



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 1-800-883-2177 or visit us at [www.healthpartners.com](http://www.healthpartners.com). 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.healthcare.gov/sbc-glossary](http://www.healthcare.gov/sbc-glossary) or call 1-800-883-2177 to request a copy.

| Important Questions                                                | Answers                                                                                                                                                                        | Why This Matters:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|--------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>What is the overall deductible?</b>                             | In-network: \$1,000 Individual, \$2,000 Family<br>Out-of-network: \$1,500 Individual, \$3,000 Family<br>Your employer HRA contribution helps cover the cost of the deductible. | Generally, you must pay all of 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 <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .                                                                                                                                                              |
| <b>Are there services covered before you meet your deductible?</b> | Yes. Services marked with * and benefits with no charge under What You Will Pay are not subject to <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 preventive services without <u>cost-sharing</u> 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> .                                                                 |
| <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>              | In-network: \$2,000 Individual, \$4,000 Family<br>Out-of-network: \$3,000 Individual, \$6,000 Family                                                                           | 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.                                                                                                                                                                                                                                                                                    |
| <b>What is not included in the out-of-pocket limit?</b>            | <u>Premium</u> , balance-billed charges (unless <u>balanced billing</u> is prohibited), 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.healthpartners.com/OpenAccess">www.healthpartners.com/OpenAccess</a> or call 1-800-883-2177 for a list of <u>in-network providers</u> .           | 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 <u>provider</u> for the difference between the <u>provider's charge</u> 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. |

| Important Questions                                        | Answers | Why This Matters:                                                        |
|------------------------------------------------------------|---------|--------------------------------------------------------------------------|
| Do you need a <u>referral</u> to see a <u>specialist</u> ? | 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                                                                                                                    |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                                                                                                             |                                                  | Network Provider<br>(You will pay the least)                                                                                                        | Out-of-Network Provider<br>(You will pay the most)                                                                                                                |                                                                                                                                                                           |
| If you visit a health care <u>provider's office</u> or clinic                                                                                                                                                                                                                               | Primary care visit to treat an injury or illness | Office Visit: 20% <u>coinsurance</u><br>Convenience Care: 20% <u>coinsurance</u><br>Virtuwell: No charge                                            | Office Visit: 30% <u>coinsurance</u><br>Convenience Care: 30% <u>coinsurance</u><br>Virtuwell: Not covered                                                        | None                                                                                                                                                                      |
|                                                                                                                                                                                                                                                                                             | <u>Specialist</u> visit                          | 20% <u>coinsurance</u>                                                                                                                              | 30% <u>coinsurance</u>                                                                                                                                            | None                                                                                                                                                                      |
|                                                                                                                                                                                                                                                                                             | <u>Preventive care/screening/immunization</u>    | No charge                                                                                                                                           | 30% <u>coinsurance</u> for immunizations, No charge for well child, 30% <u>coinsurance</u> for <u>preventive care</u> , 30% <u>coinsurance</u> for other services | You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services you need are preventive. Then check what your <u>plan</u> will pay for. |
| If you have a test                                                                                                                                                                                                                                                                          | <u>Diagnostic test</u> (x-ray, blood work)       | 20% <u>coinsurance</u>                                                                                                                              | 30% <u>coinsurance</u>                                                                                                                                            | None                                                                                                                                                                      |
|                                                                                                                                                                                                                                                                                             | Imaging (CT/PET scans, MRIs)                     | 20% <u>coinsurance</u>                                                                                                                              | 30% <u>coinsurance</u>                                                                                                                                            | None                                                                                                                                                                      |
| If you need drugs to treat your illness or condition<br>More information about <u>prescription drug coverage</u> is available at <a href="http://www.healthpartners.com/hp/pharmacy/druglist/preferredrx/index.html">www.healthpartners.com/hp/pharmacy/druglist/preferredrx/index.html</a> | Generic drugs                                    | Formulary: \$12 <u>copay</u> * at retail, \$24 <u>copay</u> * at mail<br>Non-formulary: \$50 <u>copay</u> * at retail, \$100 <u>copay</u> * at mail | 30% <u>coinsurance</u> at retail, mail not covered                                                                                                                | 31 day supply retail / 93 day supply mail order                                                                                                                           |
|                                                                                                                                                                                                                                                                                             | Formulary brand drugs                            | \$35 <u>copay</u> * at retail, \$70 <u>copay</u> * at mail                                                                                          |                                                                                                                                                                   |                                                                                                                                                                           |
|                                                                                                                                                                                                                                                                                             | Non-formulary brand drugs                        | \$50 <u>copay</u> * at retail, \$100 <u>copay</u> * at mail                                                                                         |                                                                                                                                                                   |                                                                                                                                                                           |
|                                                                                                                                                                                                                                                                                             | <u>Specialty drugs</u>                           | 20% <u>coinsurance</u> *                                                                                                                            | 30% <u>coinsurance</u> at retail, mail not covered                                                                                                                | \$200 maximum copay per Generic Specialty prescription. \$200 maximum copay per Brand Specialty prescription.                                                             |
| If you have outpatient surgery                                                                                                                                                                                                                                                              | Facility fee (e.g., ambulatory surgery center)   | 20% <u>coinsurance</u>                                                                                                                              | 30% <u>coinsurance</u>                                                                                                                                            | None                                                                                                                                                                      |

| Common Medical Event                                                             | Services You May Need                     | What You Will Pay                            |                                                    | Limitations, Exceptions, & Other Important Information          |
|----------------------------------------------------------------------------------|-------------------------------------------|----------------------------------------------|----------------------------------------------------|-----------------------------------------------------------------|
|                                                                                  |                                           | Network Provider<br>(You will pay the least) | Out-of-Network Provider<br>(You will pay the most) |                                                                 |
|                                                                                  | Physician/surgeon fees                    | 20% <u>coinsurance</u>                       | 30% <u>coinsurance</u>                             | None                                                            |
| If you need immediate medical attention                                          | Emergency room care                       | 20% <u>coinsurance</u>                       | 20% <u>coinsurance</u>                             | Out-of-network services apply to the in-network deductible      |
|                                                                                  | Emergency medical transportation          | 20% <u>coinsurance</u>                       | 20% <u>coinsurance</u>                             | Out-of-network services apply to the in-network deductible      |
|                                                                                  | Urgent care                               | 20% <u>coinsurance</u>                       | 20% <u>coinsurance</u>                             | Out-of-network services apply to the in-network deductible      |
| If you have a hospital stay                                                      | Facility fee (e.g., hospital room)        | 20% <u>coinsurance</u>                       | 30% <u>coinsurance</u>                             | None                                                            |
|                                                                                  | Physician/surgeon fees                    | 20% <u>coinsurance</u>                       | 30% <u>coinsurance</u>                             | None                                                            |
| If you need mental health, behavioral health, or substance use disorder services | Outpatient services                       | 20% <u>coinsurance</u>                       | 30% <u>coinsurance</u>                             | None                                                            |
|                                                                                  | Inpatient services                        | 20% <u>coinsurance</u>                       | 30% <u>coinsurance</u>                             | None                                                            |
| If you are pregnant                                                              | Office visits                             | No charge                                    | No charge                                          | None                                                            |
|                                                                                  | Childbirth/delivery professional services | 20% <u>coinsurance</u>                       | 30% <u>coinsurance</u>                             | None                                                            |
|                                                                                  | Childbirth/delivery facility services     | 20% <u>coinsurance</u>                       | 30% <u>coinsurance</u>                             | None                                                            |
| If you need help recovering or have other special health needs                   | Home health care                          | 20% <u>coinsurance</u>                       | 30% <u>coinsurance</u>                             | In-network: 120 visit maximum; Out-of-network: 60 visit maximum |
|                                                                                  | Rehabilitation services                   | 20% <u>coinsurance</u>                       | 30% <u>coinsurance</u>                             | Out-of-network: 20 visit limit/year                             |
|                                                                                  | Habilitation services                     | 20% <u>coinsurance</u>                       | 30% <u>coinsurance</u>                             | Out-of-network: 20 visit limit/year                             |
|                                                                                  | Skilled nursing care                      | 20% <u>coinsurance</u>                       | 30% <u>coinsurance</u>                             | 120 day maximum                                                 |
|                                                                                  | Durable medical equipment                 | 20% <u>coinsurance</u>                       | 30% <u>coinsurance</u>                             | None                                                            |
|                                                                                  | Hospice services                          | 20% <u>coinsurance</u>                       | 30% <u>coinsurance</u>                             | None                                                            |
| If your child needs dental or eye care                                           | Children's eye exam                       | No charge                                    | No charge                                          | None                                                            |
|                                                                                  | Children's glasses                        | Not covered                                  | Not covered                                        | None                                                            |
|                                                                                  | Children's dental check-up                | No charge                                    | No charge                                          | Maximum age of Unlimited<br>Unlimited visits per year           |

#### 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
- Dental care (Adult)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- 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.)**

- |                     |                     |                            |
|---------------------|---------------------|----------------------------|
| • Acupuncture       | • Chiropractic care | • Infertility treatment    |
| • Bariatric surgery | • Hearing aids      | • 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: Your plan at: 1-800-883-2177, or the following: MN Dept of Health at 651-201-5100 / 1-800-657-3916 or the MN Dept of Commerce at 651-539-1600 / 1-800-657-3602 for the state insurance department or the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). 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: Your plan at: 1-800-883-2177 or the following: MN Dept of Health at 651-201-5100 / 1-800-657-3916 or the MN Dept of Commerce at 651-539-1600 / 1-800-657-3602 for the state insurance department.

**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 1-866-398-9119.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-883-2177.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-883-2177.

Navajo (Dine): Dine'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-883-2177.

*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   | \$1,000 |
| ■ Specialist coinsurance          | 20%     |
| ■ 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*)

|                           |                 |
|---------------------------|-----------------|
| <b>Total Example Cost</b> | <b>\$12,700</b> |
|---------------------------|-----------------|

#### In this example, Peg would pay:

| <i>Cost Sharing</i>               |                |
|-----------------------------------|----------------|
| Deductibles                       | \$1,000        |
| Copayments                        | \$0            |
| Coinsurance                       | \$1,000        |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$60           |
| <b>The total Peg would pay is</b> | <b>\$2,000</b> |

### Managing Joe's type 2 Diabetes

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

|                                   |         |
|-----------------------------------|---------|
| ■ The plan's overall deductible   | \$1,000 |
| ■ Specialist coinsurance          | 20%     |
| ■ Hospital (facility) coinsurance | 20%     |
| ■ Other coinsurance               | 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> |
|---------------------------|----------------|

#### In this example, Joe would pay:

| <i>Cost Sharing</i>               |                |
|-----------------------------------|----------------|
| Deductibles                       | \$1,000        |
| Copayments                        | \$600          |
| Coinsurance                       | \$200          |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$20           |
| <b>The total Joe would pay is</b> | <b>\$1,820</b> |

### Mia's Simple Fracture

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

|                                   |         |
|-----------------------------------|---------|
| ■ The plan's overall deductible   | \$1,000 |
| ■ Specialist coinsurance          | 20%     |
| ■ Hospital (facility) coinsurance | 20%     |
| ■ Other coinsurance               | 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> |
|---------------------------|----------------|

#### In this example, Mia would pay:

| <i>Cost Sharing</i>               |                |
|-----------------------------------|----------------|
| Deductibles                       | \$1,000        |
| Copayments                        | \$10           |
| Coinsurance                       | \$400          |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$0            |
| <b>The total Mia would pay is</b> | <b>\$1,410</b> |