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 844-633-5325 or visit us at <u>swhp.org</u>. 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 <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>healthcare.gov/sbc-glossary</u> or call 844-633-5325 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$6,000 per member / \$12,000 per family for a <u>participating provider</u> and \$12,000 per member / \$24,000 per family for a <u>non-participating provider</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 <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 <u>deductible</u> ?	Yes. <u>Preventive care</u> and ACA preventive drugs are 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 <u>https://www.healthcare.gov/coverage/preventive-care- benefits/</u> .
Are there other deductibles 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> ?	\$7,500 per member / \$15,000 per family for a <u>participating provider</u> and \$22,500 per member / \$45,000 per family for a <u>non-participating provider</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> , 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.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance billing charges, and health care this <u>plan</u> doesn't 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 <u>swhp.org</u> or call 844-633-5325 for a list of <u>network</u> <u>providers</u> .	This <u>plan</u> uses a <u>provider</u> <u>network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u> <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 <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.
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 <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.

		What You Will Pay		
Common Medical Event	Services You May Need	<u>Participating provider</u> (You will pay the least)	Non- <u>Participating</u> <u>provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care	Primary care visit to treat an injury or illness	Adult: No charge for the first non- preventive sick visit in the <u>plan</u> year. \$35 <u>copayment</u> per visit for subsequent visits in that <u>plan</u> year, <u>deductible</u> does not apply Pediatric: No charge per visit, <u>deductible</u> does not apply	50% after <u>deductible</u>	None
provider's office or clinic	<u>Specialist</u> visit	\$70 <u>copayment</u> per visit, <u>deductible</u> does not apply	50% after <u>deductible</u>	
	Preventive care/screening/ immunization	No charge, <u>deductible</u> does not apply	50% after <u>deductible</u> No charge for child immunizations through the 6th birthday.	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.
If you have a test If you need drugs to treat your illness or	<u>Diagnostic test</u> (X-ray, blood work)	No charge, <u>deductible</u> does not apply	50% after <u>deductible</u>	None
	Imaging (CT/PET scans, MRIs)	30% of charges	50% after <u>deductible</u>	Failure to obtain <u>preauthorization</u> of benefits, other than emergency care, will result in a penalty of the lesser of \$500 or 50%.
	ACA preventive drugs	No charge, <u>deductible</u> does not apply	50% after <u>deductible</u>	Maintenance drugs are allowed up to a 90- day supply if obtained through a Cigna 90
<b>condition</b> More information about	Tier 1: Preferred generic drugs	\$8 <u>copayment</u> per prescription, <u>deductible</u> does not apply	50% after <u>deductible</u>	Now Pharmacy or participating pharmacy. Mail Order: Available for a 1- to 90-day

		What You Will Pay		
Common Medical Event	Services You May Need	<u>Participating provider</u> (You will pay the least)	Non- <u>Participating</u> <u>provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
prescription drug coverage is available at	Tier 2: Preferred brand name drugs	\$45 <u>copayment</u> per prescription, <u>deductible</u> does not apply	50% after <u>deductible</u>	supply. Non-maintenance drugs obtained through mail order are limited to a 34-day
https://www.cigna.com/in dividuals- families/member- resources/prescription/dr ug-	Tier 3: Non-preferred generic drugs and non- preferred brand name drugs	\$85 <u>copayment</u> per prescription, <u>deductible</u> does not apply	50% after <u>deductible</u>	supply maximum. Some <u>specialty drugs</u> may require preauthorization. 34-day supply only. If a brand name drug is dispensed when a generic drug is available, the member is responsible for the
list.html?consumerID=cig na&indicator=nonIFP&pdI YearType=NY&effective Date=2018-01-01	Specialty drugs	Tier 1: \$200 <u>copayment</u> per prescription, <u>deductible</u> does not apply Tier 2: \$300 <u>copayment</u> per prescription, <u>deductible</u> does not apply Tier 3: \$400 <u>copayment</u> per prescription, <u>deductible</u> does not apply	50% after <u>deductible</u>	applicable brand name drug <u>copayment</u> plus the difference between the cost of the brand name drug and generic drug. Formulary insulin prescriptions have a maximum <u>copayment</u> of \$25 per prescription per 34-day supply.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% after <u>deductible</u>	50% after <u>deductible</u>	Failure to obtain <u>preauthorization</u> of benefits, other than emergency care, will result in a penalty of the lesser of \$500 or
	Physician/surgeon fees	30% after <u>deductible</u>	50% after <u>deductible</u>	50%.
If you need immediate	Emergency room care	\$500 <u>copayment</u> per visit, plus 30% of charges	\$500 <u>copayment</u> per visit, plus 30% of charges	Emergency room <u>copayment</u> waived if episode results in <u>hospitalization</u> for the same condition within 24 hours.
medical attention	Emergency medical transportation	\$500 <u>copayment</u> per service, plus 30% of charges	\$500 <u>copayment</u> per service, plus 30% of charges	None

		What You Will Pay		
Common Medical Event	Services You May Need	<u>Participating provider</u> (You will pay the least)	Non- <u>Participating</u> <u>provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
	<u>Urgent care</u>	\$50 <u>copayment</u> per visit, <u>deductible</u> does not apply	\$50 <u>copayment</u> per visit, <u>deductible</u> does not apply	
If you have a hospital	Facility fee (e.g., hospital room)	30% after deductible	50% after <u>deductible</u>	Failure to obtain <u>preauthorization</u> of benefits, other than emergency care, will
stay	Physician/surgeon fees	30% after deductible	50% after <u>deductible</u>	result in a penalty of the lesser of \$500 or 50%.
lf you need mental health, behavioral	Outpatient services	Adult: \$35 <u>copayment</u> per visit, <u>deductible</u> does not apply Pediatric: No charge per visit, <u>deductible</u> does not apply	50% after <u>deductible</u>	Failure to obtain <u>preauthorization</u> of partial hospitalization benefits, other than emergency care, will result in a penalty of the lesser of \$500 or 50%.
health, or substance abuse services	Inpatient services	30% after <u>deductible</u>	50% after <u>deductible</u>	Failure to obtain <u>preauthorization</u> of residential treatment benefits, other than emergency care, will result in a penalty of the lesser of \$500 or 50%.
lf you are pregnant	Office visits	\$35 <u>copayment</u> per visit, <u>deductible</u> does not apply	50% after <u>deductible</u>	<u>Cost sharing</u> does not apply for <u>preventive</u> <u>services</u> . Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
n you are pregnant	Childbirth/delivery professional services	30% after <u>deductible</u>	50% after <u>deductible</u>	Inpatient care for the mother and newborn child in a health care facility is covered for
	Childbirth/delivery facility services	30% after <u>deductible</u>	50% after <u>deductible</u>	a minimum of 48 hours following an uncomplicated vaginal delivery and 96 hours following an uncomplicated delivery by caesarean section.

	What You Will Pay		l Pay	
Common Medical Event	Services You May Need	<u>Participating provider</u> (You will pay the least)	Non- <u>Participating</u> <u>provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Home health care	30% after <u>deductible</u>	50% after <u>deductible</u>	Limited to 60 visits per <u>plan</u> year. Failure to obtain <u>preauthorization</u> of benefits, other than emergency care, will result in a penalty of the lesser of \$500 or 50%.
	Rehabilitation services	\$35 <u>copayment</u> per visit, <u>deductible</u> does not apply	50% after <u>deductible</u>	Limited to 35 visits for <u>rehabilitation</u> <u>services</u> and 35 visits for <u>habilitation</u>
If you need help recovering or have other special health needs	Habilitation services	\$35 <u>copayment</u> per visit, <u>deductible</u> does not apply	50% after <u>deductible</u>	services per plan year. Limit is combined for physical therapy, occupational therapy, and speech therapy. Limits do not apply for therapies for children with developmental delays, autism spectrum disorder and mental health services. Failure to obtain preauthorization of benefits, other than emergency care, will result in a penalty of the lesser of \$500 or 50%.
	Skilled nursing care	30% after <u>deductible</u>	50% after <u>deductible</u>	Limited to 25 days per <u>plan</u> year. Failure to obtain <u>preauthorization</u> of benefits, other than emergency care, will result in a penalty of the lesser of \$500 or 50%.
	Durable medical equipment	30% after deductible	50% after <u>deductible</u>	Failure to obtain <u>preauthorization</u> of benefits, other than emergency care, will
	Hospice services	No charge	50% after <u>deductible</u>	result in a penalty of the lesser of \$500 or 50%.
If your child needs	Children's eye exam	Not covered	Not covered	None
dental or eye care	Children's glasses	Not covered	Not covered	None

		What You Will Pay		
Common Medical Event	Services You May Need	<u>Participating provider</u> (You will pay the least)	Non- <u>Participating</u> <u>provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Children's dental check- up	Not covered	Not covered	None

#### **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	Infertility treatment	Routine eye care (Adult and Child)	
Bariatric surgery	Long-term care	<ul> <li>Routine foot care</li> </ul>	
Cosmetic surgery	• Non-emergency care when traveling outside the U.S.	<ul> <li>Weight loss programs</li> </ul>	
Dental care (Adult and Child)			
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)			
Other Covered Services (Limitations may apply to th	iese services. This isn't a complete list. Please see your	<u>pian</u> document.)	
<ul> <li>Chiropractic care (Limited to 35 visits per plan year)</li> </ul>	<ul> <li>Hearing aids (Limited to one device per ear every 3 years for members through the age of 18)</li> </ul>	Private duty nursing when <u>medically</u> <u>necessary</u> and <u>preauthorized</u> (Limitations apply when used under <u>Home Health Care</u> )	

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: Baylor Scott & White Insurance Company at 844-633-5325 or <u>swhp.org</u>; Department of Labor's Employee Benefits Security Administration at 866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>. Other coverage options may be available to you, too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 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 on how 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: Baylor Scott & White Insurance Company at 844-633-5325 or <u>swhp.org</u>; Department of Labor's Employee Benefits Security Administration at 866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>; Texas Department of Insurance at 800-578-4677 or <u>tdi.texas.gov.</u>

#### 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 844-633-5325.

To see examples of how this <u>plan</u> 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 <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
hospital delivery)

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The plan's overall deductible	\$6,000
Specialist copayment	\$70
Hospital (facility) <u>coinsurance</u>	30%
Other <u>coinsurance</u>	30%

This EXAMPLE event includes services like: <u>Specialist</u> office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood work) <u>Specialist</u> visit (anesthesia)

Total Example Cost	\$12,700
In this example, Peg would pay:	
Cost Sharing	
<u>Deductibles</u>	\$6,000
<u>Copayments</u>	\$0
Coinsurance	\$1,500
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$7,560

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

The plan's overall deductible	\$6,000
Specialist copayment	\$70
Hospital (facility) <u>coinsurance</u>	30%
Other <u>coinsurance</u>	30%

This EXAMPLE event includes services like: <u>Primary care physician</u> office visits (including disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600	
In this example, Joe would pay:		
Cost Sharing		
Deductibles	\$800	
<u>Copayments</u>	\$700	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,520	

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

The <u>plan's</u> overall <u>deductible</u>	\$6,000
Specialist copayment	\$70
Hospital (facility) coinsurance	30%
Other <u>coinsurance</u>	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:	

Cost Sharing		
Deductibles	\$1,100	
<u>Copayments</u>	\$1,000	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions		
The total Mia would pay is	\$2,100	

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

# **Nondiscrimination Notice**

BaylorScott&White Insurance Company

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-844-633-5325 (TTY: 711).

Baylor Scott & White Insurance Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Baylor Scott & White Insurance Company does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Baylor Scott & White Insurance Company:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Written information in other formats (large print and accessible electronic formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact the Baylor Scott & White Insurance Company Compliance Officer at 1-214-820-8888 or send an email to HPCompliance@BSWHealth.org.

If you believe that Baylor Scott & White Insurance Company has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Baylor Scott & White Insurance Company, Compliance Officer 1206 West Campus Drive, Suite 151 Temple, Texas 76502

Compliance HelpLine; 1-888-484-6977 or https://app.mycompliancereport.com/report?cid=swhp

You can file a grievance in person or by mail, online, or email. If you need help filing a grievance, the Compliance Officer is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at https://www.hhs.gov/civil-rights/filing-a-complaint/index.html.



#### **English:**

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-844-633-5325 (TTY: 711).

#### Spanish:

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-633-5325 (TTY: 711).

### Vietnamese:

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-844-633-5325 (TTY: 711).

### Chinese:

注意:如果使用繁體中文,可以免費獲得語言援助服務。請致電 1-844-633-5325 (TTY:711)。

## Korean:

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-844-633-5325 (TTY: 711) 번으로 전화해 주십시오.

## Arabic:

هاتف الصم والبكم: 711 ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-5325-633 (رقم

# Urdu:

کریں .(TTY: 711) کریں ۔(TTY: 711) خبردار: اگر آپ اردو ہولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں ۔ کال

# Tagalog:

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-844-633-5325 (TTY: 711).

# French:

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-844-633-5325 (ATS : 711).

# Hindi:

ध्यान दे: यद आिप हर्दि। बोलते है तो आपके लएि मुफ्त में भाषा सहायता सेवाएं उपलब्ध है। 1-844-633-5325 (TTY: 711) पर कॉल करें।

# Persian:

فراهم می باشد. با (TTY: 711) 5325-633-844-1 تماس بگیرید. توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما

# German:

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-844-633-5325 (TTY: 711).

# Gujarati:

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નર્િશુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-844-633-5325 (TTY: 711).

# Russian:

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-844-633-5325 (телетайп: 711).

## 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。1-844-633-5325 (TTY:711) まで、お電話にてご連絡ください。

## Laotian:

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-844-633-5325 (TTY:711).