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, call 1-877-234-5550. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider or other underlined terms see the Glossary. You may view the Glossary at healthcare.gov/sbc-glossary or call 1-877-234-5550 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Calendar Year deductibles: Tier 1—$2,000 Individual/$4,000 Employee + Dependent(s) Tier 2—$3,500 Individual/$7,000 Employee + Dependent(s)	Generally, you must pay all the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Tiers 1 & 2 preventive services and routine vision exams office visits are some of services 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 healthcare.gov/coverage/preventive-care-benefits.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	Tier 1—$5,000 Individual/$10,000 Employee + Dependent(s) Tier 2—$6,200 Individual/$12,400 Employee + Dependent(s)	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 plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit is met.
What is not included in the out-of-pocket limit?	Preauthorization 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 southcoasthealthplan.org or call 1-877-234-5550 for a list of network providers.	You pay the least if you use a Tier 1 provider. You may pay more if you use a Tier 2 provider. You pay the most if you use an out-of-network provider (Tier 3) and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (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 may see a specialist you choose without a referral.

Note-Health Management Programs: For services related to Oncology care management, Southcoast has a care management program in place that requires a member to consult with a Southcoast specialist prior to beginning treatment. There is a financial penalty of $500 when a member does not follow this process. Please contact Conifer Health Solutions at (800) 459-2110 for further details. Limited coverage is available for providers formerly known as Steward Medical Group. Physician office visits may be covered at Tier 3. All other services related to the visit or billed as part of the visit are excluded. The following facilities are not covered under any plan except for emergencies: St. Anne's Hospital, Morton Hospital, Good Samaritan Medical Center, St. Elizabeth's Medical Center and Holy Family Hospitals.

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
		Southcoast Hospitals & Physician Network [Tier 1]	Preferred Providers [Tier 2]	Excluded Facilities, Former Steward Providers & Out-Of-Network Providers [Tier 3]	
		(You pay the least)	(You may pay more)	(You pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness*	$40 copay/visit;** deductible waived	40% coinsurance*	40% coinsurance after Tier 2 deductible for former Steward Physician charges. Related charges not covered.	* Preauthorization required for Tiers 1 and 2 oncologist or hematologist visits. **$40 copay/visit for Pediatrician.
	Specialist visit*	$50 copay/visit; deductible waived	40% coinsurance*		
	Preventive care/Screening/ Immunization	No charge; deductible waived	40% coinsurance	40% coinsurance after Tier 2 deductible for former Steward Physician charges.	You may have to pay for services that aren't preventive. Ask provider if services are preventive. Check what plan will pay.
If you have a test	Diagnostic test (x-ray, blood work)	No charge; deductible waived	40% coinsurance**	Not covered	*Includes nuclear cardiology services.**Preauthorization required for Imaging or you pay $250 more.
	Imaging* (CT/PET scans, MRI, MRA)	No charge; deductible waived	40% coinsurance**	Not covered	
If you need drugs to treat your illness or condition. More information about **prescription drug coverage** is available at Southcoasthealthplan.org	Generic drugs (Tier 1)	**Southcoast Pharmacies** $10* up to 30 days' supply $25* up to 90 days' supply	**CVS/Caremark** $25 retail network $62.50 mail service	Not covered	Deductible waived. Prescription drug out-of-pocket limits are $3,000 per person up to $6,000 per family. *Some generics are available at lower cost at Southcoast Pharmacies. **Coinsurance waived if specialty drug is eligible & member enrolls in CVS Caremark's PrudentRx Program.
	Preferred brand drugs (Tier 2)	**Southcoast Pharmacies** $50 up to 30 days' supply $125 up to 90 days' supply	**CVS/Caremark** $100 retail network $250 mail service		
	Non-preferred brand drugs (Tier 3)	**Southcoast Pharmacies** $75 up to 30 days' supply $187.50 up to 90 days' supply	**CVS/Caremark** $140 retail network $350 mail service		
	Specialty drugs (Tier 4)	**Southcoast Specialty** 30% coinsurance	**CVS Specialty** 30% coinsurance**		
	Note 1-- 90-day supplies of maintenance medications may be filled at Southcoast Pharmacy (for lowest cost), CVS Caremark Mail Order Service or any other network pharmacy. Note 2--Certain prescriptions require "clinical prior authorization" or approval from the plan before they will be covered.				

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
		Southcoast Hospitals & Physician Network [Tier 1]	Preferred Providers [Tier 2]	Excluded Facilities, Former Steward Providers & Out-Of-Network Providers [Tier 3]	
		(You pay the least)	(You may pay more)	(You pay the most)	
If you have outpatient surgery	Facility fee (e.g. ambulatory surgery center)	20% coinsurance	40% coinsurance	Not covered	Preauthorization may be required or you pay $250 more.
	Physician/Surgeon fees	20% coinsurance	40% coinsurance	Not covered	
If you need immediate medical attention	Emergency room care	$200 copay/visit; deductible waived			Copay waived if admitted
	Emergency medical transportation	No charge; deductible waived			None
	Urgent care	$50 copay/visit; deductible waived	40% coinsurance after Tier 2 deductible		None
If you have a hospital stay	Facility fee (hospital room)	20% coinsurance	40% coinsurance	Not covered	Preauthorization required or you pay $250 more.
	Physician/Surgeon fees	20% coinsurance	40% coinsurance	40% coinsurance after Tier 2 deductible for emergency services provided at non-Steward facility	
If you need mental health, behavioral health/substance abuse services	Outpatient services—Office Visit	$40 copay/visit; deductible waived	40% coinsurance	Not covered	Preauthorization required for Intensive Outpatient Treatment & Inpatient services (or you pay $250 more).
	Intensive Outpatient Treatment	No charge; deductible waived	No charge; deductible waived	Not covered	
	Inpatient services	deductible only		Not covered	
If you are pregnant	Office visits	Prenatal: $40 copay for initial visit then No charge (deductible waived) thereafter Postpartum & Delivery: 40% coinsurance	40% coinsurance	Not covered	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound)
	Childbirth/delivery professional services				
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	Not covered	

Failure to obtain prior precertification for Medically Necessary procedures will result in a reduction in benefits in the amount of $250 per occurrence, unless otherwise noted. Failure to obtain prior precertification for Oncology Treatment (including Office Visits) by a Tier 2 or 3 provider for patients age 18 years or older by Conifer Health Solutions will result in a $500 penalty.

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
		Southcoast Hospitals & Physician Network [Tier 1]	Preferred Providers [Tier 2]	Excluded Facilities, Former Steward Providers & Out-Of-Network Providers [Tier 3]	
		(You pay the least)	(You may pay more)	(You pay the most)	
If you need help recovering or have other special health needs	Home health care	No charge; deductible waived	40% coinsurance	Not covered	Preauthorization required after 12 weeks
	Rehabilitation services— Inpatient Outpatient	20% coinsurance $40 copay/visit; deductible waived	40% coinsurance 40% coinsurance	Not covered Not covered	60 days/yr. Requires preauthorization for Inpatient or you pay $250 more. 100 visits/yr combined for Physical, Speech, Occupational & TMJ therapies. Preauthorization required after 12 weeks each for Physical & Occupational therapies and after 6 visits for Speech therapy.
	Habilitation services— Early Intervention Developmental Delay	$40 copay/visit; deductible waived $40 copay/visit; deductible waived	40% coinsurance 40% coinsurance	Not covered Not covered	Up to age 3 None
	Skilled nursing care	20% coinsurance	40% coinsurance	Not covered	100 days/yr. Preauthorization required or you pay $250 more
	Durable medical equipment	Not available	40% coinsurance	Not covered	Preauthorization required for rental over 3 months, TENS units & equipment over $2,500
	Hospice services	No charge; deductible waived	40% coinsurance	Not covered	Preauthorization required

Failure to obtain prior precertification for Medically Necessary procedures will result in a reduction in benefits in the amount of $250 per occurrence, unless otherwise noted. Failure to obtain prior precertification for Oncology Treatment (including Office Visits) by a Tier 2 or 3 provider for patients age 18 years or older by Conifer Health Solutions will result in a $500 penalty.

Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions & Other Important Information
		Southcoast Hospitals & Physicians Network [Tier 1]	Preferred Providers [Tier 2]	Non-Preferred Hospitals [Tier 3]	Out-of-Network [Tier 4]	
		(You pay the least)	(You may pay more)		(You pay the most)	
If your child needs dental or eye care	Children's eye exam	$40 copay/visit; deductible waived	40% coinsurance	Not covered		1 exam/2 years
	Children's glasses	Not covered	Not covered	Not covered		n/a
	Children's dental check-up	Not covered	Not covered	Not covered		n/a

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.)

- Acupuncture
- Chiropractic care
- Cosmetic surgery
- Dental care (routine child & adult)
- Long term care
- Non-emergency care when traveling outside U.S.
- Private duty nursing
- Routine foot care

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

- Bariatric surgery
- Hearing aids ($2,000/36 months/ear to age 21)
- Infertility treatment ($40,000/lifetime Medical; $20,000/lifetime Rx)
- Routine eye care (adults--1 exam/2 years)
- Weight loss programs (when provided by Southcoast Hospital)

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 U.S. Department of Labor, 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, you can contact the plan at 1-877-234-5550. You may also contact the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

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 1-877-234-5550
Portuguese (Português): De assistència em Português, ligue 1-877-234-5550
Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-877-234-5550

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

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*** **$2,000**
- **Specialist *copayment*** **$50**
- **Hospital (facility) *coinsurance*** **20%**
- **Other *coinsurance*** **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)*

Total Example Cost	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$2,000
Copayments	$10
Coinsurance	$1,300
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$3,370**

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

- **The plan's overall *deductible*** **$2,000**
- **Specialist *copayment*** **$50**
- **Hospital (facility) *coinsurance*** **20%**
- **Other *no charge***

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	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$0
Copayments	$700
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$720**

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

- **The plan's overall *deductible*** **$2,000**
- **Specialist *copayment*** **$50**
- **Hospital (facility) *coinsurance*** **20%**
- **Other *copayment*** **$40**

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic test *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$300
Copayments	$500
Coinsurance	$0
What isn't covered	
Limits or exclusions	$400
The total Mia would pay is	**$1,200**