



TOOELE COUNTY SCHOOL DISTRICT



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 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 or call 800-538-5038 to request a copy.

| Important Questions | Answers | Why this Matters: |
|---|---|--|
| What is the overall <u>deductible</u> ? | \$3,300 person/\$6,600 family in-network and \$3,500 person/\$7,000 family out-of-network per <u>plan</u> year. | 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 <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of deductible expenses paid by all family members meets the overall family <u>deductible</u> . |
| Are there services covered before you meet your <u>deductible</u> ? | Yes, for in-network <u>providers</u> : <u>preventive</u> care is 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 certain <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 https://www.healthcare.gov/coverage/preventive-care-benefits/ . |
| Are there other <u>deductibles</u> for specific services? | No. | You don't have to meet <u>deductibles</u> for specific services. |
| What is the <u>out-of-pocket limit</u> for this <u>plan</u> ? | \$4,000 person/\$8,000 family in-network and \$5,500 person/\$11,000 family out-of-network. | The <u>out-of-pocket limit</u> 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. |
| What is not included in the <u>out-of-pocket limit</u> ? | <u>Premiums</u> , <u>balance-billed</u> charges, healthcare this <u>plan</u> doesn't cover, and penalties for failure to obtain <u>preauthorization</u> for services. | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> . |
| Will you pay less if you use a <u>network provider</u> ? | Yes. To find an in-network SelectHealth Care® <u>provider</u> visit selecthealth.org/find-care or call Member Services at 800-538-5038. | This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a provider 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 provider before you get services. |
| Do you need a referral to see a <u>specialist</u> ? | No. | You can see the <u>specialist</u> you choose without a <u>referral</u> . |

* For more information about limitations and exceptions, see the plan or policy document at 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) | \$15/visit | 40% co-insurance | A different benefit may apply for major office surgery. |
| | Specialist visit (SCP) | \$25/visit | 40% co-insurance | Certain limitations apply to allergy testing, treatment and serum. A different benefit may apply for major office surgery. |
| | Preventive care / screening / immunization | No charge | Not covered | Frequency limitations apply. Deductible does not apply to in-network services. |
| If you have a test | Diagnostic test (x-ray, blood work) | No charge | 40% co-insurance | -----None----- |
| | Imaging (CT/PET scans, MRIs) | 20% co-insurance | 40% co-insurance | -----None----- |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at selecthealth.org/prescriptions/default.aspx?st=ut&plan=select | Standard Tier 1 (generic drugs) | \$7/prescription | \$7/prescription | Certain limitations apply. Benefits may be denied or reduced by 50% for failure to obtain preauthorization for certain services. |
| | Standard Tier 2 (preferred brand drugs) | \$21/prescription | \$21/prescription | |
| | Standard Tier 3 (non-preferred brand drugs) | \$42/prescription | \$42/prescription | |
| | Maintenance Tier 1 (generic drugs) | \$7/prescription | \$7/prescription | |
| | Maintenance Tier 2 (preferred brand drugs) | \$42/prescription | \$42/prescription | |
| | Maintenance Tier 3 (non-preferred brand drugs) | \$126/prescription | \$126/prescription | |
| | Specialty drugs | 20% co-insurance for medical, \$100/prescription for pharmacy | 40% co-insurance for medical, \$100/prescription for pharmacy | Benefits may be denied or reduced by 50% for failure to obtain preauthorization for certain services. |

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| 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) | 20% <u>co-insurance</u> , 10% <u>co-insurance</u> for ambulatory surgical center | 40% <u>co-insurance</u> | -----None----- |
| | Physician/surgeon fees | 20% <u>co-insurance</u> | 40% <u>co-insurance</u> | -----None----- |
| If you need immediate medical attention | <u>Emergency room services</u> | \$75/visit | \$75/visit | <u>Emergency room services</u> apply to in-network benefits. |
| | <u>Emergency medical transportation</u> | 20% <u>co-insurance</u> | 20% <u>co-insurance</u> | Emergencies only. <u>Emergency medical transportation</u> applies to in-network benefits. |
| | <u>Urgent care</u> | \$35/visit | 40% <u>co-insurance</u> | Applies to <u>urgent care</u> facilities only. |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 20% <u>co-insurance</u> | 40% <u>co-insurance</u> | Benefits may be denied or reduced by 50% for failure to obtain <u>preauthorization</u> for certain services. |
| | Physician/surgeon fee | 20% <u>co-insurance</u> | 40% <u>co-insurance</u> | |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | \$15 for office visits, 20% <u>co-insurance</u> for outpatient | 40% <u>co-insurance</u> for office visits, 40% <u>co-insurance</u> for outpatient | Benefits may be denied or reduced by 50% for failure to obtain <u>preauthorization</u> for certain services. Additional limitations and exclusions apply. |
| | Inpatient services | 20% <u>co-insurance</u> | 40% <u>co-insurance</u> | |
| If you are pregnant | Office visits | \$15/visit | 40% <u>co-insurance</u> | A different benefit may apply for major office surgery. |
| | Childbirth/delivery professional services | 20% <u>co-insurance</u> | 40% <u>co-insurance</u> | Benefits may be denied or reduced by 50% for failure to obtain <u>preauthorization</u> for certain services. Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. |
| | Childbirth/delivery facility services | 20% <u>co-insurance</u> | 40% <u>co-insurance</u> | |

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| 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 | <u>Home health care</u> | 20% <u>co-insurance</u> | 40% <u>co-insurance</u> | Benefits may be denied or reduced by 50% for failure to obtain <u>preauthorization</u> for certain services. |
| | <u>Rehabilitation services</u> | \$25/visit for outpatient, 20% <u>co-insurance</u> for inpatient | 40% <u>co-insurance</u> | Up to 40 days per <u>plan</u> year for inpatient physical, speech, and occupational therapies combined. Benefits may be denied or reduced by 50% for failure to obtain <u>preauthorization</u> for certain services. |
| | <u>Habilitation services</u> | \$25/visit | 40% <u>co-insurance</u> | Benefits may be denied or reduced by 50% for failure to obtain <u>preauthorization</u> for certain services. |
| | <u>Skilled nursing care</u> | 20% <u>co-insurance</u> | 40% <u>co-insurance</u> | Up to 60 days per <u>plan</u> year. Benefits may be denied or reduced by 50% for failure to obtain <u>preauthorization</u> for certain services. |
| | <u>Durable medical equipment (DME)</u> | 20% <u>co-insurance</u> | 40% <u>co-insurance</u> | Benefits may be denied or reduced by 50% for failure to obtain <u>preauthorization</u> for certain services. |
| | <u>Hospice service</u> | 20% <u>co-insurance</u> | 40% <u>co-insurance</u> | Benefits may be denied or reduced by 50% for failure to obtain <u>preauthorization</u> for certain services. |
| If your child needs dental or eye care | Children's eye exam | \$25/visit | 40% <u>co-insurance</u> | -----None----- |
| | 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.

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"> • Abortions/termination of pregnancy except in limited circumstances • Acupuncture • Administrative services/charges • Cosmetic surgery and reconstructive and corrective services, except in limited circumstances • Dental care (adult/child), except in limited circumstances • Dental check-up • Experimental and/or investigational services • Glasses | <ul style="list-style-type: none"> • Hearing aids • Immunizations for Anthrax, BCG, Cholera, Plague, Typhoid and Yellow Fever • Infertility treatment • Long-term care • Orthotic and other corrective appliances for the foot • Services that are not <u>medically necessary</u> • Temporomandibular Joint (TMJ) services greater than \$2,000 lifetime | |
| 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"> • Bariatric surgery, <u>preauthorization</u> required with limitations • Chiropractic care | <ul style="list-style-type: none"> • Non-emergency care when traveling outside the U.S. • Private-duty nursing, <u>preauthorization</u> required with limitations | <ul style="list-style-type: none"> • Routine eye care (adult) • Routine foot care • Weight loss programs as part of a program approved by Select Health |

* For more information about limitations and exceptions, see the plan or policy document at selecthealth.org/materials.

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; 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; 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 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; 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.

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 plan's overall deductible | \$3,300 |
| ■ Specialist | \$25 |
| ■ 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*)

| | |
|---------------------------|-----------------|
| Total Example Cost | \$12,700 |
|---------------------------|-----------------|

In this example, Peg would pay:

| Cost Sharing | |
|-----------------------------------|----------------|
| Deductibles | \$3,300 |
| Copayments | \$0 |
| Coinsurance | \$700 |
| What isn't covered | |
| Limits or exclusions | \$60 |
| The total Peg would pay is | \$4,060 |

Managing Joe's type 2 Diabetes

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

| | |
|---|---------|
| ■ The plan's overall deductible | \$3,300 |
| ■ Specialist | \$25 |
| ■ 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*)

| | |
|---------------------------|----------------|
| Total Example Cost | \$5,600 |
|---------------------------|----------------|

In this example, Joe would pay:

| Cost Sharing | |
|-----------------------------------|----------------|
| Deductibles | \$3,300 |
| Copayments | \$100 |
| Coinsurance | \$80 |
| What isn't covered | |
| Limits or exclusions | \$20 |
| The total Joe would pay is | \$3,500 |

Mia's Simple Fracture

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

| | |
|---|---------|
| ■ The plan's overall deductible | \$3,300 |
| ■ Specialist | \$25 |
| ■ 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*)

| | |
|---------------------------|----------------|
| Total Example Cost | \$2,800 |
|---------------------------|----------------|

In this example, Mia would pay:

| Cost Sharing | |
|-----------------------------------|----------------|
| Deductibles | \$2,800 |
| Copayments | \$0 |
| Coinsurance | \$0 |
| What isn't covered | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$2,800 |

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

TOOELE COUNTY SCHOOL DISTRICT OPTION 1

6/5/2025

