



This 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 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, call **1-833-578-1126**. 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 [www.cciio.cms.gov](http://www.cciio.cms.gov) or call **1-833-578-1126** to request a copy.

Important Questions	Answers	Why this Matters:
<b>What is the overall deductible?</b>	<b>Employee Only coverage</b> - UVMHN Provider or Facility <b>\$1,500</b> person. In-Network <b>\$1,500</b> person. Out-of-Network <b>\$3,000</b> person. <b>Family coverage</b> - UVMHN Provider or Facility <b>\$3,000</b> family. In-Network <b>\$3,000</b> family. Out-of-Network <b>\$6,000</b> family.	Generally, you must pay all the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
<b>Are there services covered before you meet your deductible?</b>	Yes. UVMHN and In-Network <u>preventive care</u> services are covered before you meet your <u>deductible</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> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other deductibles for specific services?</b>	No.	You don't have to meet <u>deductibles</u> for specific services.
<b>What is the out-of-pocket limit for this plan?</b>	<b>Employee Only coverage</b> - UVMHN Provider or Facility <b>\$5,000</b> person. In-Network <b>\$5,000</b> person. Out-of-Network <b>\$5,000</b> person. <b>Family coverage</b> - UVMHN Provider or Facility <b>\$8,550</b> person/ <b>\$10,000</b> family. In-Network <b>\$8,550</b> person/ <b>\$10,000</b> family. Out-of-Network <b>\$10,000</b> family.	The out-of-pocket limit 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 limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
<b>What is not included in the out-of-pocket limit?</b>	<u>Premiums</u> , <u>balance-billing</u> charges and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
<b>Will you pay less if you use a network provider?</b>	Yes. See <a href="http://www.MyHealthToolkit.VT.com">www.MyHealthToolkit.VT.com</a> or call <b>1-800-810-BLUE (2583)</b> for a list of network <u>providers</u> .	You pay the least if you use a UVMHN Health Network Provider or Facility. You pay more if you use a <u>provider</u> in <u>In-Network Provider</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 <u>provider's</u> 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.
<b>Do you need a referral to see a specialist?</b>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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)	In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
<b>If you visit a health care <u>provider's</u> office or clinic</b>	Primary care visit to treat an injury or illness	10% <u>Coinsurance</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	None
	<u>Specialist</u> visit	10% <u>Coinsurance</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	None
	<u>Preventive care/screening/immunization</u>	No Charge	No Charge	30% <u>Coinsurance</u>	See <a href="http://www.healthcare.gov">www.healthcare.gov</a> for <u>preventive care</u> guidelines. There may be additional benefits available. See your Employer for details. You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	10% <u>Coinsurance</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	10% <u>Coinsurance</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	None
<b>If you need drugs to treat your illness or condition</b>  More information about <b><u>prescription drug coverage</u></b> is available at <a href="http://www.navitus.com">www.navitus.com</a>	Tier 1: All covered generics and some lower cost brand products.	<b>Retail &amp; Mail Order</b> No Charge (30 or 90-day supply)	<b>Retail</b> 30-day supply: \$10 90-day supply: \$30	50% of the cost	<b>Preventive prescription drug: 100% before deductible is met.</b>  <b>Co-pays apply after the overall deductible has been met.</b>  Prescription medication with over-the-counter equivalents is not covered.  Specialty drugs limited to a 30-day supply.
	Tier 2: Preferred brand products	<b>Retail &amp; Mail Order</b> 30-day supply: \$25  90-day supply: \$50	<b>Retail</b> 30-day supply: \$30  90-day supply: \$90	50% of the cost	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 (You will pay the least)	In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
	Tier 3: Non-Preferred brand products	<b>Retail &amp; Mail Order</b> 30-day supply: \$45  90-day supply: \$90	<b>Retail</b> 30-day supply: \$50  90-day supply: \$150	50% of the cost	You can find information regarding the preventive drug list on the Navitus website (members.navitus.com) or by contacting Navitus Customer Service at 866-333-2757.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% <u>Coinsurance</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	<u>Pre-authorization</u> is required for some outpatient surgeries.
	Physician/surgeon fees	10% <u>Coinsurance</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	None
If you need immediate medical attention	<u>Emergency room care</u>	10% <u>Coinsurance</u>	10% <u>Coinsurance</u>	10% <u>Coinsurance</u>	None
	<u>Emergency medical transportation</u>	10% <u>Coinsurance</u>	10% <u>Coinsurance</u>	10% <u>Coinsurance</u>	None
	<u>Urgent care</u>	10% <u>Coinsurance</u>	10% <u>Coinsurance</u>	10% <u>Coinsurance</u>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>Coinsurance</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	<u>Pre-authorization</u> is required.
	Physician/surgeon fees	10% <u>Coinsurance</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	None
If you need mental health, behavioral health, or substance abuse services	Mental/behavioral health outpatient services	10% <u>Coinsurance</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	<u>Pre-authorization</u> is required for some outpatient services.
	Substance use disorder outpatient services	10% <u>Coinsurance</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	
	Mental/behavioral health inpatient services	10% <u>Coinsurance</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	<u>Pre-authorization</u> is required.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 (You will pay the least)	In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
	Substance use disorder inpatient services	10% <u>Coinsurance</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	
If you are pregnant	Office visits	10% <u>Coinsurance</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	<u>Pre-authorization</u> for facility services is required. Depending on the type of services, a <u>coinsurance</u> or <u>deductible</u> may apply. <u>Cost sharing</u> does not apply for <u>preventive services</u> .  Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services	10% <u>Coinsurance</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	
	Childbirth/delivery Facility services	10% <u>Coinsurance</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	
If you need help recovering or have other special health needs	<u>Home health care</u>	10% <u>Coinsurance</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	<u>Pre-authorization</u> is required. Penalty for not obtaining <u>pre-authorization</u> is denial of all charges.
	<u>Rehabilitation services</u>	10% <u>Coinsurance</u>	20% <u>Coinsurance</u>	Not Covered	30 combined visits/benefit year for Physical, Occupational & Speech Therapy including services done as part of Home Healthcare. 30 combined visits/benefit year for Physical, Occupational & Speech Therapy for autism diagnosis.
	<u>Habilitation services</u>	10% <u>Coinsurance</u>	20% <u>Coinsurance</u>	Not Covered	30 combined visits/benefit year for Physical, Occupational & Speech Therapy including services done as part of Home Healthcare. 30 combined visits/benefit year for Physical, Occupational & Speech Therapy for autism diagnosis.
	<u>Skilled nursing care</u>	10% <u>Coinsurance</u>	20% <u>Coinsurance</u>	Not Covered	<u>Pre-authorization</u> is required.
	<u>Durable medical equipment</u>	10% <u>Coinsurance</u>	20% <u>Coinsurance</u>	Not Covered	Purchase or rentals of \$500 or more require <u>pre-authorization</u> . Penalty for not obtaining <u>pre-authorization</u> is denial of all charges. Wigs limited to one wig/3 benefit years.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 (You will pay the least)	In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
	<u>Hospice services</u>	10% <u>Coinsurance</u>	20% <u>Coinsurance</u>	30% <u>Coinsurance</u>	<u>Pre-authorization</u> is required.
<b>If your child needs dental or eye care</b>	Children's eye exam	Not Covered	No Charge	Not Covered	Limited to one routine exam/2 benefit years. This benefit does not cover the evaluation and fitting of contact lenses or other supplemental tests
	Children's glasses	Not Covered	Not Covered	Not Covered	See your Employer for benefit details.
	Children's dental check-up	Not Covered	Not Covered	Not Covered	See your Employer for benefit details.

### 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.)

- Cosmetic Surgery, except with prior approval for reconstruction
- Dental Care (Adult/Child)
- Hearing Aids
- Long-Term Care
- Routine Foot Care, except for treatment of diabetes
- Weight Loss Programs

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

- Acupuncture, 12 visits/benefit year
- Bariatric Surgery, must be medically necessary
- Chiropractic Care, 20 visits/benefit year
- Infertility Treatment, \$15,000/lifetime and covered at UVMHN only
- Non-emergency care when traveling outside the U.S.
- Private-Duty Nursing, 14 hours/benefit year
- Routine Eye Care (Adult/Child), one routine exam/2 benefit years

**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: The Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <https://www.dol.gov/agencies/ebsa>. 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 more information about your rights, this notice, or assistance, contact: 1-833-578-1126 or visit us at [www.MyHealthToolkit.VT.com](http://www.MyHealthToolkit.VT.com), the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <https://www.dol.gov/agencies/ebsa>.

**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: Para obtener asistencia en español, llame al número de atención al cliente que aparece en la primera página de esta notificación.

Tagalog: Upang makakuha ng tulong sa Tagalog, tawagan ang numero ng *customer service* na makikita sa unang pahina ng paunawang ito.

Chinese: 如需中文服务，请致电列于本通知首页的客户服务号码。

Navajo: T'áá Dinéji shíł hane'go shiká i'doolwoł níńízingo éí Nidaalnishígíí Áká Anidaalwo'ígíí, customer service, bich'í' hodiilnih. Bik'ehgo bich'í' hane'ígíí éí díí naaltsoos neiyi'níligíí akáa'gí siltsoozígíí bikáá' íishjáh.

—————To see examples of how this plan might cover costs for a sample medical situation, see the next page.—————

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## 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 <u>plan's</u> overall <u>deductible</u>	\$1,500
<u>Specialist Coinsurance</u>	10%
Hospital (facility) <u>Coinsurance</u>	10%
Other <u>Coinsurance</u>	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	
<u>Deductibles</u>	\$1,500
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$1,100

What isn't covered	
Limits or exclusions	\$70

<b>The total Peg would pay is</b>	<b>\$2,670</b>
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### Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

The <u>plan's</u> overall <u>deductible</u>	\$1,500
<u>Specialist Coinsurance</u>	10%
Hospital (facility) <u>Coinsurance</u>	10%
Other <u>Coinsurance</u>	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	
<u>Deductibles</u>	\$1,100
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0

What isn't covered	
Limits or exclusions	\$4,300

<b>The total Joe would pay is</b>	<b>\$5,400</b>
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### Mia's Simple Fracture (in-network emergency room visit and follow up care)

The <u>plan's</u> overall <u>deductible</u>	\$1,500
<u>Specialist Coinsurance</u>	10%
Hospital (facility) <u>Coinsurance</u>	10%
Other <u>Coinsurance</u>	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	
<u>Deductibles</u>	\$1,500
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$100

What isn't covered	
Limits or exclusions	\$10

<b>The total Mia would pay is</b>	<b>\$1,610</b>
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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: **1-833-578-1126**.

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

## Non-Discrimination Statement and Foreign Language Access

We do not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation or health status in our health plans, when we enroll members or provide benefits.

If you or someone you're assisting is disabled and needs interpretation assistance, help is available at the contact number posted on our website or listed in the materials included with this notice (TDD: 711).

Free language interpretation support is available for those who cannot read or speak English by calling one of the appropriate numbers listed below.

If you think we have not provided these services or have discriminated in any way, you can file a grievance by emailing [contact@hcrcompliance.com](mailto:contact@hcrcompliance.com) or by calling our Compliance area at 1-800-832-9686 or the U.S. Department of Health and Human Services, Office for Civil Rights at 1-800-368-1019 or 1-800-537-7697 (TDD).

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Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de este plan de salud, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-844-396-0183. (Spanish)

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如果您，或是您正在協助的對象，有關於本健康計畫方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥 1-844-396-0188。 (Chinese)

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Nếu quý vị, hoặc là người mà quý vị đang giúp đỡ, có những câu hỏi quan tâm về chương trình sức khỏe này, quý vị sẽ được giúp đỡ với các thông tin bằng ngôn ngữ của quý vị miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-844-389-4838 (Vietnamese)

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이 건강보험에 관하여 궁금한 사항 혹은 질문이 있으시면 1-844-396-0187로 연락해 주십시오. 귀하의 비용 부담없이 한국어로 도와드립니다. (Korean)

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Kung ikaw, o ang iyong tinutulungan, ay may mga katanungan tungkol sa planong pangkalusugang ito, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika nang walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-844-389-4839 . (Tagalog)

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Если у Вас или лица, которому вы помогаете, имеются вопросы по поводу Вашего плана медицинского обслуживания, то Вы имеете право на бесплатное получение помощи и информации на русском языке. Для разговора с переводчиком позвоните по телефону 1-844-389-4840. (Russian)

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إن كان لديك أو لدى شخص تساعد أسئلة بخصوص خطة الصحة هذه، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ 1-844-396-0189 (Arabic)

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Si ou menm oswa yon moun w ap ede gen kesyon konsènan plan sante sa a, se dwa w pou resevwa asistans ak enfòmasyon nan lang ou pale a, san ou pa gen pou peye pou sa. Pou pale avèk yon entèprèt, rele nan 1-844-398-6232. (French/Haitian Creole)

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Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions à propos de ce plan médical, vous avez le droit d'obtenir gratuitement de l'aide et des informations dans votre langue. Pour parler à un interprète, appelez le 1-844-396-0190. (French)

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Jeśli Ty lub osoba, której pomagasz, macie pytania odnośnie planu ubezpieczenia zdrowotnego, masz prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 1-844-396-0186. (Polish)

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Se você, ou alguém a quem você está ajudando, tem perguntas sobre este plano de saúde, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-844-396-0182. (Portuguese)

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Se tu o qualcuno che stai aiutando avete domande su questo piano sanitario, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare 1-844-396-0184. (Italian)

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あなた、またはあなたがお世話をされている方が、この健康保険についてご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合、1-844-396-0185 までお電話ください。 (Japanese)

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Falls Sie oder jemand, dem Sie helfen, Fragen zu diesem Krankenversicherungsplan haben bzw. hat, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-844-396-0191 an. (German)

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اگر شما یا فردی که به او کمک می کنید سؤالاتی در باره ی این برنامه ی بهداشتی داشته باشید، حق این را دارید که کمک و اطلاعات به زبان خود را به طور رایگان دریافت کنید. برای صحبت کردن با مترجم، لطفاً با شماره ی 1-844-398-6233 تماس حاصل نمایید. (Persian-Farsi)

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Ni da doodago t'áá háída bíká'aná nílwo'ígíí díí Béeso Ách'ááh naa'níligi háá'ída yí na' ídíl kidgo, nihá'áhóót'i' nihí ká'a'doo wołgo kwii ha'át'íshíí bí na'ídołkidígi doo bik'é'azláagóó. Ata' halne'é ła' bich'í' ha desdzhíh nínízingo, kojí' béesh bee hólne' 1-844-516-6328. (Navajo)

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