Coverage Period: 01/01/2023 – 12/31/2023

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 <a href="https://uhealthplan.utah.edu/individual/">https://uhealthplan.utah.edu/individual/</a>. For general definitions of common terms, such as <a href="mailto:allowed amount">allowed amount</a>, <a href="mailto:balance billing">balance billing</a>, <a href="mailto:coinsurance">coinsurance</a>, <a href="mailto:coinsurance">copayment</a>, <a href="mailto:deductible">deductible</a>, <a href="mailto:provider">provider</a>, or other <a href="mailto:underlined">underlined</a> terms see the Glossary. You can view the Glossary at <a href="https://www.healthcare.gov/sbc-glossary">www.healthcare.gov/sbc-glossary</a> or call 801-213-4111 to request a copy.

Important Questions	Answers	Why This Matters
What is the overall deductible?	For In-Network Providers: \$0/Individual, \$0/Family	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible?	Yes, Preventive care; office visits and prescription drugs.	This <u>plan</u> covers some items and services even if you haven't yet met the deductible amount. But a <u>copay</u> or <u>coinsurance</u> 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 <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 don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For In-Network Providers: Not Applicable	This <u>plan</u> does not have <u>out-of-pocket limit</u> on your expenses.
What is not included in the out-of-pocket limit?	Not Applicable	This <u>plan</u> does not have <u>out-of-pocket limit</u> on your expenses.
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="https://uhealthplan.utah.edu/individual/">https://uhealthplan.utah.edu/individual/</a> or call 801-213-4111 for a list of <a href="network providers">network providers</a> .	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 <u>referral</u> to see a <u>specialist</u> ?	No	You can see the 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		What You Will Pay		Limitations Everytions 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	No Charge	Not covered	None.	
	Specialist visit	No Charge	Not covered	None	
If you visit a health care provider's office or clinic	Preventive care/screening/immunization	No Charge	Not covered	Frequency limitations apply. <u>Deductible</u> 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.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No Charge	Not covered	Preauthorization may be required for certain services or benefits may be	
ii you nave a test	Imaging (CT/PET scans, MRIs)	No Charge	Not covered	denied.	
If you need drugs to	Tier 1(Preferred Generic	Retail: No Charge	Retail: Not covered		
treat your illness or	drugs)	Mail Order: No Charge	Mail Order: Not covered	Retail up to a 30 day supply, Mail Order	
condition  More information about	Tier 2 (Non-Preferred Generic and Preferred Brand Drugs)	Retail: No Charge Mail Order: No Charge	Retail: Not covered Mail Order: Not covered	up to a 90 day supply. Quantity Limits,	
prescription drug coverage is available at	Tier 3 (Non-Preferred Brand Drugs)	Retail: No Charge Mail Order: Not covered	Retail: Not covered Mail Order: Not covered	Step Therapy, and <u>Preauthorization</u> may apply. Refer to the drug formulary for detailed information.	
https://uhealthplan.utah.ed u/individual/pharmacy.php	Tier 4 (Specialty drugs)	Retail: No Charge Mail Order: Not covered	Retail: Not covered Mail Order: Not covered		
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No Charge	Not covered	Benefits may be denied for failure to obtain preauthorization for certain	
surgery	Physician/surgeon fees	No Charge	Not covered	services.	
If you need immediate medical attention	Emergency room care	No Charge	No Charge	Copay is waived if admitted directly to a hospital or facility on an inpatient basis.  Emergency room services apply to network provider benefits.	
	Emergency medical transportation	Ambulance - Ground:No Charge Ambulance - Air: No Charge	Ambulance - Ground:No Charge Ambulance - Air: No Charge	Non-emergency use is not covered.	

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at <a href="https://uhealthplan.utah.edu/individual/">https://uhealthplan.utah.edu/individual/</a>

Common		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	In-Network	Out-of-Network	Important Information	
	Urgant care	(You will pay the least)	(You will pay the most)  Not covered	None.	
If you have a hospital	Urgent care Facility fee (e.g., hospital room)	No Charge  No Charge	Not covered	Preauthorization may be required for certain services or benefits may be	
stay	Physician/surgeon fees	No Charge	Not covered	denied.	
If you need mental health, behavioral	Outpatient services	Office: No Charge Other: No Charge	Office: Not covered Other: Not covered	Preauthorization may be required for certain services or benefits may be	
health, or substance abuse services	Inpatient services	No Charge	Not covered	denied. Additional limitations and exclusions apply.	
	Office visits	No Charge	Not covered	Notify U Baby care team for care	
	Childbirth/delivery professional services	No Charge	Not covered	management services at 1-833-981- 0214. Maternity care may include tests	
If you are pregnant	Childbirth/delivery facility services	No Charge	Not covered	and services described elsewhere in the SBC (i.e. ultrasound). Preauthorization may be required for certain services or benefits may be denied.	
	Home health care	No Charge	Not covered	Limited to 30 Visits per calendar year.  Preauthorization is required, or services are not covered.	
	Rehabilitation services	No Charge	Not covered	Limited to 20 Visits per calendar year	
If you need help recovering or have other special health needs	Habilitation services	No Charge	Not covered	total for rehabilitation and habilitation services. Benefits may be denied for failure to obtain <u>preauthorization</u> for certain services.	
	Skilled nursing care	No Charge	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	No Charge	Not covered	<u>Preauthorization</u> is required for durable medical equipment over \$1,000, or services are not covered.	
	Hospice services	No Charge	Not covered	Limited to 6 Months in every 3 years.  Preauthorization is required or benefits may be denied.	

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at <a href="https://uhealthplan.utah.edu/individual/">https://uhealthplan.utah.edu/individual/</a>

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
If your shild moods	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.

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#### **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	<ul> <li>Dental care (Adult)</li> </ul>	<ul> <li>Non-emergency care when traveling outside the</li> </ul>
		U.S.
Bariatric surgery	<ul><li>Hearing aids</li></ul>	<ul> <li>Private-duty nursing</li> </ul>
Chiropractic care	<ul> <li>Infertility treatment</li> </ul>	<ul> <li>Routine foot care</li> </ul>
<ul> <li>Cosmetic surgery</li> </ul>	<ul> <li>Long-term care</li> </ul>	<ul> <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.)

• 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 plan 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, 4315 S 2700 W, Suite 2300, Taylorsville, UT 84129. 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 <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

## **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 ban nói Tiếng Việt, có các dịch vư hỗtrongôn ngữ miễn phí dành cho ban. Gọ số 801-213-4111 TTY: 1-800-346-4128.

<sup>\*</sup> 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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<sup>\*</sup> 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>	\$0
■ Specialist <u>copayment</u>	\$0
■ Hospital (facility) <u>copayment</u>	\$0
■ Other <u>copayment</u>	\$0

#### 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	\$0	
Copayments	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$50	
The total Peg would pay is	\$50	

# Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-

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

■ The plan's overall deductible	\$0
■ Specialist <u>copayment</u>	\$0
■ Hospital (facility) copayment	\$0
■ Other <u>copayment</u>	\$0

## 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:	

Cost Sharing	
\$0	
\$0	
\$0	
\$20	
\$20	

# **Mia's Simple Fracture**

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

■ The plan's overall deductible	\$0
■ Specialist copayment	\$0
■ Hospital (facility) copayment	\$0
■ Other <u>copayment</u>	\$0

### 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:	

Cost Sharing	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$0