



**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.pehp.org](http://www.pehp.org) or call 1-800-765-7347. 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.pehp.org](http://www.pehp.org) or call 1-800-765-7347 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	\$2,250 single/\$4,500 family for <u>network providers</u> . \$4,500 single/\$9,000 family for <u>out-of-network providers</u> .	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.
Are there services covered before you meet your <u>deductible</u> ?	Yes. Preventive care received from <u>network providers</u> is not subject to the <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the annual <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this plan covers certain preventive services without <u>cost sharing</u> and before you meet your <u>deductible</u> . 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> .
Are there other <u>deductibles</u> for specific services?	No	You do not have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	\$5,000 individual/\$10,000 family for <u>network providers</u> . \$10,000 single/\$20,000 family for <u>out-of-network providers</u> . Any one individual may not apply more than \$5,000 toward the in-network family <u>out-of-pocket limit</u> .	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> , the overall family <u>out-of-pocket limit</u> must be met.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance-billed charges, and healthcare this <u>plan</u> doesn't cover. See Benefits Summary.	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. See <a href="http://www.pehp.org">www.pehp.org</a> or call 1-800-765-7347 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 plan's network. 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 (a balance bill). 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.
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 overall 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 <u>provider's office</u> or clinic	Primary care visit to treat an injury or illness	20% of <u>Allowed Amount</u> (AA) after <u>deductible</u>  PEHP e-Care: \$10 co-pay per visit after <u>deductible</u>  PEHP Value Clinics: 20% of AA after <u>deductible</u>	40% of <u>Allowed Amount</u> (AA) after <u>deductible</u>	*The following services are not covered: charges for after hours or holiday; acupuncture; screening for developmental delay.
	<u>Specialist visit</u>	20% of AA after <u>deductible</u>	40% of AA after <u>deductible</u>	
	<u>Preventive care/ screening/immunization</u>	No charge	Not covered	*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% of AA after <u>deductible</u>	40% of AA after <u>deductible</u>	*Qualifying adult members age 18 and up may receive one facility-based sleep study for obstructive sleep apnea in a hospital in a three-year period, Pre-authorization required. Additional attended sleep studies for adults must be performed at an office or an office-based clinic, but not a hospital or clinic whose allowed amount is based off a percentage of billed.  *Genetic testing requires <u>pre-authorization</u> .  *Some scans require <u>pre-authorization</u> .
	Imaging (CT/PET scans, MRIs)	20% of AA after <u>deductible</u>	40% of AA after <u>deductible</u>	
If you need drugs to treat your illness or condition  More information about <u>prescription drug coverage</u> is available at <a href="http://www.express-scripts.com">www.express-scripts.com</a> .	Generic drugs (Tier 1)	20% of AA after <u>deductible</u> /retail	50% of AA after <u>deductible</u> /retail	*ExpressScripts formulary must be used. Retail and mail-order prescriptions not refillable until 75% of the total prescription supply within the last 180 days is used; some drugs require step therapy and/or <u>pre-authorization</u> . Enteral formula requires <u>pre-authorization</u> . No coverage for: non-FDA approved drugs; vitamins, minerals, food supplements, homeopathic medicines, and nutritional supplements; non-covered medications used in compounded preparations; oral and nasal antihistamines; replacement of lost, stolen, or damaged medication.
	Preferred brand drugs (Tier 2)	20% of AA after <u>deductible</u> /retail	50% of AA after <u>deductible</u> /retail	
	Non-preferred brand drugs (Tier 3)	20% of AA after <u>deductible</u> /retail	50% of AA after <u>deductible</u> /retail	
	<u>Specialty drugs</u> (Tier 4)	20% of AA after <u>deductible</u>	50% of AA after <u>deductible</u>	*PEHP uses Home Health Providers for some specialty drugs; <u>pre-authorization</u> may be required.



All copayment and coinsurance costs shown in this chart are after your overall 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 have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% of AA after <u>deductible</u>	40% of AA after <u>deductible</u>	*No coverage for: cosmetic surgery; bariatric surgery. Spinal cord stimulators require <u>pre-authorization</u> .
	Physician/surgeon fees	20% of AA after <u>deductible</u>	40% of AA after <u>deductible</u>	
If you need immediate medical attention	Emergency room care	20% of AA after <u>deductible</u> /visit	20% of AA after <u>deductible</u> /visit	----None----
	Emergency medical transportation	20% of AA after <u>deductible</u>	20% of AA after <u>deductible</u>	*Ambulance charges for the convenience of the patient or family are not covered. Air ambulance covered only in life-threatening emergencies and only to the nearest facility where proper medical care is available.
	Urgent care	20% of AA after <u>deductible</u> /visit	40% of AA after <u>deductible</u> /visit	----None----
If you have a hospital stay	Facility fee (e.g., hospital room)	20% of AA after <u>deductible</u>	40% of AA after <u>deductible</u>	*Take-home medication from a hospital or other facility unless legally required and approved by PEHP. Inpatient mental health/substance abuse, skilled nursing facilities, inpatient rehab facilities, out-of network inpatient, out-of-state inpatient and some in-network facilities require <u>pre-authorization</u> .
	Physician/surgeon fee	20% of AA after <u>deductible</u>	40% of AA after <u>deductible</u>	
If you have mental health, behavioral health, or substance abuse needs	Outpatient services	20% of AA after <u>deductible</u>	40% of AA after <u>deductible</u>	*No coverage for: milieu therapy, marriage counseling, encounter groups, hypnosis, biofeedback, parental counseling, stress management or relaxation therapy, conduct disorders, oppositional disorders, learning disabilities, situational disturbances. Residential treatment programs require preauthorization and 60 day limit applies, no out of network coverage. Some of these services may be covered through your employer's Employee Assistance Program.
	Inpatient services	20% of AA after <u>deductible</u>	40% of AA after <u>deductible</u>	
If you are pregnant	Office visits	20% of AA after <u>deductible</u>	40% of AA after <u>deductible</u>	----None----
	Childbirth/delivery professional services	20% of AA after <u>deductible</u>	40% of AA after <u>deductible</u>	
	Childbirth/delivery facility services	20% of AA after <u>deductible</u>	40% of AA after <u>deductible</u>	



All copayment and coinsurance costs shown in this chart are after your overall 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 need help recovering or have other special health needs	<u>Home health care</u>	20% of AA after <u>deductible</u>	40% of AA after <u>deductible</u>	*No coverage for custodial care. Maximum of 60 visits per plan year.
	<u>Rehabilitation services</u>	20% of AA after <u>deductible</u>	40% of AA after <u>deductible</u>	*Outpatient Physical Therapy (PT) /Occupational Therapy (OT) is limited to 20 combined visits per plan year. Speech Therapy (ST) has a maximum limit of 60 visits per lifetime. Maintenance therapy and therapy for developmental delay are not covered. Inpatient rehabilitation is limited to 30 days per plan year and requires <u>pre-authorization</u> .
	<u>Habilitation services</u>	20% of AA after <u>deductible</u>	40% of AA after <u>deductible</u>	
	<u>Skilled nursing care</u>	20% of AA after <u>deductible</u>	Not covered	*Requires <u>pre-authorization</u> . No coverage for custodial care. Maximum of 60 days per plan year.
	<u>Durable medical equipment</u>	20% of AA after <u>deductible</u>	40% of AA after <u>deductible</u>	*Sleep disorder supplies are limited to \$325 in a plan year. One oral sleep appliance is covered every 5 years. Certain equipment requires <u>pre-authorization</u> .
	<u>Hospice service</u>	20% of AA after <u>deductible</u>	40% of AA after <u>deductible</u>	----None----
If your child needs dental or eye care	Children's eye exam	Over age 5 and adults: 20% of AA after <u>deductible</u> .	40% of AA after <u>deductible</u>	*One routine exam per plan year ages 3-5 as allowed under the Affordable Care Act payable at 100% for <u>network providers</u> .
	Children's glasses	Not covered	Not covered	----None----
	Children's dental check-up	Not covered	Not covered	----None----

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Does NOT Cover (This isn't a complete list. Check your policy or plan document for other <u>excluded services</u> .)				
<ul style="list-style-type: none"><li>• Acupuncture</li><li>• Ambulance... charges for the convenience of the patient or family; air ambulance for non-life-threatening situations</li><li>• Bariatric surgery</li></ul>	<ul style="list-style-type: none"><li>• Certain Counseling Services — milieu therapy, marriage counseling, encounter groups, hypnosis, biofeedback, parental counseling, stress management or relaxation therapy, conduct disorders, oppositional disorders, learning disabilities, situational disturbances</li><li>• Charges for which a third party, auto insurance, or worker's compensation plan are responsible</li></ul>	<ul style="list-style-type: none"><li>• Chiropractic care from an <u>out-of-network provider</u></li><li>• Complications from any non-covered services, devices, or medications</li><li>• Cosmetic surgery</li><li>• Custodial care and/or maintenance therapy</li><li>• Developmental delay — screening</li><li>• Foot care — routine</li><li>• Glasses</li></ul>	<ul style="list-style-type: none"><li>• Non-emergency care when traveling outside the U.S.</li><li>• Nursing — private duty</li><li>• Nutritional supplements, including — vitamins, minerals, food supplements, homeopathic medicines</li><li>• Office visits — charges for after hours or holiday</li></ul>	<ul style="list-style-type: none"><li>• Prescription medications not on the ExpressScripts formulary; non-covered medications used in compounded preparations; oral and nasal antihistamines; replacement of lost, stolen, or damaged medication; take-home medications unless approved by PEHP</li><li>• Robot use during surgery</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 <u>plan</u> document.)		
<ul style="list-style-type: none"><li>• Coverage provided outside the U.S.</li><li>• Dental care (Adults or children)</li></ul>	<ul style="list-style-type: none"><li>• Hearing aids</li><li>• Long-term care</li></ul>	<ul style="list-style-type: none"><li>• Routine eye care (Adults and children, exams only)</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: Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). Other options to continue coverage are 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. For more information on your rights to continue coverage, contact the plan at 1-800-765-7347.

**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: [www.pehp.org](http://www.pehp.org) or 1-800-765-7347.

**Does this Coverage Provide Minimum Essential Coverage? Yes.**

If you don't have Minimum Essential Coverage for a month under this plan or under other coverage, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**Does this Coverage Meet the Minimum Value Standard? 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:**

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-765-7347 (TTY: 711).

-----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	\$2,250
■ Specialist copayment	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*)

Total Example Cost	\$7,600
In this example, Peg would pay:	
Cost sharing	
Deductibles	\$2,250
Copayments	\$0
Coinsurance	\$1,070
What isn’t covered	
Limits or exclusions	\$0
The total Peg would pay is	\$3,320

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

■ The plan’s overall deductible	\$2,250
■ Specialist copayment	20%
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

**This EXAMPLE event includes services like:**

Primary care physician visits (*including disease education*)  
Diagnostic tests (*blood work*)  
Prescription drugs  
Durable medical equipment (*glucose meter*)

Total Example Cost	\$5,500
In this example, Joe would pay:	
Cost sharing	
Deductibles	\$2,250
Copayments	\$0
Coinsurance	\$650
What isn’t covered	
Limits or exclusions	\$0
The total Joe would pay is	\$2,900

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

■ The plan’s overall deductible	\$2,250
■ Specialist copayment	20%
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

**This EXAMPLE event includes services like:**

Emergency room care (*including medical supplies*)  
Diagnostic tests (*x-ray*)  
Durable medical equipment (*crutches*)  
Rehabilitation services (*physical therapy*)

Total Example Cost	\$2,500
In this example, Mia would pay:	
Cost sharing	
Deductibles	\$2,250
Copayments	\$0
Coinsurance	\$50
What isn’t covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,300

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 PEHP Healthy Utah, 801-366-7300.

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