Coverage Period: 01/01/2021 – 12/31/2021 Coverage for: Individual +Family | Plan Type: EPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 801-213-4111 or visit https://uhealthplan.utah.edu/individual/. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>,

provider, or other underlined terms see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary or call 801-213-4111 to request a copy.

| Important Questions | Answers | Why This Matters |
|--|--|--|
| What is the overall deductible? | For In-Network Providers: \$1,500/Individual, \$3,000/Family | Generally, you must pay all of the costs from providers 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> . |
| Are there services covered before you meet your deductible? | Yes, Preventive care; office visits and prescription drugs. | This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ . |
| Are there other <u>deductibles</u> for specific services? | Yes, \$500/individual or \$1,000/family for prescription drugs. | You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these <u>services</u> |
| What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ? | For In-Network Providers: \$7,000/Individual, \$14,000/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 limit</u> until the overall family <u>out-of-pocket limit</u> has been met. |
| What is not included in the out-of-pocket limit? | Premium, Balance Billing Charges and Health Care this plan does not cover | Even though you pay these expenses they don't count toward the out-of-pocket limit. |
| Will you pay less if you use a <u>network provider</u> ? | Yes. See https://uhealthplan.utah.edu/individual/ or call 801-213-4111 for a list of network providers . | 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 <u>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 provider's 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. |
| Do you need a referral to see a specialist? | No | You can see the specialist you choose without a referral. |



All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

| Common | | What You Will Pay | | Limitations Evacations 9 Other |
|---|--|---|--|---|
| Common Medical Event | Services You May Need | In-Network (You will pay the least) | Out-of-Network (You will pay the most) | Limitations, Exceptions, & Other Important Information |
| | Primary care visit to treat an injury or illness | \$25 <u>copay</u> /Per Visit <u>Deductible</u> does not apply. | Not covered | None. |
| If you visit a health care | Specialist visit | \$40 <u>copay</u> /Per Visit <u>Deductible</u> does not apply. | Not covered | None |
| provider's office or clinic | Preventive care/screening/immunization | No Charge | Not covered | Frequency limitations apply. Deductible does not apply. You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services you need are <u>preventive</u> . Then check what your <u>plan</u> will pay for. |
| 16 h a da ad | Diagnostic test (x-ray, blood work) | 20% <u>coinsurance</u> | Not covered | Preauthorization may be required for |
| If you have a test | Imaging (CT/PET scans, MRIs) | 20% <u>coinsurance</u> | Not covered | certain services or benefits may be denied. |
| If you need drugs to treat your illness or | Tier 1(Preferred Generic drugs) | Retail: \$15 copay/Per Medication Deductible does not apply. Mail Order: \$30 copay/Per Medication Deductible does not apply. | Retail: Not covered Mail Order: Not covered | |
| condition More information about prescription drug coverage is available at https://uhealthplan.utah.ecu/individual/pharmacy.php | Tier 2 (Non-Preferred Generic and Preferred Brand Drugs) | Retail: \$30 copay/Per Medication Deductible does not apply. Mail Order: \$60 copay/Per Medication Deductible does not apply. | Retail: Not covered Mail Order: Not covered | Retail up to a 30 day supply, Mail Order up to a 90 day supply. Quantity Limits, Step Therapy, and Prior Authorization may apply. Refer to the drug formulary for detailed information. |
| | Tier 3 (Non-Preferred Brand Drugs) | Retail: 50% <u>coinsurance</u> Mail Order: Not covered | Retail: Not covered Mail Order: Not covered | |
| | Tier 4 (Specialty drugs) | Retail: 25% <u>coinsurance</u> Mail Order: Not covered | Retail: Not covered Mail Order: Not covered | |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 20% <u>coinsurance</u> | Not covered | |

^{*} For more information about limitations and exceptions, see the plan or policy document at https://uhealthplan.utah.edu/individual/

| Common | | What You Will Pay | | Limitations Eventions & Other | |
|--|---|---|---|--|--|
| Common Medical Event | Services You May Need | In-Network (You will pay the least) | Out-of-Network (You will pay the most) | Limitations, Exceptions, & Other Important Information | |
| | Physician/surgeon fees | 20% <u>coinsurance</u> | Not covered | Benefits may be denied for failure to obtain preauthorization for certain services. | |
| If you mad immediate | Emergency room care | \$200 <u>copay</u> /Per Visit | \$200 <u>copay</u> /Per Visit | <u>Copayment</u> is waived if admitted directly to a hospital or facility on an inpatient basis. Emergency room services apply to network provider benefits. | |
| If you need immediate medical attention | Emergency medical transportation | Ambulance - Ground: \$250 copay/Per Visit Ambulance - Air: 20% coinsurance | Ambulance - Ground: \$250 copay/Per Visit Ambulance - Air: 20% coinsurance | Non-emergency use is not covered. | |
| | <u>Urgent care</u> | \$25 <u>copay</u> /Per Visit <u>Deductible</u> does not apply. | Not covered | None. | |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 20% coinsurance | Not covered | Preauthorization may be required for certain services or benefits may be | |
| - Charles | Physician/surgeon fees | 20% <u>coinsurance</u> | Not covered | denied. | |
| If you need mental health, behavioral health, or substance | Outpatient services | Office: \$25 copay/Per Visit Deductible does not apply. Other: 20% coinsurance | Office: Not covered Other: Not covered | Preauthorization may be required for certain services or benefits may be denied. Additional limitations and | |
| abuse services | Inpatient services | 20% coinsurance | Not covered | exclusions apply. | |
| | Office visits | \$25 <u>copay</u> /Per Visit <u>Deductible</u> does not apply. | Not covered | Notify U Baby care team for care management services at 1-833-981- | |
| If you are pregnant | Childbirth/delivery professional services | 20% <u>coinsurance</u> | Not covered | 0214. Maternity care may include tests and services described elsewhere in the | |
| | Childbirth/delivery facility services | 20% coinsurance | Not covered | SBC (i.e. ultrasound). Preauthorization may be required for certain services or benefits may be denied. | |
| If you need help | Home health care | 20% coinsurance | Not covered | Limted to 30 Visits per calendar year. Prior authorization is required, or services are not covered. | |
| recovering or have other | Rehabilitation services | 20% <u>coinsurance</u> | Not covered | Limited to 20 Visits per calendar year | |
| special health needs | Habilitation services | 20% coinsurance | Not covered | total for rehabilitation and habilitation services. Benefits may be denied for | |

 $^{^{\}star} \ \text{For more information about limitations and exceptions, see the plan or policy document at } \underline{\text{https://uhealthplan.utah.edu/individual/}}$

| Common | | What You Will Pay | | Limitations, Exceptions, & Other |
|--|----------------------------|--|---|---|
| Medical Event | Services You May Need | In-Network (You will pay the least) | Out-of-Network (You will pay the most) | Important Information |
| | | | | failure to obtain preauthorization for certain services. |
| | Skilled nursing care | 20% coinsurance | Not covered | SNF and Acute Rehab Limited to 30 Days per calendar year each. Long Term Acute Care unlimited. Preauthorization may be required for certain services. |
| | Durable medical equipment | 20% coinsurance | Not covered | Prior authorization is required for durable medical equipment over 1000, or services are not covered. |
| | Hospice services | 20% <u>coinsurance</u> | Not covered | Limited to 6 Months in every 3 years. Prior authorization is required or benefits may be denied. |
| If your shild woods | Children's eye exam | No Charge | No Charge | Limited to one routine eye exam per plan year. |
| If your child needs dental or eye care | Children's glasses | No Charge | No Charge | One set of corrective lenses per year. Frames are not covered. |
| | Children's dental check-up | Not covered | Not covered | Not Applicable. |

 $^{^{\}star} \ \text{For more information about limitations and exceptions, see the plan or policy document at } \underline{\text{https://uhealthplan.utah.edu/individual/}}$

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.) | | |
|--|---|---|
| Acupuncture | Dental care (Adult) | Non-emergency care when traveling outside the |
| U.S. | | |
| Bariatric surgery | Hearing aids | Private-duty nursing |
| Chiropractic care | Infertility treatment | Routine foot care |
| Cosmetic surgery | Long-term care | Weight loss programs |

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

• Routine eye care 1 Visits per calendar year

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 801-213-4111, your state insurance department, the U.S. Department of Labor's Employee Benefits SecurityAdministration 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 or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Customer Service at 801-213-4111. 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

Minimum Essential Coverage generally includes plans, health insurance, available through the Marketplace or other indivdiual 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 Servicesss:

Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 801-213-4111 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801-213-4111 TTY: 1-800-346-4128.

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vự hỗtrọngôn ngữ miễn phí dành cho bạn. Gọ số 801-213-4111 TTY: 1-800-346-4128.

^{*} For more information about limitations and exceptions, see the plan or policy document at https://uhealthplan.utah.edu/individual/

Navajo: Dii baa ak0 n7n7zin: D77 saad bee y1n7[ti'go Diné Bizaad, saad bee 1k1'1n7da'1wo'd66', t'11 jiik'eh, 47 n1 h0l=, koj8' h0d77lnih 801-213-4111 TTY: 1- 800-346-4128.

Nepali: Nēpālī: Dhyāna: Yadi tapā'ī spēniśa bōlnuhuncha bhanē, tapā'īnsamga ni: Śulka bhā ā sahayōga sēvāharū chan. Kala garnuhōs 801-213-4111 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 mai1 801-213-4111 TTY: 1-800-346-4128.

Serbo-Croation: OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 801-213-4111 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 801-213-4111 TTY: 1-800-346-4128.

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 801-213-4111 TTY: 1-800-346-4128.

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 801-213-4111 (телетайп: 1-800-346-4128).

Arabic: alearabiat: tanbih: 'iidha kunt tatahadath al'iisbaniat, faladik khadamat musaeadat lighawyat majaniat. 'atasil bialraqm 801-213-4111 TTY: 1-800-346-4128.

French: ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 801-213-4111 (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。801-213-4111 (TTY: 1-800-346-4128) まで、お電話にてご連絡ください。

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-----To see examples of how this plan might cover costs for a sample medical situation, see the next section.

^{*} For more information about limitations and exceptions, see the plan or policy document at https://uhealthplan.utah.edu/individual/

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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 <u>plan's</u> overall <u>deductible</u> | \$2,000.00 |
|---|------------|
| ■ Specialist <u>copayment</u> | \$40.00 |
| ■ Hospital (facility) coinsurance | 20.00% |
| ■ Other <u>coinsurance</u> | 20.00% |

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 | \$1,500.00 | |
| Copayments | \$30.00 | |
| Coinsurance | \$2,200.00 | |
| What isn't covered | | |
| Limits or exclusions | \$50.00 | |
| The total Peg would pay is | \$3,780.00 | |

Managing Joe's type 2 Diabetes

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

| ■ The <u>plan's</u> overall <u>deductible</u> | \$2,000.00 |
|---|------------|
| ■ Specialist <u>copayment</u> | \$40.00 |
| ■ Hospital (facility) coinsurance | 20.00% |
| Other <u>coinsurance</u> | 20.00% |
| | |

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 |
|--------------------|
|--------------------|

In this example, Joe would pay:

| Cost Sharing | | |
|----------------------------|------------|--|
| Deductibles | \$900.00 | |
| Copayments | \$400.00 | |
| Coinsurance | \$1,500.00 | |
| What isn't covered | | |
| Limits or exclusions | \$20.00 | |
| The total Joe would pay is | \$2,820.00 | |

Mia's Simple Fracture

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

| ■ The <u>plan's</u> overall <u>deductible</u> | \$2,000.00 |
|---|------------|
| ■ Specialist <u>copayment</u> | \$40.00 |
| ■ Hospital (facility) coinsurance | 20.00% |
| Other coinsurance | 20 00% |

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

In this example, Mia would pay:

| Cost Sharing | |
|----------------------------|------------|
| Deductibles | \$1,500.00 |
| Copayments | \$300.00 |
| Coinsurance | \$100.00 |
| What isn't covered | |
| Limits or exclusions | \$0.00 |
| The total Mia would pay is | \$1,900.00 |