

[Plan Sponsor Name]: MVP GOLD

Coverage for: Plan Participants | Plan Type: PPO

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, please call 1-866-862-6935. 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.healthcare.gov/sbc-glossary/ or call 1-800-318-2596 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$0 individual / \$0 family	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible ?	Yes. Preventive care and prescription drug coverage 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 ?	\$5,000 individual / \$10,000 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 ?	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.multiplan.com/phcspracanc or call 1-877-952-7427 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)	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	\$15 copay	\$15 copay	Limited to 12 visits per plan year.
	Specialist visit	\$25 copay	\$25 copay	Limited to 12 visits per plan year.
	Preventive care/screening/immunization	\$0 copay	\$0 copay	Not covered if provided at a hospital. Plan pays 100% of covered preventive and wellness services . You may have to pay for services that aren't preventive. Deductible does not apply.
If you have a test	Diagnostic test (x-ray, blood work)	\$50 copay	\$50 copay	Out-Patient Services: Not covered if services are provided at a hospital. Combined limit of 4visits per plan year for Laboratory Services and Radiology.
	Imaging (CT/PET scans, MRIs)	\$350 copay (Subject to Reference Based Pricing)	\$350 copay (Subject to Reference Based Pricing)	Out-Patient Services: Not covered if services are provided at a hospital. Limited to 3 perplan year. Preauthorization is required.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available by calling 1-800-376-7593.	Generic drugs	20% coinsurance	Not covered	Covers up to a 30-day supply (retail); 31-90 day supply (mail order prescription). Subject to formulary. \$0 copay for preventive generic drugs.
	Preferred brand drugs	20% coinsurance	Not covered	Covers up to a 30-day supply (retail); 31-90 day supply (mail order prescription). Subject to formulary.
	Non-preferred brand drugs	Not covered	Not covered	Not covered
	Specialty drugs	Not covered	Not covered	Not covered

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

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)	\$350 copay (Subject to Reference Based Pricing)	\$350 copay (Subject to Reference Based Pricing)	Limited to 2 visits per plan year. Preauthorization is required.
	Physician/surgeon fees			
If you need immediate medical attention	Emergency room care	\$350 copay (Subject to Reference Based Pricing)	\$350 copay (Subject to Reference Based Pricing)	Limited to 2 visits per plan year. This plan does not utilize a network for any facilities. All services performed in a medical facility (for example, a hospital as opposed to a primary care physician's office) will be subject to reference based pricing reimbursements based on the Medicare reimbursement rate.
	Emergency medical transportation	\$250 copay (Subject to Reference Based Pricing)	\$250 copay (Subject to Reference Based Pricing)	By land only. Limited to 2 transports per plan year.
	Urgent care	\$35 copay	\$35 copay	Not covered if provided at a hospital. Limited to 3 visits per plan year.
If you have a hospital stay	Facility fee (e.g., hospital room)	\$350 copay per admission (Subject to Reference Based Pricing)	\$350 copay per admission (Subject to Reference Based Pricing)	Limited to 10 days per plan year. This plan does not utilize a network for any facilities. All services performed in a medical facility (for example, a hospital as opposed to a primary care physician's office) will be subject to reference based pricing reimbursements based on the Medicare reimbursement rate. Preauthorization is required.
	Physician/surgeon fees	Included in Inpatient Hospitalization copay	Included in Inpatient Hospitalization copay	Limited to visits up to 10 days per plan year.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$25 copay /specialist visit \$25 copay /other outpatient services	\$25 copay /specialist visit \$25 copay /other outpatient services	Not covered if provided at a hospital. Limited to 12 visits per plan year. Preventive services are covered for mental, behavioral health or substance abuse. Cost sharing does not apply for preventive services .
	Inpatient services	\$250 copay per day (Subject to Reference Based Pricing)	\$250 copay per day (Subject to Reference Based Pricing)	Limited to 10 days per plan year. Preauthorization is required.
If you are pregnant	Office visits	Included In Professional Services copay	Included In Professional Services copay	See Professional Services limitations.
	Childbirth/delivery professional services	\$350 copay	\$350 copay	Professional Services only, including standard office visits.
	Childbirth/delivery facility services	\$350 copay per admission (Subject to Reference Based Pricing)	\$350 copay per admission (Subject to Reference Based Pricing)	Considered an Inpatient Hospital Stay.

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

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	\$25 copay	\$25 copay	Limited to 20 visits per plan year. Preauthorization is required.
	Rehabilitation services	\$50 copay	\$50 copay	Limit of 6 Rehabilitation visits and 6 Habilitation visits per plan year.
	Habilitation services	\$50 copay	\$50 copay	
	Skilled nursing care	Not covered	Not covered	Not covered
	Durable medical equipment	Not covered	Not covered	Not covered
	Hospice services	Not covered	Not covered	Not covered
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	One vision screening for children 3-5 years is covered as a preventive service . Cost sharing does not apply for preventive services.
	Children's glasses	Not covered	Not covered	Not covered
	Children's dental check-up	Not covered	Not covered	Dental caries fluoride application for infants and children up to 5 years are covered as preventive services . Cost sharing does not apply for preventive services .

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](#).)

- | | | |
|---|--|--|
| <ul style="list-style-type: none"> ● Acupuncture ● Bariatric Surgery ● Cosmetic Surgery ● Dental Care ● Hearing Aids | <ul style="list-style-type: none"> ● Infertility Treatment ● Long Term Care ● Non-emergency care when traveling outside the U.S. ● Private Duty Nursing ● Routine eye care (Adult) ● Routine Foot Care | <ul style="list-style-type: none"> ● 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

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 1-866-444-3272 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 1-866-862-6935.

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. For more information about your rights, this notice, or assistance, contact: 1-866-862-6935.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

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 1-866-862-6935.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-862-6935.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-866-862-6935.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-866-862-6935.

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

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

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)	Managing Joe's type 2 Diabetes (a year of routine in-network care of a well- controlled condition)	Mia's Simple Fracture (in-network emergency room visit and follow up care)
<ul style="list-style-type: none"> ■ The plan's overall deductible \$0 ■ Specialist [copay] \$25 ■ Hospital (facility) [copay] \$350 ■ Other [cost sharing] 0% <p>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)</p>	<ul style="list-style-type: none"> ■ The plan's overall deductible \$0 ■ Specialist [copay] \$25 ■ Hospital (facility) [copay] \$350 ■ Other [cost sharing] 0% <p>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)</p>	<ul style="list-style-type: none"> ■ The plan's overall deductible \$0 ■ Specialist [copay] \$25 ■ Hospital (facility) [copay] \$350 ■ Other [cost sharing] 0% <p>This EXAMPLE event includes services like: Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)</p>
Total Example Cost \$17,005	Total Example Cost \$8,056	Total Example Cost \$2,520
In this example, Peg would pay:	In this example, Joe would pay:	In this example, Mia would pay:
<i>Cost Sharing</i>	<i>Cost Sharing</i>	<i>Cost Sharing</i>
Deductibles \$0	Deductibles \$0	Deductibles \$0
Copayments \$5,000	Copayments \$970	Copayments \$1,220
Coinsurance \$0	Coinsurance \$0	Coinsurance \$0
<i>What isn't covered</i>	<i>What isn't covered</i>	<i>What isn't covered</i>
Limits or exclusions \$96	Limits or exclusions \$6,040	Limits or exclusions \$81
The total Peg would pay is \$3,790	The total Joe would pay is \$7,100	The total Mia would pay is \$2,110

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