Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Single/Family | Plan Type: HMO



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, visit selecthealth.org or call 800-538-5038. 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 selecthealth.org/sbc or call 800-538-5038 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$1,500 person/\$3,000 family in-network per calendar year.	Generally, you must pay all the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible?	Yes. 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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	Yes. \$250 per person for prescription drugs. There are no other specific Deductibles .	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$6,000 person/\$12,000 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 <u>out-of-pocket</u> <u>limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. To find an in-network SelectHealth Med® provider visit selecthealth.org/findadoctor 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</u> <u>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 .

^{*} For more information about limitations and exceptions, see the plan or policy document at selecthealth.org/contracts?I30A1509.



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 Evacations & Other Important	
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	
	Primary care visit to treat an injury or illness (PCP)	\$25/visit	Not covered	<u>Deductible</u> does not apply.	
If you visit a health care	Specialist visit (SCP)	\$40/visit	Not covered	Certain limitations apply to allergy testing, treatment and serum. Deductible does not apply.	
provider's office or clinic	Preventive care / screening / immunization	No charge	Not covered	Frequency limitations apply. You may have to pay for services that aren't preventive . Ask your provider if the services needed are preventive . Then check what your plan will pay for. Deductible does not apply.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge	Not covered	<u>Deductible</u> does not apply.	
If you have a test	Imaging (CT/PET scans, MRIs)	20% <u>co-insurance</u>	Not covered	None	
If you need drugs to	Tier 1	\$15/prescription	\$15/prescription	Certain limitations apply. Benefits may be denied or	
treat your illness or	Tier 2	\$25/prescription	\$25/prescription	reduced for failure to obtain preauthorization when	
condition More information about prescription drug	Tier 3	25% <u>co-insurance</u>	25% <u>co-insurance</u>	required with out-of-network providers . Pharmacy deductible waived for tiers 1 and 2. Tiers 3 and 4	
	Tier 4	50% <u>co-insurance</u>	50% <u>co-insurance</u>	Maintenance drugs must be filled with Intermountain	
coverage is available at	Tier 5	30% <u>co-insurance</u>	30% <u>co-insurance</u>	Home Delivery Pharmacy.	
selecthealth.org/prescrip tions/default.aspx?st=ut & <u>plan</u> =core	Specialty drugs	30% <u>co-insurance</u>	Not covered	Benefits may be denied or reduced for failure to obtain preauthorization when required with out-of-network providers .	

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0		What You Will Pay		Limitations Evacutions 9 Other Important	
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)	20% <u>co-insurance</u>	Not covered	Benefits may be denied or reduced for failure to obtain preauthorization when required with out-of-network providers .	
outpatient surgery	Physician/surgeon fees	20% <u>co-insurance</u>	Not covered	Benefits may be denied or reduced for failure to obtain preauthorization when required with out-of-network providers .	
	Emergency room services	\$350/visit	\$350/visit	Emergency room services apply to in-network benefits.	
If you need immediate medical attention	Emergency medical transportation	20% <u>co-insurance</u>	20% <u>co-insurance</u>	Emergencies only. Emergency medical transportation applies to in-network benefits.	
	<u>Urgent care</u>	\$40/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)	20% <u>co-insurance</u>	Not covered	Benefits may be denied or reduced for failure to obtain preauthorization when required with out-of-	
owy	Physician/surgeon fee	20% <u>co-insurance</u>	Not covered	network providers.	
If you need mental health, behavioral health, or substance	Outpatient services	\$25/visit for office visits, 20% <u>co-insurance</u> for outpatient	Not covered	Benefits may be denied or reduced for failure to obtain <u>preauthorization</u> when required with <u>out-of-network providers</u> . Additional limitations and	
abuse services	Inpatient services	20% <u>co-insurance</u>	Not covered	exclusions apply. <u>Deductible</u> does not apply to mental health office visits.	
	Office visits	\$25/visit	Not covered	<u>Deductible</u> does not apply.	
If you are pregnant	Childbirth/delivery professional services	20% <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> . Depending on the type of	
	Childbirth/delivery facility services	20% <u>co-insurance</u>	Not covered	services, a copayment , coinsurance , or deductible may apply.	

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0		What You Will Pay		Limitations Evacations & Other Important	
Common Medical Event	Services You May Need	Network Provider	Out-of-Network Provider	Limitations, Exceptions, & Other Important Information	
Medical Everit		(You will pay the least)	(You will pay the most)	inionilation	
	Home health care	20% <u>co-insurance</u>	Not covered	Benefits may be denied or reduced for failure to obtain preauthorization when required with out-of-network providers .	
	Rehabilitation services	\$40/visit for outpatient, \$40/day for inpatient	Not covered	Up to 20 visits per year for outpatient therapies, combined. Up to 40 days per year for inpatient therapies, combined. Benefits may be denied or reduced for failure to obtain preauthorization when required with out-of-network providers . Deductible does not apply to outpatient services.	
If you need help recovering or have other special health needs	Habilitation services	\$40/visit	Not covered	Up to 20 visits per year for outpatient therapies, combined. Benefits may be denied or reduced for failure to obtain preauthorization when required with out-of-network providers . Deductible does not apply to outpatient services.	
	Skilled nursing care	20% <u>co-insurance</u>	Not covered	Up to 60 days per calendar year. Benefits may be denied or reduced for failure to obtain preauthorization when required with out-of-network providers.	
	Durable medical equipment (DME)	20% <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> . A different benefit may apply to prosthetic devices.	
	Hospice service	20% <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> .	
	Children's eye exam	No charge	Not covered	Covered through age 18. Deductible does not apply.	
If your child needs dental or eye care	Children's glasses	20% <u>co-insurance</u>	Not covered	Covered through age 18. Corrective lenses or contacts, one set per year.	
delital of eye cale	Children's dental check-up	\$40/visit	Not covered	Covered through age 18. Two oral examinations and cleanings per calendar year. Deductible does not apply.	

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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.)

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

- 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

- Services for which a third-party is or may be responsible
- Services related to certain illegal activities
- 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.)

- Private Duty Nursing, requires <u>preauthorization</u> with limitations
- Routine eye care (Adult)

- Routine foot care, covered in limited circumstances
- Weight loss programs as part of a program approved by SelectHealth

^{*} For more information about limitations and exceptions, see the plan or policy document at selecthealth.org/contracts?I30A1509.

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 SelectHealth 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.

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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>	\$1,500
Specialist	\$40
Hospital (facility)	20%
Other	20%

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		
\$1,500		
\$60		
\$2,300		
\$60		
\$3,920		

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>	\$1,500
Specialist	\$40
Hospital (facility)	20%
Other	20%

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
In this example, Joe would pay:	

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Cost Sharing	
Deductibles	\$900
Copayments	\$500
Coinsurance	\$900
What isn't covered	
Limits or exclusions	\$60
The total Joe would pay is	\$2,360

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$1,500
■ Specialist	\$40
Hospital (facility)	20%
Other	20%

This EXAMPLE event includes services like:

<u>Emergency room care</u> (including medical supplies)

Diagnostic test (x-ray)

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

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800

In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,000
Copayments	\$1,300
Coinsurance	\$300
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,600

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

I30A1509

This is a Gold plan as defined by the Affordable Care Act 68781UT0020007-01 01-01-2021

SelectHealth, IncSM 8/13/2020 v1.6

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Non-Discrimination Notice

SelectHealth 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 SelectHealth Member Services at 800-538-5038 or SelectHealth 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 SelectHealth 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 Spanish

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame a SelectHealth: **800-538-5038.**

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 SelectHealth: **800-538-5038**.。

Vietnamese

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số SelectHealth: **800-538-5038**.

Korean

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. SelectHealth: **800-538-5038**. 번으로 전화해 주십시오.

Navajo

Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'dę'ę'', t'áá jiik'eh, éí ná hólo', kojj' hódíílnih SelectHealth: **800-538-5038**.

Nepali

ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ । SelectHealth: 800-538-5038 मा फोन गर्नुहोस्।

Tongan

FAKATOKANGA'I: Kapau 'oku ke lea fakatonga, ko e kau fakatonu lea te nau tokoni atu ta'etotongi, pea te ke lava 'o ma'u ia. Telefoni ki he SelectHealth: **800-538-5038**.

Serb-Croatian

ОБАВЕШТЕЊЕ: Ако говорите српски језик, услуге језичке помоћи доступне су вам бесплатно. Позовите SelectHealth: **800-538-5038**.

Tagalog

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa SelectHealth: **800-538-5038**.

German

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: SelectHealth: 800-538-5038.

Russian

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги переводчика. Позвоните SelectHealth: **800-538-5038**

Arabic

ة المدخ ناف ، قيبر علا ثدحتت تنك اذا : قظو حلم تكرشب لصتا الماجملاب كل رفاوتت قيو غلا SelectHealth: 800-538-5038

Mon-khmer, Cambodian

សម្គាល់៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ សេវា ជំនួយផ្នែកភាសា ដោយមិនគិតថ្លៃ គឺអាចមាន សំរាប់ អ្នក។ សូមទូរស័ព្ទមក SelectHealth: 800-538-5038 ។

French

ATTENTION : si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Contactez SelectHealth: **800-538-5038**.

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。 SelectHealth: **800-538-5038**. まで、お電話にてご 連絡ください。

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