Select Health

Signature Benchmark Gold Standardized Plan

Coverage Period: 01/01/2026 - 12/31/2026 Coverage for: Single/Family | Plan Type: HMO



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, visit selecthealth.org or call 800-538-5038. 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>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at selecthealth.org/sbc or call 800-538-5038 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	<b>\$2,000</b> person/ <b>\$4,000</b> family in-network per calendar year.	Generally, you must pay all the costs from <b>providers</b> up to the <b>deductible</b> amount before this <b>plan</b> begins to pay. If you have other family members on the <b>plan</b> , each family member must meet their own individual <b>deductible</b> until the total amount of deductible expenses paid by all family members meets the overall family <b>deductible</b> .
Are there services covered before you meet your deductible?	Yes. Certain prescription drugs, <u>Preventive</u> Services, and office visits 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 <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> ?	<b>\$8,200</b> person/ <b>\$16,400</b> family in-network per calendar year.	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 out-of-pocket limit?	<u>Premiums</u> , <u>balance-billed</u> charges, <u>preventive</u> <u>services</u> , healthcare this <u>plan</u> doesn't cover, and penalties for failure to obtain <u>preauthorization</u> for services.	Even though you pay these expenses, they don't count toward the <b>out-of-pocket limit</b> .
Will you pay less if you use a <u>network provider</u> ?	Yes. To find an in-network SelectHealth Signature® provider visit selecthealth.org/find-care or call Member Services at 800-538-5038.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's 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 provider 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 referral to see a specialist?	No.	You can see the specialist you choose without a referral.

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at selecthealth.org/contracts?I61A0194.



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

Common		What Yo	u Will Pay	Limitations, Exceptions, & Other Important Information	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)		
	Primary care visit to treat an injury or illness (PCP)	\$30/visit	Not covered	<u>Deductible</u> does not apply.	
If you visit a health care	Specialist visit (SCP)	\$60/visit	Not covered	Certain limitations apply to allergy testing, treatment and serum. <b>Deductible</b> does not apply.	
<u>provider's</u> office or clinic	Preventive care / screening / immunization	No charge	Not covered	Frequency limitations apply. You may have to pay for services that aren't <b>preventive</b> . Ask your <b>provider</b> if the services needed are <b>preventive</b> . Then check what your <b>plan</b> will pay for. <b>Deductible</b> does not apply.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	25% <u>co-insurance</u>	Not covered	None	
If you have a test	Imaging (CT/PET scans, MRIs)	25% <u>co-insurance</u>	Not covered	None	
If you need drugs to treat	Tier 1	\$15/prescription	\$15/prescription	Certain limitations apply. Benefits may be denied or	
your illness or condition More information about	Tier 2	\$30/prescription	\$30/prescription	reduced for failure to obtain <u>preauthorization</u> whe required with <u>out-of-network providers</u> . <u>Deductible</u> waived on all tiers. Tiers 2 and 3  Maintenance drugs must be filled with Intermountathome Delivery Pharmacy.  Benefits may be denied or reduced for failure to obtain <u>preauthorization</u> when required with <u>out-onetwork providers</u> .	
prescription drug	Tier 3	\$60/prescription	\$60/prescription		
<u>coverage</u> is available at selecthealth.rxeob.com/	Tier 4	\$250/prescription	\$250/prescription		
mdb/public/router?accou nt=rxc_t4_ut_ds_26	Specialty drugs	\$250/prescription	Not covered		

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0		What You Will Pay		Limitations Funantians 8 Other Immediate	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you have	Facility fee (e.g., ambulatory surgery center)	25% <b>co-insurance</b>	Not covered	Benefits may be denied or reduced for failure to obtain <b>preauthorization</b> when required with <b>out-of-network providers</b> .	
outpatient surgery	Physician/surgeon fees	25% <u>co-insurance</u>	Not covered	Benefits may be denied or reduced for failure to obtain <b>preauthorization</b> when required with <b>out-of-network providers</b> .	
	Emergency room services	25% <u>co-insurance</u>	25% <u>co-insurance</u>	Emergency room services apply to in-network benefits.	
If you need immediate medical attention	Emergency medical transportation	25% <u>co-insurance</u>	25% <u>co-insurance</u>	Emergencies only. Emergency medical transportation applies to in-network benefits.	
	<u>Urgent care</u>	\$45/visit	Not covered	Applies to <u>urgent care</u> facilities only. <u>Deductible</u> does not apply.	
If you have a hospital stay	Facility fee (e.g., hospital room)	25% <u>co-insurance</u>	Not covered	Benefits may be denied or reduced for failure to obtain <b>preauthorization</b> when required with <b>out-of-</b>	
J	Physician/surgeon fee	25% <u>co-insurance</u>	Not covered	network providers.	
If you need mental health, behavioral health, or substance	Outpatient services	\$30/visit for office visits, 25% <b>co-insurance</b> for outpatient	Not covered	Benefits may be denied or reduced for failure to obtain <b>preauthorization</b> when required with <b>out-of-network providers</b> . Additional limitations and	
abuse services	Inpatient services	25% <u>co-insurance</u>	Not covered	exclusions apply. <b><u>Deductible</u></b> does not apply to mental health office visits.	
	Office visits	25% <u>co-insurance</u>	Not covered	<u>Deductible</u> does not apply.	
If you are pregnant	Childbirth/delivery professional services	25% <b>co-insurance</b>	Not covered	Benefits may be denied or reduced for failure to obtain <b>preauthorization</b> when required with <b>out-of-network providers</b> . Depending on the type of	
	Childbirth/delivery facility services	25% <u>co-insurance</u>	Not covered	services, a <b>copayment</b> , <b>coinsurance</b> , or <b>deductible</b> may apply.	

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Common		What Yo	u Will Pay	Limitations Frankisms & Other Immentant
Common Medical Event	Services You May Need	Network Provider	Out-of-Network Provider	Limitations, Exceptions, & Other Important Information
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	Home health care	25% <u>co-insurance</u>	Not covered	Benefits may be denied or reduced for failure to obtain <b>preauthorization</b> when required with <b>out-of-network providers</b> . Up to 30 visits per calendar year.
	Rehabilitation services	\$30/visit for outpatient, \$30/stay for inpatient	Not covered	Up to 20 visits per year for outpatient therapies, combined. Up to 30 days per year for inpatient therapies, combined. Benefits may be denied or reduced for failure to obtain <b>preauthorization</b> when required with <b>out-of-network providers</b> . <b>Deductible</b> does not apply to outpatient services.
If you need help recovering or have other special health needs	<u>Habilitation services</u>	\$30/visit	Not covered	Up to 20 visits per year for outpatient therapies, combined. Benefits may be denied or reduced for failure to obtain <u>preauthorization</u> when required with <u>out-of-network providers</u> . <u>Deductible</u> does not apply to outpatient services.
	Skilled nursing care	25% <u>co-insurance</u>	Not covered	Up to 30 days per calendar year. Benefits may be denied or reduced for failure to obtain <a href="mailto:preauthorization">preauthorization</a> when required with <a href="mailto:out-of-network providers">out-of-network providers</a> .
	Durable medical equipment (DME)	25% <u>co-insurance</u>	Not covered	Benefits may be denied or reduced for failure to obtain <b>preauthorization</b> when required with <b>out-of-network providers</b> . A different benefit may apply to prosthetic devices.
	Hospice service	25% <u>co-insurance</u>	Not covered	Benefits may be denied or reduced for failure to obtain <u>preauthorization</u> when required with <u>out-of-network providers</u> . Up to 6 months every 3 years.
If your child needs	Children's eye exam	No charge	Not covered	Covered through age 18. <u>Deductible</u> does not apply.
dental or eye care	Children's glasses	25% <u>co-insurance</u>	Not covered	Covered through age 18. Corrective lenses or contacts, one set per year.
	Children's dental check-up	Not covered	Not covered	Dental check-ups are not covered.

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at selecthealth.org/contracts?I61A0194.

### **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.)

- Abortions/termination of pregnancy except in limited circumstances
- Acupuncture
- Administrative services/charges
- Adult preventive eye exams
- Bariatric surgery
- Chiropractic Care
- Cosmetic, reconstructive or corrective services, except in limited circumstances
- Dental care (adult/child), except in limited circumstances

- Dental check-up
- Experimental and/or investigational services
- Eyeglass frames
- Hearing aids
- Immunizations for Anthrax, BCG, Cholera, Plague, Typhoid and Yellow Fever
- Infertility treatment
- Long-term care
- Non-Emergency care when traveling outside the U.S.

- Orthotic and other corrective appliances for the foot
- Private Duty Nursing
- Services for which a third-party is or may be responsible
- Services that are not medically necessary
- Temporomandibular Joint (TMJ) services

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

- Routine eye care (Adult)
- Routine foot care, covered in limited circumstances
- Weight loss programs as part of a program approved by Select Health

## **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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform; or Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov; or contact the <u>Plan</u>. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <u>Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> 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 plan documents also provide complete information to submit a claim, <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: Department of Labor's Employee Benefits Security Administration at 866-444-EBSA (3272) or dol.gov/ebsa/healthreform; or If your coverage is fully-insured, you may also contact the Utah Insurance Department, Office of Consumer Assistance, Suite 3110, State Office Building, Salt Lake City, Utah 84114.

To contact Select Health Member Services, please call 800-538-5038 weekdays, TTY users should call 711, or visit us at selecthealth.org.

# Does this plan provide Minimum Essential Coverage? Yes

<u>Minimum Essential Coverage</u> generally includes <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of <u>Minimum Essential Coverage</u>, you may not be eligible for the <u>premium tax credit</u>.

# 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.

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at selecthealth.org/contracts?I61A0194.

# **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
■ Specialist	\$60
<ul><li>Hospital (facility)</li></ul>	25%
Other	25%

### 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)

Specialist visit (anesthesia)

Total Example Cost \$12,700	Total Example Cost	\$12,700
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# In this example, Peg would pay:

Cost Sharing		
Deductibles	\$2,000	
Copayments	\$10	
Coinsurance	\$2,600	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$4,670	

# Managing Joe's type 2 Diabetes

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

The plan's overall deductible	\$2,000
■ <u>Specialist</u>	\$60
■ Hospital (facility)	25%
Other	250/

### This EXAMPLE event includes services like:

<u>Primary care physician</u> 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:

Cost Sharing		
Deductibles	\$900	
Copayments	\$500	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,420	

# Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$2,000
■ Specialist	\$60
<ul><li>Hospital (facility)</li></ul>	25%
■ Other	25%

### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

**Diagnostic test** (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
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## In this example. Mia would pay:

Cost Sharing	
Deductibles	\$2,000
Copayments	\$400
Coinsurance	\$20
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,420

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

### I61A0194

This is a Gold plan as defined by the Affordable Care Act. 68781UT0200022-01 01-01-2026

Select Health, Inc<sup>SM</sup> 5/15/2025 v1.1

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at selecthealth.org/contracts?I61A0194.

# Fair Treatment Notice

Select Health obeys Federal civil rights laws. We do not treat you differently because of your race, color, ethnic background or where you come from, age, disability, sex, religion, creed, language, social class, sexual orientation, gender identity or expression, and/or veteran status.

We provide free aid and services to people with disabilities to help them communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). We also provide free language services to people whose primary language is not English, such as qualified interpreters and member materials written in other languages.

If you need these services, please call Select Health Member Services at 800-538-5038 or Select Health Advantage Member Service at 855-442-9900. Any member or other person who believes he/she may have been subject to discrimination may file a complaint or grievance by calling the Select Health 504/Civil Rights Coordinator at 844-208-9012 or the Compliance Hotline at 800-442-4845 (TTY Users: 711). You may also call the Office for Civil Rights at 1-800-368-1019 (TTY Users: 800-537-7697).

# Language Access Services

# **English**

ATTENTION: If you speak Spanish, free language assistance services are available to you. Call Select Health.

## Spanish

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame a Select Health.

## 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 Select Health

## Vietnamese

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số Select Health.

### Korean

통지: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. Select Health, 번호로 전화해 주십시오.

## Nepali

ध्यान दिनुहोस्: तपाईले नेपाली बोल््ननुनुहुन््छ भने तपाईको नि म्ति भाषा सहायता सेवाहरू नि ःशुल्क रूपमा उपलब्ध छ। Select Health मा फोन गर््नन्नुहोस्।

# **Tagalog**

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa Select Health.

## German

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: Select Health.

## Russian

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги переводчика. Позвоните Select Health.

### French

ATTENTION: si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Contactez Select Health.

# **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。Select Health. まで、お電話にてご連絡ください。

### **Amharic**

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### Serb-Croatian

ПАЖЊА: Ако говорите Српски, бесплатне услуге пмоћи за језик, биће вам доступне. Контактирајте Select Health.

### Arabic

تامدخ كل رفونتسف ، ببرع ثدحتت تنك اذإ : هيبنت Select Health.

#### Persian

تامدخ ،دینکیم تبحص ینک دراو ار نابز هب رگا: هجوت اب تسامش رایتخا رد ناگیار تروصب ،ینابز کمک در یگ سامت Select Health

### Thai

หมายเหตุ: หากคุณพูด ใส่ภาษา, การบริการภาษา โดยไม่มีค่าใช้จ่าย มีพร้อมบริการให้กับคุณ ติดต่อ Select Health

Select Health: 1-800-538-5038

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