

## Oxford Liberty Network with Non-Stop Wellness HRA – High Plan

This is the same Oxford HDHP Liberty Plan as the Base plan with an added feature.


This plan includes a “**Non-Stop Health**” pre-funded Healthcare Reimbursement Account (HRA) that will help pay most of your in-network, covered medical costs. When you use the “Non-Stop Health” HRA you will have available to you:

- Employee Only - \$5,350 towards deductible and out of pocket maximum
- Employee + Dependent - \$10,700 towards deductible and out of pocket maximum
  
- Out of Pocket Maximum Single \$1,000\*
- Out of Pocket Maximum Family \$2,000\*


\$400 Copay for Emergency Room Visits (Waived if Admitted) - There is a \$400 Nonstop Health copay for all Emergency Room visits (which is waived if admitted) and this copay is NOT covered under the Nonstop Health program. It will be your responsibility to pay out of pocket.

\*After you use your Non-Stop Health HRA



 **The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, visit [www.whyuhc.com](http://www.whyuhc.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 1-800-444-6222 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	Network: \$5,500 Individual / \$11,000 Family Per calendar year.	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 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. <u>Preventive care</u> 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 <a href="http://www.healthcare.gov/coverage/preventive-care-benefits/">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>	Network: \$6,350 Individual / \$12,700 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>	Premiums, <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.whyuhc.com">www.whyuhc.com</a> or call 1-800-444-6222 for a list of <u>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</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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	30% <u>coinsurance</u>	Not Covered	Virtual visits (Telehealth) - 0% <u>coinsurance</u> per visit by a Designated Virtual <u>Network Provider</u> . If you receive services in addition to office visit, additional <u>copays</u> , <u>deductibles</u> , or <u>coinsurance</u> may apply e.g. surgery.
	Specialist visit	30% <u>coinsurance</u>	Not Covered	If you receive services in addition to office visit, additional <u>copays</u> , <u>deductibles</u> , or <u>coinsurance</u> may apply e.g. surgery.
	Preventive care/screening/immunization	No Charge	Not Covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
<b>If you have a test</b>	Diagnostic test (x-ray, blood work)	Free Standing Lab: 30% <u>coinsurance</u> Hospital Lab: 30% <u>coinsurance</u>	Not Covered	None
	Imaging (CT/PET scans, MRIs)	Free Standing: 30% <u>coinsurance</u> Hospital: 30% <u>coinsurance</u>	Not Covered	None

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)	
<p><b>If you need drugs to treat your illness or condition</b></p> <p>More information about <b>prescription drug coverage</b> is available at <a href="http://www.whyuhc.com/welcometouhc/pharmacy-benefits">www.whyuhc.com/welcometouhc/pharmacy-benefits</a>.</p>	Tier 1 - Your Lowest - Cost Option	Retail: \$15 <u>copay</u> Mail-Order: \$37.50 <u>copay</u>	Not Covered	Provider means pharmacy for purposes of this section.
	Tier 2 - Your Midrange - Cost Option	Retail: \$35 <u>copay</u> Mail-Order: \$87.50 <u>copay</u>	Not Covered	Retail: Up to a 30-day supply Mail-Order: Up to a 90-day supply
	Tier 3 - Your Midrange - Cost Option	Retail: \$75 <u>copay</u> Mail-Order: \$187.50 <u>copay</u>	Not Covered	If you use a out of network-network pharmacy (including a mail order pharmacy), you may be responsible for any amount over the allowed amount.  You may need to obtain certain drugs, including certain <u>specialty drugs</u> , from a pharmacy designated by us.  Certain drugs may have a <u>preauthorization</u> requirement or may result in a higher cost.  Certain preventive medications (including certain contraceptives) and the List of Zero Cost Share Medications are covered at No Charge.  See the website listed for information on drugs covered by your <u>plan</u> . Not all drugs are covered.  You may be required to use a lower-cost drug(s) prior to benefits under your policy being available for certain <u>prescribed drugs</u> .
	Tier 4 - Your Highest - Cost Option	Not Applicable	Not Applicable	Tier not applicable for this <u>plan</u> .
<p><b>If you have outpatient surgery</b></p>	Facility fee (e.g., ambulatory surgery center)	Ambulatory Surgery Ctr: 30% <u>coinsurance</u> Hospital: 30% <u>coinsurance</u>	Not Covered	None
	Physician/surgeon fees	30% <u>coinsurance</u>	Not Covered	None
<p><b>If you need immediate medical attention</b></p>	Emergency room care	30% <u>coinsurance</u>	30% <u>coinsurance*</u>	*Network Deductible applies
	Emergency medical transportation	30% <u>coinsurance</u>	30% <u>coinsurance*</u>	*Network Deductible applies
	Urgent care	30% <u>coinsurance</u>	Not Covered	If you receive services in addition to <u>Urgent Care</u> visit, additional <u>copays</u> , <u>deductibles</u> , or <u>coinsurance</u> may apply e.g. surgery.

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)	
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	30% coinsurance	Not Covered	None
	Physician/surgeon fees	30% coinsurance	Not Covered	None
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	Mental Health Care: 30% coinsurance Substance Use Services: 30% coinsurance	Not Covered	Network partial hospitalization/intensive outpatient treatment/high intensity outpatient: 30% coinsurance Intensive Behavior Therapy (ABA): 30% coinsurance
	Inpatient services	30% coinsurance	Not Covered	None
<b>If you are pregnant</b>	Office visits	No Charge	Not Covered	Cost sharing does not apply for preventive services. Depending on the type of services, a copayment, deductibles, or coinsurance may apply.
	Childbirth/delivery professional services	30% coinsurance	Not Covered	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery facility services	30% coinsurance	Not Covered	None
<b>If you need help recovering or have other special health needs</b>	Home health care	25% coinsurance	Not Covered	Limited to 40 visits per calendar year. Home intravenous infusion is not covered out-of-Network.
	Rehabilitation services	30% coinsurance	Not Covered	Limits per calendar year: Physical, Speech and Occupational therapy combined limit 60 visits.
	Habilitation services	30% coinsurance	Not Covered	Limits per calendar year: Physical, Speech and Occupational therapy combined limit 60 visits.
	Skilled nursing care	30% coinsurance	Not Covered	Limited to 30 days per calendar year.
	Durable medical equipment	30% coinsurance	Not Covered	Preauthorization required for DME over \$500 or there is no coverage
	Hospice services	30% coinsurance	Not Covered	None
<b>If your child needs dental or eye care</b>	Children's eye exam	Not Covered	Not Covered	No coverage for Children's eye exams.
	Children's glasses	Not Covered	Not Covered	No coverage for children's glasses
	Children's dental check-up	Not Covered	Not Covered	No coverage for children's dental check-up.

**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.)**

- |   |   |   |
|---|---|---|
| <ul style="list-style-type: none"><li>• Acupuncture</li><li>• Children's glasses</li><li>• Cosmetic surgery</li></ul> | <ul style="list-style-type: none"><li>• Dental care (Adult/Child)</li><li>• Long-term care</li><li>• Non-emergency care when traveling outside - the U.S.</li></ul> | <ul style="list-style-type: none"><li>• Routine eye care (Adult/Child)</li><li>• Routine foot care</li><li>• Weight loss programs</li></ul> |
|---|---|---|

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

- |   |   |  |
|---|---|--|
| <ul style="list-style-type: none"><li>• Bariatric surgery</li></ul> | <ul style="list-style-type: none"><li>• Chiropractic (Manipulative) care</li><li>• Hearing aids</li></ul> | <ul style="list-style-type: none"><li>• Private-duty nursing</li><li>• Infertility treatment</li></ul> |
|---|---|--|

**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: [www.dfs.ny.gov](http://www.dfs.ny.gov), Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). 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 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: your human resource department, the Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or the New York Department of Financial Services at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

**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.

**Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-782-3740.

Traditional Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-782-3740.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-782-3740.

Pennsylvania Dutch (Deutsch): Fer Hilf griege in Deutsch, ruf 1-800-782-3740 uff.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-782-3740

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-800-782-3740.

Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-800-782-3740.

Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, a'gang 1-800-782-3740.

*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 \$5,500
- Specialist coinsurance 30%
- Hospital (facility) coinsurance 30%
- Other coinsurance 30%

**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:**

<i>Cost Sharing</i>	
Deductibles	\$5,500
Copayments	\$0
Coinsurance	\$800

<i>What isn't covered</i>	
Limits or exclusions	\$60

**The total Peg would pay is** \$6,360

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

- The plan's overall deductible \$5,500
- Specialist coinsurance 30%
- Hospital (facility) coinsurance 30%
- Other coinsurance 30%

**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:**

<i>Cost Sharing</i>	
Deductibles	\$1,700
Copayments	\$0
Coinsurance	\$0

<i>What isn't covered</i>	
Limits or exclusions	\$0

**The total Joe would pay is** \$1,700

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

- The plan's overall deductible \$5,500
- Specialist coinsurance 30%
- Hospital (facility) coinsurance 30%
- Other coinsurance 30%

**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:**

<i>Cost Sharing</i>	
Deductibles	\$2,800
Copayments	\$0
Coinsurance	\$0

<i>What isn't covered</i>	
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