




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 1-312-906-8080 or go to www.alliedbenefit.com. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms, see the Glossary. www.alliedbenefit.com or call 1-312-906-8080 to request a copy.

Important Questions	Answers	Why This Matters:
<p>What is the overall deductible?</p>	<p>For Tier I providers:\$250 person / \$500 family; For Tier II network providers:\$750 person / \$1,500 family for Tier III out-of-network providers \$2,000 person / \$4,000 family</p>	<p>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.</p>
<p>Are there services covered before you meet your deductible?</p>	<p>Yes. Tier I prescription drugs, the following services for Tier 1 and Tier II only preventive care, physician/specialist exam charges, urgent care exam charges, second surgical opinions, allergy testing/serum/injections, Physical/Occupational/Speech therapy, chiropractic care, home health care, hospice care, bereavement counseling, and nutritional counseling, the following services for all Tiers: outpatient/office/independent laboratory diagnostic tests, radiology and pathology administration and interpretation services, renal dialysis, emergency room services, and ambulance services are covered before you meet your deductible.</p>	<p>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/.</p>
<p>Are there other deductibles for specific services?</p>	<p>Yes. \$200 person/ \$400 family for prescription drug coverage.</p>	<p>You must pay all of the costs for these services (other than Tier I medications) up to the specific deductible amount before this plan begins to pay for these services.</p>
<p>What is the out-of-pocket limit for this plan?</p>	<p>For Tier I providers:\$4,000 person / \$8,000 family; For Tier II network providers:\$4,000 person / \$8,000 family for Tier III out-of-network providers \$10,000 person / \$20,000 family</p>	<p>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.</p>
<p>What is not included in the out-of-pocket limit?</p>	<p>Penalties for failure to obtain precertification/preauthorization, services in excess of Plan maximums or limits, premiums, balance-billing charges, and health care this plan doesn't cover.</p>	<p>Even though you pay these expenses, they don't count toward the out-of-pocket limit.</p>

Important Questions	Answers	Why This Matters:
Will you pay less if you use a network provider ?	Yes. See www.alliedbenefit.com or call 1-312-906-8080 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
		Tier I Provider -All Hughston entities (You will pay the least)	Tier II (Network) Provider	Tier III (Out-of-Network) Provider (You will pay the most) <i>*Payment of all Out-Of-Network professional services will be limited to 135% of the Medicare fee schedule. Payment of all Out-Of-Network facility services will be limited to 175% of the Medicare fee schedule</i>	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$25 copay /office visit, deductible does not apply, and 20% coinsurance for other outpatient services	\$25 copay /office visit, deductible does not apply, and 20% coinsurance for other outpatient services	40%* coinsurance	Copay applies to exam charge only. Does not include office surgery. Limited to general practice, family practice, OB/GYN, internal medicine, osteopaths, pediatricians, nurse practitioners, physician assistants, and mental health providers. Chiropractic coverage is limited to 30 visits. See Plan Document for other services.
	Specialist visit	\$50 copay /visit, deductible does not apply	\$50 copay /visit, deductible does not apply	40%* coinsurance	Copay applies to exam charge only. Does not include office surgery. See Plan Document for other services.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier I Provider -All Hughston entities (You will pay the least)	Tier II (Network) Provider	Tier III (Out-of-Network) Provider (You will pay the most) <i>*Payment of all Out-Of-Network professional services will be limited to 135% of the Medicare fee schedule. Payment of all Out-Of-Network facility services will be limited to 175% of the Medicare fee schedule</i>	
	Preventive care/screening/immunization	No charge, deductible does not apply	No charge, deductible does not apply	40%* coinsurance	Routine labs and x-rays are covered for out-of-network providers at no charge. 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 does not apply	No charge, deductible does not apply	No charge, deductible does not apply	Does not include emergency room diagnostic services.
	Imaging (CT/PET scans, MRIs)	20% coinsurance	20% coinsurance	40%* coinsurance	None.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.proactrx.com	Generic drugs (Tier 1)	\$10 copay /prescription (retail) \$20 copay /prescription (extended retail and mail-order)			Covers up to a 30-day supply (retail prescription); 90-day supply (extended retail and mail order prescription). Rx Deductible applies to Tier II and Tier III medications only. Once the out-of-pocket maximum has been met, prescription drugs shall be covered at 100% for the remainder of the calendar year. *See Plan Document for non-use of generic drug penalty.
	Preferred brand drugs (Tier 2)	\$30 copay /prescription (retail) \$60 copay /prescription (extended retail and mail-order)			
	Non-preferred brand drugs (Tier 3)	\$60 copay /prescription (retail) \$120 copay /prescription (extended retail and mail-order)			
	Specialty drugs (Tier 4)	20% copay (up to a maximum copay of \$300) per prescription			

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If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	20% coinsurance	40%* coinsurance	Pre-notification is recommended for certain surgeries.
	Physician/surgeon fees	20% coinsurance	20% coinsurance	40%* coinsurance	None
If you need immediate medical attention	Emergency room care	\$150 copay /visit, deductible does not apply	\$150 copay /visit, deductible does not apply	Paid Same as Tier II	Copay waived if admitted to Hospital directly from Emergency Room.
	Emergency medical transportation	20% coinsurance , deductible does not apply	Paid Same as Tier I	Paid Same as Tier I	Pre-notification is recommended for elective (non-emergent) transportation by ambulance or medical van, and all transfers via air ambulance.
	Urgent care	\$25 copay for services provided at Hughston Urgent Orthopedics; \$60 copay all other urgent care visits, deductible does not apply	\$60 copay /visit, deductible does not apply	40%* coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	20% coinsurance	40%* coinsurance	Pre-notification is recommended
	Physician/surgeon fees	20% coinsurance	20% coinsurance	40%* coinsurance	None.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier I Provider -All Hughston entities (You will pay the least)	Tier II (Network) Provider	Tier III (Out-of-Network) Provider (You will pay the most) <i>*Payment of all Out-Of-Network professional services will be limited to 135% of the Medicare fee schedule. Payment of all Out-Of-Network facility services will be limited to 175% of the Medicare fee schedule</i>	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$25 copay /office visit, deductible does not apply, and 20% coinsurance for other outpatient services	\$25 copay /office visit, deductible does not apply, and 20% coinsurance for other outpatient services	40%* coinsurance	None
	Inpatient services	20% coinsurance	20% coinsurance	40%* coinsurance	Pre-notification is recommended.
If you are pregnant	Office visits	\$25 copay /office visit, deductible does not apply	\$25 copay /office visit, deductible does not apply	40%* coinsurance	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). Pre-notification is recommended for vaginal deliveries requiring more than a 48 hour stay and for cesarean section deliveries requiring more than a 96 hour stay.
	Childbirth/delivery professional services	20% coinsurance	20% coinsurance	40%* coinsurance	
	Childbirth/delivery facility services	20% coinsurance	20% coinsurance	40%* coinsurance	
If you need help recovering or have other special health needs	Home health care	\$25 copay /visit, deductible does not apply	\$25 copay /visit, deductible does not apply	40%* coinsurance	Pre-notification is recommended. Limited to 120 visits/calendar year

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier I Provider -All Hughston entities (You will pay the least)	Tier II (Network) Provider	Tier III (Out-of-Network) Provider (You will pay the most) <i>*Payment of all Out-Of-Network professional services will be limited to 135% of the Medicare fee schedule. Payment of all Out-Of-Network facility services will be limited to 175% of the Medicare fee schedule</i>	
	Rehabilitation services	\$25 copay /visit, deductible does not apply	\$25 copay /visit, deductible does not apply	40%* coinsurance	Physical and occupational therapy: limited to a combined maximum of 30 visits of office and outpatient facility services per calendar year. Speech therapy: limited to 30 visit maximum per calendar year.
	Habilitation services	\$25 copay /visit, deductible does not apply	\$25 copay /visit, deductible does not apply	40%* coinsurance	
	Skilled nursing care	20% coinsurance	20% coinsurance	40%* coinsurance	30 visits/calendar year
	Durable medical equipment	20% coinsurance	20% coinsurance	40%* coinsurance	Pre-notification is recommended for certain Durable medical equipment .
	Hospice services	No charge, deductible does not apply	No charge, deductible does not apply	40%* coinsurance	Pre-notification is recommended.
If your child needs dental or eye care	Children's eye exam	No charge, deductible does not apply	No charge, deductible does not apply	40%* coinsurance	Applies from birth through age 5.
	Children's glasses	Not covered	Not covered	Not covered	Not covered.
	Children's dental check-up	Not covered	Not covered	Not covered	Not covered.

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](#).)

- Bariatric Surgery
- Cosmetic Surgery
- Dental Care (Adult)
- Dental check-ups (Child)
- Glasses (Child)
- Hearing Aids
- Long Term Care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- 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
- Chiropractic Care (limited to 30 visits per calendar year)
- Infertility treatment (except promotion of conception)

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. 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: the Plan Administrator at 706-494-3107 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

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](#).

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](#) \$250
- [Specialist copayment](#) \$50
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 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
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$250
Copayments	\$0
Coinsurance	\$2,200
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$2,510

Managing Joe's Type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) \$250
- [Specialist copayment](#) \$50
- Hospital (facility) [coinsurance](#) 20%
- 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
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles*	\$450
Copayments	\$800
Coinsurance	\$100
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$1,370

Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$250
- [Specialist copayment](#) \$50
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

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*	\$250
Copayments	\$400
Coinsurance	\$200
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$850

*Note: This [plan](#) has other [deductibles](#) for specific services included in this coverage example. See "Are there other [deductibles](#) for specific services?"

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.