



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.umar.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.umar.com or call 1-800-826-9781 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible ?	\$1,400 person / \$2,800 family Tier 1 \$2,500 person / \$5,000 family Tier 2 \$3,200 person / \$6,400 family Tier 3	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 .
Are there services covered before you meet your deductible ?	Yes. Preventive care services are covered before you meet your deductible .	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 https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other deductibles for specific services?	No.	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.
What is the out-of-pocket limit for this plan ?	\$1,900 person / \$3,800 family Tier 1 \$4,500 person / \$9,000 family Tier 2 \$5,700 person / \$11,400 family Tier 3	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.
What is not included in the out-of-pocket limit ?	Penalties, premiums , balance billing charges, and health care this plan doesn't 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 network provider ?	Yes. See www.umar.com or call 1-800-826-9781 for a list of network providers .	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.
Do you need a referral to see a specialist ?	No.	You can see the specialist you choose without a referral .



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
		Tier 1 (You will pay the least)	Tier 2	Tier 3 (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	10% Coinsurance	10% Coinsurance	30% Coinsurance	—————none—————
	Specialist visit	10% Coinsurance	10% Coinsurance	30% Coinsurance	—————none—————
	Preventive care/screening/immunization	P Physician – No charge Facility – No charge	Physician – No charge Facility – No charge	Physician - 100% Facility – 30%	—————none—————
If you have a test	Diagnostic test (x-ray, blood work)	10% Coinsurance	20% Coinsurance	30% Coinsurance	—————none—————

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 (You will pay the least)	Tier 2	Tier 3 (You will pay the most)	
	Imaging (CT/PET scans, MRIs)	10% Coinsurance	20% Coinsurance	30% Coinsurance	—————none—————
If you need drugs to treat your illness or condition.	Generic drugs	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	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 or 844-583-7036
	Preferred brand drugs	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	
	Non-preferred brand drugs	Deductible & Coinsurance	Deductible & Coinsurance.	Deductible & Coinsurance.	
	Specialty drugs	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 (You will pay the least)	Tier 2	Tier 3 (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% Coinsurance	20% Coinsurance	30% Coinsurance	-----none-----
	Physician/surgeon fees	10% Coinsurance	10% Coinsurance	30% Coinsurance	Tier 1 deductible applies to Tier 2 benefits.
If you need immediate medical attention	Emergency room care	10% Coinsurance	10% Coinsurance	10% Coinsurance	Tier 1 deductible applies to Tier 2 & 3 benefits.
	Emergency medical transportation	10% Coinsurance	10% Coinsurance	10% Coinsurance	Tier 1 deductible applies to Tier 2 & 3 benefits.
	Urgent care	10% Coinsurance	20% Coinsurance	30% Coinsurance	-----none-----
If you have a hospital stay	Facility fee (e.g., hospital room)	10% Coinsurance	20% Coinsurance	30% Coinsurance	Prior authorization is required or benefits could be reduced by \$500 per admission
	Physician/surgeon fee	10% Coinsurance	10% Coinsurance	30% Coinsurance	Tier 1 deductible applies to Tier 2

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 (You will pay the least)	Tier 2	Tier 3 (You will pay the most)	
If you have mental health, behavioral health, or substance abuse needs	Outpatient services	10% Coinsurance	10% Coinsurance	30% Coinsurance	Tier 1 deductible applies to Tier 2
	Inpatient services	10% Coinsurance	10% Coinsurance	30% Coinsurance	Tier 1 deductible applies to Tier 2 benefits; Prior authorization is required or benefit is reduced by \$500 per admission
If you are pregnant	Office visits	10% Coinsurance postnatal	10% Coinsurance postnatal	30% Coinsurance	Deductible Waived Tiers 1 & 2 for prenatal care. Tier 1 deductible applies to Tier 2 benefits for physician.
	Childbirth/delivery professional services	10% Coinsurance	20% Coinsurance facility 10% Coinsurance physician	30% Coinsurance	
	Childbirth/delivery facility services	10% Coinsurance	20% Coinsurance facility 10% Coinsurance physician	30% Coinsurance	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 (You will pay the least)	Tier 2	Tier 3 (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	10% Coinsurance	20% Coinsurance	30% Coinsurance	90 Maximum visits per calendar year combined with Hospice Outpatient; Prior authorization is required
	Rehabilitation services	10% Coinsurance	20% Coinsurance	30% Coinsurance	Tier 1 deductible applies to Tier 2 benefits physician; 60 Maximum visits per calendar year combined for
	Habilitation services	10% Coinsurance	20% Coinsurance	30% Coinsurance	-----none-----
	Skilled nursing care	10% Coinsurance	20% Coinsurance	30% Coinsurance	Prior authorization required.
	Durable medical equipment	20% Coinsurance	20% Coinsurance	30% Coinsurance	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
	Hospice service	10% Coinsurance	20% Coinsurance	30% Coinsurance	90 Maximum visits per calendar year combined with Home Healthcare; Prior authorization is required
If your child needs dental or eye care	Children's eye exam	10% Coinsurance	10% Coinsurance	30% Coinsurance	Tier 1 deductible applies to Tier 2 benefits; 1 Maximum exam per calendar year
	Children's glasses	Not covered	Not covered	Not covered	-----none-----

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 (You will pay the least)	Tier 2	Tier 3 (You will pay the most)	
	Children's dental check-up	Not covered	Not covered	Not covered	None

Excluded Services & Other Covered Services:

Services Your [Plan](#) Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- | | | |
|---|---|---|
| <ul style="list-style-type: none"> • Acupuncture • Bariatric surgery • Cosmetic surgery • Dental care (adult) | <ul style="list-style-type: none"> • Hearing aids • Infertility treatment • Long-term care • Non-emergency care when traveling outside the U.S. | <ul style="list-style-type: none"> • Private-duty nursing • Routine foot care • Weight loss programs |
|---|---|---|

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- 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. 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 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. 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 and <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
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,400
Copayments	\$0
Coinsurance	\$1,280
<i>What isn't covered</i>	
Limits or exclusions	\$0
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
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles*	\$1,400
Copayments	\$0
Coinsurance	\$740
<i>What isn't covered</i>	
Limits or exclusions	\$20
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
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles*	\$1,400
Copayments	\$0
Coinsurance	\$190
<i>What isn't covered</i>	
Limits or exclusions	\$0
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.umar.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.