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 1-888-902-2013. 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 www.hpiTPA.com or call 1-888-902-2013 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Single Plan: $500 employee Family Plan: $500 person/$1,000 family	Generally, you must pay all of 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. Preventive care and primary care services are covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance 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 https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	Single Plan: $2,500 employee Family Plan: $2,500 person/$5,000 family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Preauthorization penalties, premiums, balance-billing charges, and health care this plan 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 network provider?	Yes. See www.hpiTPA.com or call 1-888-902-2013 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 may see a 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)	Out-of-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	$30 copay/visit; deductible waived	Not covered	None
	Specialist visit	$40 copay/visit; deductible waived	Not covered	None
	Preventive care/screening/ immunization	No charge; deductible waived	Not covered	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.*
If you have a test	Diagnostic test (x-ray, blood work)	No charge; deductible waived	Not covered	None
	Imaging (CT/PET scans, MRIs)	$100 copay/visit; deductible waived	Not covered	Preauthorization is required. If you don't get preauthorization, benefits could be reduced by $500 of the total cost of the service.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.hpiTPA.com.	Generic drugs (Tier 1)	$15 copay/prescription (30 day retail) $30 copay/prescription (90 day retail & mail order)	Not covered	Deductible does not apply Preventive care drugs are covered at no cost to the member. Dispense as Written provisions apply. Certain prescription drugs are subject to Step Therapy. You may be required to use different prescription drug or pharmaceutical product(s) first. *Covered up to a 30 day supply for both Retail and Mail Order. Specialty drugs must be obtained from the specialty pharmacy network. See Covered Services, Prescription Drugs in the Medical Benefits section for coverage requirements and other limitations related to specialty drugs
	Preferred brand drugs (Tier 2)	$50 copay/prescription (30 day retail) $100 copay/prescription (90 day retail & mail order)	Not covered	
	Non-preferred brand drugs (Tier 3)	$65 copay/prescription (30 day retail) $130 copay/prescription (90 day retail & mail order)	Not covered	
	Specialty drugs (Tiers 4 & 5)	30% coinsurance/ Prescription ($250 max)*	Not covered	

* For more information about limitations and exceptions, see the plan or policy document at www.hpiTPA.com.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	Not covered	Preauthorization is required. If you don't get preauthorization, benefits could be reduced by $500 of the total cost of the service.
	Physician/surgeon fees	deductible only	Not covered	None
If you need immediate medical attention	Emergency room care	$300 copay/visit; then 20% coinsurance	$300 copay/visit; then 20% coinsurance	Copay waived if admitted
	Emergency medical transportation	$100 copay/trip; deductible waived	$100 copay/trip; deductible waived	None
	Urgent care	$30 copay/visit; deductible waived	Not covered	
If you have a hospital stay	Facility fee (e.g., hospital room)	$500 copay/day/admission (up to $1,500 max); then deductible waived	Not covered	Preauthorization is required. If you don't get preauthorization, benefits could be reduced by $500 of the total cost of the service.
	Physician/surgeon fees	deductible only	Not covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$30 copay/visit; deductible waived	Not covered	Preauthorization is required for Inpatient services. If you don't get preauthorization, benefits could be reduced by $500 of the total cost of the service.
	Inpatient services	$500 copay/day/admission (up to $1,500 max); then deductible waived	Not covered	
If you are pregnant	Office visits - Prenatal	No charge; deductible waived	Not covered	Cost sharing does not apply for preventive services. Depending on the type of services, a coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). Preauthorization is required for stays in excess of 48 hours (vaginal); 96 hours (cesarean) If you don't get preauthorization, benefits could be reduced by $500 of the total cost of the service.
	Childbirth/delivery professional services	20% coinsurance	Not covered	
	Childbirth/delivery facility services	$500 copay/day/admission (up to $1,500 max); then deductible waived	Not covered	
	Office visits - Postnatal	20% coinsurance	Not covered	

* For more information about limitations and exceptions, see the plan or policy document at www.hpiTPA.com.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	No charge	Not covered	120 visits/year Preauthorization is required.
	Rehabilitation services	Inpatient Services: 20% coinsurance Outpatient Services: $30 copay/visit; deductible waived* Outpatient Services: $40 copay/visit; deductible waived**	Not covered	Preauthorization is required. Rehabilitation hospital 100 visits/year, combined with skilled nursing care. *Includes occupational therapy, physical therapy, and speech therapy. 20 visits/yr combined for occupational therapy, physical therapy, and speech therapy Preauthorization is required after first five visits for Occupational and Physical Therapy. **Includes cognitive therapy, post aural therapy, and respiratory therapy. 20 visits/yr combined for cognitive therapy, post aural therapy, and respiratory therapy.
	Habilitation services	$30 copay/visit; deductible waived	Not covered	When covered under the plan, early intervention services are covered until age 3 and plan limits and precertification requirements apply to coverage for developmental delays*
	Skilled nursing care	20% coinsurance	Not covered	100 visits/year, combined with rehabilitation hospital Preauthorization is required.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs (continued)	Durable medical equipment	20% coinsurance	Not covered	Preauthorization required for seat lifts, pumps, wheelchairs, power operated vehicles, speech generating devices, insulin infusion pump, osteogenesis stimulators; see Medical Benefits section for other limitations If you don't get preauthorization, benefits could be reduced by $500 of the total cost of the service.
	Hospice services	20% coinsurance	Not covered	Preauthorization for inpatient services is required. If you don't get preauthorization, benefits could be reduced by $500 of the total cost of the service. 5 bereavement counseling visits per family per lifetime maximum
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	N/A
	Children's glasses	Not covered	Not covered	N/A
	Children's dental check-up	Not covered	Not covered	N/A

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
- Bariatric surgery
- Cosmetic surgery Dental care (Adult)
- Dental care (Adult)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care (Adult)
- Weight loss programs

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

- Chiropractic care (30 visits/yr)
- Hearing aids ($2,500/person/36months)

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: [insert State, HHS, DOL, and/or other applicable agency contact information]. 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 on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: 1-888-902-2013.

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 1-888-902-2013

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-902-2013

[Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-888-902-2013

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-888-902-2013

To see examples of how this plan 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 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 plan's overall deductible** **$500**
- **Specialist copayment** **$40**
- **Hospital (facility) copayment** **$500**
- **Other *no charge*** **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	
Deductibles	$500
Copayments	$500
Coinsurance	$200
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$1,260**

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

- **The plan's overall deductible** **$500**
- **Specialist copayment** **$40**
- **Hospital (facility) copayment** **$500**
- **Other coinsurance** **20%**

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	
Deductibles*	$0
Copayments	$700
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$720**

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

- **The plan's overall deductible** **$500**
- **Specialist copayment** **$40**
- **Hospital (facility) copayment** **$500**
- **Other copayment** **$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*	$300
Copayments	$700
Coinsurance	$0
What isn't covered	
Limits or exclusions	$400
The total Mia would pay is	**$1,400**

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