



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, <https://uhealthplan.utah.edu>. 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 <https://www.healthcare.gov/sbc-glossary/> or call 1-833-981-0214 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$0 at Indian Health Care Provider (IHCP) or <b>Network Providers:</b> \$4,000/individual or \$8,000/family	Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes, <a href="#">Preventive care</a> and office visits.	This <a href="#">plan</a> covers certain <a href="#">preventive services</a> without cost sharing and before you meet your <a href="#">deductible</a> . This plan covers some items and services even if you haven't met the deductible amount but a copayment or coinsurance may apply. As an example one adult annual routine eye exam is covered as preventive.
Are there other <a href="#">deductibles</a> for specific services?	\$0 at IHCP or Yes <a href="#">prescription drug deductible</a> combined with medical	You must pay all of the costs for these services up to the specific <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay for these services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	<a href="#">Network providers:</a> \$6,900 individual or \$13,800 family	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="https://uhealthplan.utah.edu/individual/providers.php">https://uhealthplan.utah.edu/individual/providers.php</a> or call 1-833-981-0214 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a provider <a href="#">network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.

Do you need a [referral](#) to see a [specialist](#)?

No

You can see a [specialist](#) you choose without a [referral](#).



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
		Indian Health Care Provider (IHCP) (You will pay the least)	Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	No Charge	\$25 Copay	Not Covered	None
	<a href="#">Specialist</a> visit	No Charge	\$40 Copay	Not Covered	None
	<a href="#">Preventive care/screening/immunization</a>	No Charge	No Charge	Not Covered	Frequency limitations apply. Deductible does not apply. You may have to pay for services that aren't preventive. Ask your provider the services needed are preventive. Then check what your plan will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	No Charge	30% Coinsurance	Not Covered	Benefits may be denied for failure to obtain preauthorization for certain services.
	Imaging (CT/PET scans, MRIs)	No Charge	30% Coinsurance	Not Covered	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
<p>If you need drugs to treat your illness or condition</p> <p><a href="http://uhealthplan.utah.edu/individual/pharmacy.php">More information about prescription drug coverage</a> is available at <a href="http://uhealthplan.utah.edu/individual/pharmacy.php">http://uhealthplan.utah.edu/individual/pharmacy.php</a></p>	Tier 1 (Preferred Generic Drugs)	No Charge	30% <a href="#">Coinsurance</a>	Not Covered	Certain limitations apply. Benefits may be denied for failure to obtain preauthorization for certain services. Refer to drug formulary for detailed information.
	Tier 2 (Non-Preferred Generic Drugs & Preferred Brand Drugs)	No Charge	30% <a href="#">Coinsurance</a>	Not Covered	
	Tier 3 Non-Preferred Brand Drugs	No Charge	30% <a href="#">Coinsurance</a>	Not Covered	
	Tier 4 ( <a href="#">Specialty Drugs</a> )	No Charge	30% <a href="#">Coinsurance</a>	Not Covered	Benefits may be denied for failure to obtain preauthorization for certain services and must be filled at the University of Utah Pharmacy. Refer to drug formulary for information.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	30% <a href="#">Coinsurance</a>	Not Covered	Benefits may be denied for failure to obtain preauthorization for certain services.
	Physician/surgeon fees	No Charge	30% <a href="#">Coinsurance</a>	Not Covered	
If you need immediate medical attention	<a href="#">Emergency room care</a>	No Charge	30% <a href="#">Coinsurance</a>	Not Covered	Emergency room services apply to network provider benefits.
	<a href="#">Emergency medical transportation</a>	No Charge	30% <a href="#">Coinsurance</a>	Not Covered	Emergency medical transportation applies to network provider benefits.
	<a href="#">Urgent care</a>	No Charge	\$25 Copay	Not Covered	None
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	30% <a href="#">Coinsurance</a>	Not Covered	Benefits may be denied for failure to obtain preauthorization for certain services.
	Physician/surgeon fees	No Charge	30% <a href="#">Coinsurance</a>	Not Covered	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No Charge	Office visit: \$25 Copay Other: 30% <a href="#">Coinsurance</a>	Not Covered	Benefits may be denied for failure to obtain preauthorization for certain services. Additional limitations and exclusions apply.
	Inpatient services	No Charge	30% <a href="#">Coinsurance</a>	Not Covered	
If you are pregnant	Office visits	No Charge	30% Coinsurance	Not Covered	Notify U Baby care team for care management services at 1-833-981-0214. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	No Charge	30% <a href="#">Coinsurance</a>	Not Covered	
	Childbirth/delivery facility services	No Charge	30% <a href="#">Coinsurance</a>	Not Covered	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	No Charge	30% <a href="#">Coinsurance</a>	Not Covered	Limited to 30 visits per year. Prior authorization is required, or services are not covered.
	<a href="#">Rehabilitation services</a>	No Charge	30% <a href="#">coinsurance</a>	Not Covered	Limited to 20 visits per year total for each rehabilitation and habilitation services. Benefits may be denied for failure to obtain preauthorization for certain services.
	<a href="#">Habilitation services</a>	No Charge	30% <a href="#">Coinsurance</a>	Not Covered	
	<a href="#">Skilled nursing care</a>	No Charge	30% <a href="#">Coinsurance</a>	Not Covered	Limited to 30 days per year. SNF and LTAC have a combined 30 day limit per year. Benefits may be denied for failure to obtain preauthorization for certain services.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	<a href="#">Durable medical equipment</a>	No Charge	30% <a href="#">Coinsurance</a>	Not Covered	Prior authorization is required for durable medical equipment over \$750, or services are not covered.
	<a href="#">Hospice services</a>	No Charge	30% <a href="#">Coinsurance</a>	Not Covered	Limited to six months in a three year period. Prior authorization is required, or services are not covered.
If your child needs dental or eye care	Children's eye exam	No Charge	No Charge	No Charge	One visit per plan year for children through age 18.
	Children's glasses	No Charge	No Charge	No Charge	One set corrective lenses yearly through age 18. Frames not covered.
	Children's dental check-up	No Charge	Not covered	Not covered	Not covered

## Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)			
<ul style="list-style-type: none"><li>• Abortions/termination of pregnancy except in limited circumstances</li><li>• Acupuncture</li><li>• Bariatric Surgery</li><li>• Chiropractic Care</li></ul>	<ul style="list-style-type: none"><li>•Cosmetic surgery</li><li>•Dental Care</li><li>•Experimental and/or investigational services</li><li>•Hearing aids</li><li>•Infertility treatment</li></ul>	<ul style="list-style-type: none"><li>•Long-term care</li><li>•Non-emergency care when traveling outside the U.S.</li><li>•Private-duty nursing</li><li>•Routine foot care</li></ul>	<ul style="list-style-type: none"><li>•Services that are not medically necessary</li><li>•Temporomandibular Joint (TMJ) services</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 <a href="#">plan</a> document.)			
<ul style="list-style-type: none"><li>• Adoption services</li></ul>		<ul style="list-style-type: none"><li>• Mastectomy and breast reconstruction</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: University of Utah Health Plans at 1-833-981-0214, your state insurance department, the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/ebsa/contactEBSA/consumerassistance.html>. 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: Customer Service at 1-833-981-0214. You may also contact the Utah Insurance Department, Office of Consumer Assistance, Suite 3110 State Office Building, Salt Lake City UT 84114. For additional information about your grievance and appeals rights, see your Member Materials.

**Does this plan provide Minimum Essential Coverage?** Yes

**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 section.*-----

## Language Access Services:

Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-833-981-0214 TTY: 1-800-346-4128.

Chinese : 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-833-981-0214 TTY: 1-800-346-4128。

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-833-981-0214 TTY: 1-800-346-4128.

Korean: 주의: 한국어를사용하시는경우,언어지원서비스를무료로이용하실수있습니다. 1-1-833-981-0214 TTY: 1-800-346-4128 번으로전화해주십시오.

Navajo: Dii baa ak0 n7n7zin: D77 saad bee y1n7[ti'go **Diné Bizaad**, saad bee 1k1'1n7da'1wo'd66', t'11 jii'eh, 47 n1 h0l=, koj8' h0d77lnih 1-833-981-0214 TTY: 1- 800-346-4128.

Nepali: Nēpālī: Dhyāna: Yadi tapāṭī nēpālī bōlnuhuncha bhanē, tapāṭīnsamga ni: Śulka bhā ā sahāyatā sēvāharū upalabdha chan. Kala garnuhōs 1-833-981-0214 TTY: 1- 800-346-4128.

Tongan: FAKATOKANGA'I: Kapau 'oku ke Lea-Fakatonga, ko e kau tokoni fakatonu lea 'oku nau fai atu ha tokoni ta'etotongi, pea teke lava 'o ma'u ia. Telefoni mai 1-833-981-0214 TTY: 1-800-346-4128.

Serbo-Croatian: OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-833-981-0214 TTY: 1-800-346- 4128.

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-833-981-0214 TTY: 1-800-346-4128.

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-833-981-0214 TTY: 1- 800-346-4128.

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-833-981-0214 (телетайп: 1-800-346- 4128).

Arabic: alearabiat: tanbiha: 'iidha kunt tatahadath alearabiat , faladayk khadamat musaeadat lighawyat majaniat taht tasfuk. 'atasil bialraqm 1-833-981-0214 TTY: 1-800-346-4128.

Mon-Khmer, Cambodian: ប្រយ័ត្ន៖ ឯកសារនេះ អាច ត្រូវ យោង ភាសា ខ្មែរ មែន , ឯកសារ ទាំង នេះ យើង បាន កែ សម្រួល ឱ្យ បាន ត្រឹមត្រូវ តាម តម្រូវការ របស់ អ្នក ចូល មក ប្រើប្រាស់ ទេ ។ ច្រើន ទៀត សូម ទូរស័ព្ទ 1-833-981-0214 (TTY: 1-800-346-4128)។

French: ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-833-981-0214 (ATS : 1-800-346- 4128).

Japanese: 注意事項 : 日本語を話される場合、無料の言語支援をご利用いただけます。 1-833-981-0214 (TTY: 1-800-346-4128) まで、お電話にてご連絡ください。

\* For more information about limitations and exceptions, see the plan or policy document at [www.uhealthplan.utah.edu](http://www.uhealthplan.utah.edu).

*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 <a href="#">plan's</a> overall <a href="#">deductible</a>	\$4,000
■ <a href="#">Specialist</a>	30%
■ Hospital (facility)	30%
■ Other	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*)

<b>Total Example Cost</b>	<b>\$12,731</b>
---------------------------	-----------------

In this example, Peg would pay:

Cost Sharing	
Deductibles	\$3,350
Copayments	\$50
Coinsurance	\$3,731
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$7,191</b>

### Managing Joe's type 2 Diabetes

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$4,000
■ <a href="#">Specialist</a>	30%
■ Hospital (facility)	30%
■ Other	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*)

<b>Total Example Cost</b>	<b>\$7,389</b>
---------------------------	----------------

In this example, Joe would pay:

Cost Sharing	
Deductibles	\$3,350
Copayments	\$280
Coinsurance	\$1,836
What isn't covered	
Limits or exclusions	\$55
<b>The total Joe would pay is</b>	<b>\$5,521</b>

### Mia's Simple Fracture

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

The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$4,000
<a href="#">Specialist</a>	30%
Hospital (facility)	30%
Other	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*)

<b>Total Example Cost</b>	<b>\$2,442</b>
---------------------------	----------------

In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,316
Copayments	\$120
Coinsurance	\$490
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,926</b>

Note: These numbers assume the patient received care from an IHCP provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher.