<td>20% Coinsurance</td>
<td>30% Coinsurance</td>
</tr>
<tr>
<td></td>
<td>Physician/surgeon fee</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>10% Coinsurance</td>
<td>10% Coinsurance</td>
<td>30% Coinsurance</td>
</tr>
<tr>
<td>Common Medical Event</td>
<td>Services You May Need</td>
<td>Tier 1 (You will pay the least)</td>
<td>Tier 2</td>
</tr>
<tr>
<td>----------------------</td>
<td>-----------------------</td>
<td>-------------------------------</td>
<td>--------</td>
</tr>
<tr>
<td>If you have mental health, behavioral health, or substance abuse needs</td>
<td>Outpatient services</td>
<td>10% Coinsurance</td>
<td>10% Coinsurance</td>
</tr>
<tr>
<td></td>
<td>Inpatient services</td>
<td>10% Coinsurance</td>
<td>10% Coinsurance</td>
</tr>
<tr>
<td>If you are pregnant</td>
<td>Office visits</td>
<td>10% Coinsurance postnatal</td>
<td>10% Coinsurance postnatal</td>
</tr>
<tr>
<td></td>
<td>Childbirth/delivery professional services</td>
<td>10% Coinsurance</td>
<td>20% Coinsurance facility 10% Coinsurance physician</td>
</tr>
<tr>
<td></td>
<td>Childbirth/delivery facility services</td>
<td>10% Coinsurance</td>
<td>20% Coinsurance facility 10% Coinsurance physician</td>
</tr>
<tr>
<td>Common Medical Event</td>
<td>Services You May Need</td>
<td>What You Will Pay</td>
<td>Limitations, Exceptions, &amp; Other Important Information</td>
</tr>
<tr>
<td>------------------------------------------</td>
<td>----------------------------------------</td>
<td>----------------------------------------</td>
<td>--------------------------------------------------------</td>
</tr>
<tr>
<td>If you need help recovering or have other special health needs</td>
<td><strong>Home health care</strong></td>
<td>Tier 1 (You will pay the least)</td>
<td>10% Coinsurance</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Tier 2</td>
<td>20% Coinsurance</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Tier 3 (You will pay the most)</td>
<td>30% Coinsurance</td>
</tr>
<tr>
<td></td>
<td><strong>Tier 1 deductible applies to Tier 2 benefits physician; 90 Maximum visits per calendar year combined with Hospice Outpatient; Prior authorization is required</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Tier 1 deductible applies to Tier 2 benefits physician; 60 Maximum visits per calendar year combined for Habilitation services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Skilled nursing care</strong></td>
<td>Tier 1 (You will pay the least)</td>
<td>10% Coinsurance</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Tier 2</td>
<td>20% Coinsurance</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Tier 3 (You will pay the most)</td>
<td>30% Coinsurance</td>
</tr>
<tr>
<td></td>
<td><strong>Prior authorization required.</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Tier 2 deductible applies to Tier 1 benefits; Prior authorization is required for DME in excess of $500 for rentals or $1,500 for purchases</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>90 Maximum visits per calendar year combined with Home Healthcare; Prior authorization is required</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Hospice service</strong></td>
<td>Tier 1 (You will pay the least)</td>
<td>10% Coinsurance</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Tier 2</td>
<td>20% Coinsurance</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Tier 3 (You will pay the most)</td>
<td>30% Coinsurance</td>
</tr>
<tr>
<td>If your child needs dental or eye care</td>
<td><strong>Children's eye exam</strong></td>
<td>Tier 1 (You will pay the least)</td>
<td>10% Coinsurance</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Tier 2</td>
<td>10% Coinsurance</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Tier 3 (You will pay the most)</td>
<td>30% Coinsurance</td>
</tr>
<tr>
<td></td>
<td><strong>Tier 1 deductible applies to Tier 2 benefits; 1 Maximum exam per calendar year</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>none</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Children's glasses</strong></td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Common Medical Event</td>
<td>Services You May Need</td>
<td>What You Will Pay</td>
<td>Limitations, Exceptions, &amp; Other Important Information</td>
</tr>
<tr>
<td>------------------------------------------</td>
<td>-----------------------</td>
<td>-------------------</td>
<td>--------------------------------------------------------</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Tier 1 (You will pay the least)</td>
<td>Tier 2 (You will pay the most)</td>
</tr>
<tr>
<td>Children’s dental check-up</td>
<td>Not covered</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

**Excluded Services & Other Covered Services:**

- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care (adult)
- Hearing aids
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care
- Weight loss programs
- 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 Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). 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: U.S. 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). 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](http://www.dol.gov/ebsa/healthreform) and [http://cciio.cms.gov/programs/consumer/capgrants/index.html](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**: $1400
- **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 |

In this example, Peg would pay:  

<table>
<thead>
<tr>
<th>Cost Sharing</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductibles</td>
<td>$1,400</td>
</tr>
<tr>
<td>Copayments</td>
<td>$0</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>$1,280</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>What isn't covered</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Limits or exclusions</td>
<td>$0</td>
</tr>
</tbody>
</table>

**The total Peg would pay is**: $2,680

### Managing Joe's type 2 Diabetes

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

- **The plan's overall deductible**: $1400
- **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 |

In this example, Joe would pay:  

<table>
<thead>
<tr>
<th>Cost Sharing</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductibles</td>
<td>$1,400</td>
</tr>
<tr>
<td>Copayments*</td>
<td>$0</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>$740</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>What isn't covered</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Limits or exclusions</td>
<td>$20</td>
</tr>
</tbody>
</table>

**The total Joe would pay is**: $2,140

### Mia's Simple Fracture

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

- **The plan's overall deductible**: $1400
- **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 |

In this example, Mia would pay:  

<table>
<thead>
<tr>
<th>Cost Sharing</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductibles*</td>
<td>$1,400</td>
</tr>
<tr>
<td>Copayments</td>
<td>$0</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>$190</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>What isn't covered</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Limits or exclusions</td>
<td>$0</td>
</tr>
</tbody>
</table>

**The total Mia would pay is**: $1,590

---

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.umr.com](http://www.umr.com) or call 1-800-826-9781.

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

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