
 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, call Quantum Health at 1-833-740-3260. 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 1-800-877-1122 to request a copy.

Important Questions	Answers			Why This Matters:
What is the overall <u>deductible</u> ?		Network	Non-Network	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. This plan has an embedded deductible. 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> .
	Per participant:	\$3,200	\$9,600	
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Network preventive care</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.
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 limit</u> for this <u>plan</u> ?		Network	Non-Network	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.
	Per participant:	\$3,200	\$19,200	
	Per family:	\$6,400	\$38,400	
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premiums</u> , <u>balance-billed</u> charges, health care this <u>Plan</u> doesn't cover, charges in excess of benefit maximums, charges in excess of maximum <u>allowed amounts</u> , penalties, and non-medically necessary services.			Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .

Important Questions	Answers	Why This Matters:
Will you pay less if you use a network provider ?	Yes. See ConcordiaPlans.quantum-health.com or call 1-833-740-3260 for a list of network providers .	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider 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 **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
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No Charge after deductible	20% coinsurance after deductible	_____none_____
	Specialist visit	No Charge after deductible	20% coinsurance after deductible	_____none_____
	Preventive care/screening/immunization	No Charge, deductible waived	20% coinsurance after deductible	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No Charge after deductible	20% coinsurance after deductible	_____none_____
	Imaging (CT/PET scans, MRIs)	No Charge after deductible	40% coinsurance after deductible	Pre-certification is required for MRI/MRA and PET scans.

* For more information about limitations and exceptions, call 1-833-740-3260 or see the **plan** or policy document at ConcordiaPlans.Quantum-Health.com.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
<p>If you need drugs to treat your illness or condition More information about prescription drug coverage is available by calling 1-833-740-3260.</p>	Generic drugs	<p>Thirty (30) Day Supply: No Charge after deductible</p> <p>Thirty-One (31) to Ninety (90) Day Supply: No Charge after deductible</p>	<p>Covered at the network pharmacy cost share plus any amounts over the network allowed amount.</p>	<p>Covers up to a thirty (30) day supply (retail prescription), or a thirty-one (31) to ninety (90) day supply (through Express Scripts mail order pharmacy or Walgreens only).</p> <p>Dispense as Written (DAW), step therapy, and prior authorization requirements may apply.</p> <p>Not all <u>prescription drugs</u> are covered. To determine if a specific drug is covered under your <u>plan</u>, log into your account at www.express-scripts.com.</p> <p>If you obtain <u>prescription drugs</u> from a non-network pharmacy, you will be required to pay the full cost of the prescription and then submit for reimbursement.</p> <p>Certain specialty medications are eligible for the SaveOnSP program. Members who are taking eligible SaveOnSP medications will be requested to enroll in the program. If a member chooses not to participate in SaveOnSP, they will pay a higher cost share.</p>
	Preferred brand drugs	<p>Thirty (30) Day Supply: No Charge after deductible</p> <p>Thirty-One (31) to Ninety (90) Day Supply: No Charge after deductible</p>		
	Non-preferred brand drugs	<p>Thirty (30) Day Supply: No Charge after deductible</p> <p>Thirty-One (31) to Ninety (90) Day Supply: No Charge after deductible</p>		
	<u>Specialty drugs</u>	<p>Thirty (30) Day Supply: No Charge after deductible</p> <p>Thirty-One (31) to Ninety (90) Day Supply: No Charge after deductible</p>		
<p>If you have outpatient surgery</p>	Facility fee (e.g., ambulatory surgery center)	No Charge after deductible	20% coinsurance after deductible	<p>Pre-certification is required.</p>
	Physician/surgeon fees	No Charge after deductible	20% coinsurance after deductible	

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you need immediate medical attention	<u>Emergency room care</u>	No Charge after network deductible		_____none_____
	<u>Emergency medical transportation</u>	No Charge after network deductible		_____none_____
	<u>Urgent care</u>	No Charge after deductible	20% coinsurance after deductible	<u>Non-network</u> services apply to the <u>network deductible</u> and <u>out-of-pocket limit</u> .
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge after deductible	20% coinsurance after deductible	Pre-certification is required.
	Physician/surgeon fees	No Charge after deductible	20% coinsurance after deductible	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No Charge after deductible	20% coinsurance after deductible	Pre-certification is required for partial hospitalization and intensive outpatient programs. Includes six (6) annual Employee Assistance Program (EAP) visits per issue at no charge.
	Inpatient services	No Charge after deductible	20% coinsurance after deductible	Pre-certification is required.
If you are pregnant	Office visits	Prenatal Care: No Charge, deductible waived* Postpartum Care: No Charge after deductible	20% coinsurance after deductible	*Labs and x-rays rendered at a routine prenatal care office visit will fall to the lab/x-ray benefit. Depending on the type of services, <u>coinsurance</u> or <u>deductible</u> may apply.
	Childbirth/delivery professional services	No Charge after deductible	20% coinsurance after deductible	Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery facility services	No Charge after deductible	20% coinsurance after deductible	

* For more information about limitations and exceptions, call 1-833-740-3260 or see the plan or policy document at ConcordiaPlans.Quantum-Health.com.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you need help recovering or have other special needs	<u>Home health care</u>	No Charge after deductible	20% coinsurance after deductible	Pre-certification is required.
	<u>Rehabilitation services</u>	No Charge after deductible	20% coinsurance after deductible	Medical necessity will be reviewed after twenty (20) visits.
	<u>Habilitation services</u>	Applicable benefit as billed	Applicable benefit as billed	Medical necessity will be reviewed after twenty (20) visits.
	<u>Skilled nursing care</u>	No Charge after deductible	20% coinsurance after deductible	Calendar Year Limit: One hundred (100) days per plan participant. Pre-certification is required.
	<u>Durable medical equipment</u>	No Charge after deductible	20% coinsurance after deductible	Pre-certification is required for all rentals and any purchase over \$1,500.
	<u>Hospice services</u>	No Charge after deductible	20% coinsurance after deductible	Respite care is limited to five (5) consecutive days at a time. Pre-certification is required.
If your child needs dental or eye care	Children's eye exam	No Charge, deductible waived	50% coinsurance, deductible waived	Eye exams available through VSP. Calendar Year Limit: One (1) exam per child.
	Children's glasses	No Charge, deductible waived	50% coinsurance, deductible waived	Lenses/frames available through VSP Pediatric exchange. Calendar Year Limit: Lenses and/or frames covered once per calendar year.
	Children's dental check-up	No Charge, deductible waived		Dental benefits available through Cigna. Calendar Year Limit: Two (2) check-ups per child.

* For more information about limitations and exceptions, call 1-833-740-3260 or see the [plan](#) or policy document at ConcordiaPlans.Quantum-Health.com.

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.)

- Abortion (unless medically necessary)
- Contraceptives (unless medically necessary)
- Cosmetic Surgery
- Infertility Treatment
- Long-Term Care
- Routine Foot Care
- Weight Loss Programs

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

- Acupuncture (Limited to treatment for chronic pain and prevention or treatment of nausea associated with surgery, chemotherapy, or pregnancy)
- Bariatric Surgery
- Chiropractic Care [Limited to twenty-six (26) visits per calendar year]
- Dental Care
- Hearing Aids [Limited to \$2,000 every three (3) years for children up to age eighteen (18)]
No limit for children up to twelve (12) months old.
- Non-Emergency Care When Traveling Outside the U.S (Limited to Global Core providers)
- Private-Duty Nursing
- Routine Eye Care [Limited to one (1) exam per calendar year]

* For more information about limitations and exceptions, call 1-833-740-3260 or see the plan or policy document at ConcordiaPlans.Quantum-Health.com.

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. You may also contact the Plan Administrator at 1-888-927-7526 or info@ConcordiaPlans.org. 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 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. You may also contact the Care Coordinators to assist the plan administrator. The Care Coordinators' name, address, and telephone number are:

Quantum Health Care Coordinators
Attention: Appeals
5240 Blazer Parkway
Dublin OH 43017
1-833-740-3260

Additionally, a consumer assistance program can help you file your appeal. For information regarding your own state's consumer assistance program, refer to <http://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/>.

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 1-833-740-3260.
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-740-3260.
Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-833-740-3260.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-833-740-3260.

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

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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 <u>plan's overall deductible</u>	\$3,200
■ <u>Specialist cost-sharing</u>	0%
■ <u>Hospital (facility) cost sharing</u>	0%
■ <u>Other cost sharing</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
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$3,200
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$3,260

Managing Joe's type 2 Diabetes

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

■ The <u>plan's overall deductible</u>	\$3,200
■ <u>Specialist cost-sharing</u>	0%
■ <u>Hospital (facility) cost sharing</u>	0%
■ <u>Other cost sharing</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
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$3,200
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$3,220

Mia's Simple Fracture

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

■ The <u>plan's overall deductible</u>	\$3,200
■ <u>Specialist cost-sharing</u>	0%
■ <u>Hospital (facility) cost sharing</u>	0%
■ <u>Other cost sharing</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
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,800
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$2,800

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