

# Advantage Health Plans Trust HDHP 5000

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

Coverage Period: 01/01/018 – 12/31/018

Coverage for: Individual, Individual + Family | Plan Type: PPO



**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at [www.advantagehealthplans.com](http://www.advantagehealthplans.com) or by calling 1-800-521-1711.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	<b>\$5,000</b> individual/ <b>\$10,000</b> family (\$5,000 embedded individual deductible). There is no separate deductible for out-of-network.	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	No. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this plan begins to pay for these services.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. <b>\$5,000</b> individual / <b>\$10,000</b> family There is no separate out of pocket for out-of-network.	The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, penalties for failure to obtain preauthorization, balance-billed charge amounts in excess of the Reference Based Price for out-of-network, and excluded services are not included.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes <i>specific</i> coverage limits, such as limits on the number of office visits.
Does this plan use a <u>network of providers</u> ?	Yes. See <a href="http://www.advantagehealthplans.com">www.advantagehealthplans.com</a> or call 1-800-521-1711 for a list of Network providers.	If you use an in-network doctor or other health care <u>provider</u> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <u>provider</u> for some services. Plans use the term in-network, preferred, or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> .
Do I need a referral to see a <u>specialist</u> ?	No. You don't need a referral to see a <u>specialist</u> .	You can see the <u>specialist</u> you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about <u>excluded services</u> .



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the allowed amount for the service. For example, if

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the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 0% would be \$00. This may change if you haven't met your **deductible**.

- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use **In-network providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance	Out-of-network charges are held to a percentage of Medicare.
	Specialist visit	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance	Out-of-network charges are held to a percentage of Medicare.
	Other practitioner office visit	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance	Chiropractic is limited to 26 visits per year up to \$75 a visit.
	Preventive care/screening/immunization	No Charge	Deductible, then 0% coinsurance	Out-of-network charges are held to a percentage of Medicare.
If you have a test	Diagnostic test (x-ray, blood work)	Deductible, then 0% coinsurance; Deductible, then 0% coinsurance; Save money by using LabCard	Deductible, then 0% coinsurance	Out-of-network charges are held to a percentage of Medicare.
	Imaging (CT/PET scans, MRIs)	Deductible, then 0% coinsurance; Save money by using KPPFree or OneCall	Deductible, then 0% coinsurance	Out-of-network charges are held to a percentage of Medicare.

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<b>If you need drugs to treat your illness or condition</b>  More information about <b>prescription drug coverage</b> is available at <a href="http://www.advantagehealthplans.com">www.advantagehealthplans.com</a>	Generic drugs	Deductible, then 0%.	Not Covered <u>(Walgreens is out of network)</u>	
	Preferred brand drugs	Deductible, then 0% /prescription Select OTC = Deductible, then no charge	Not Covered <u>(Walgreens is out of network)</u>	If you select a brand name drug when a generic drug is available, you pay the co-pay PLUS the difference in cost between the generic and the brand name drug.
	Non-preferred brand drugs	Deductible, then 0% /prescription Select OTC = Deductible, then no charge	Not Covered <u>(Walgreens is out of network)</u>	Non-preferred brand drugs have Therapeutic Alternatives available in the Preferred brand drug listing available on our website.
	Specialty drugs	Deductible, then 0% Generic or Name Brand. Approved specialty vendor only.	Not Covered <u>(Walgreens is out of network)</u>	For more information about specialty medications, please call Script Care Specialty Pharmacy at 1-866-443-1991.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	Deductible, then 0% coinsurance; Save money by using <i>KPPFree</i>	Deductible, then 0% coinsurance	Out-of-network charges are held to a percentage of Medicare.
	Physician/surgeon fees	Deductible, then 0% coinsurance; Save money by using <i>KPPFree</i>	Deductible, then 0% coinsurance	Out-of-network charges are held to a percentage of Medicare.
<b>If you need immediate medical attention</b>	Emergency room services	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance	Penalty is waived if admitted as an inpatient, accident, or life threatening.
	Emergency medical transportation	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance	Air ambulance is limited to 10% of Medicare allowable amount.
	Urgent care	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance	Out-of-network charges are held to a percentage of Medicare.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	Deductible, then 0% coinsurance; Save money	Deductible, then 0% coinsurance	Pre-authorization is required. Out-of-network charges are held to a

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	Physician/surgeon fee	by using KPPFFree Deductible, then 0% coinsurance; Save money by using KPPFFree	Deductible, then 0% coinsurance	percentage of Medicare. Out-of-network charges are held to a percentage of Medicare.
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance	Out-of-network charges are held to a percentage of Medicare.
	Mental/Behavioral health inpatient services	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance	Pre-authorization is required. Out-of-network charges are held to a percentage of Medicare.
	Substance use disorder outpatient services	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance	Out-of-network charges are held to a percentage of Medicare.
	Substance use disorder inpatient services	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance	Pre-authorization is required. Out-of-network charges are held to a percentage of Medicare.
<b>If you are pregnant</b>	Prenatal and postnatal care	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance	Out-of-network charges are held to a percentage of Medicare.
	Delivery and all inpatient services	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance	Pre-authorization is required. Out-of-network charges are held to a percentage of Medicare.

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<b>If you need help recovering or have other special health needs</b>	Home health care	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance	Out-of-network charges are held to a percentage of Medicare.
	Rehabilitation services	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance	PT limits apply. Out-of-network charges are held to a percentage of Medicare.
	Habilitation services	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance	Out-of-network charges are held to a percentage of Medicare.
	Skilled nursing care	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance	Out-of-network charges are held to a percentage of Medicare.
	Durable medical equipment	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance	Out-of-network charges are held to a percentage of Medicare.
	Hospice service	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance	Out-of-network charges are held to a percentage of Medicare.
<b>If your child needs dental or eye care</b>	Eye exam	Not covered	Not covered	
	Glasses	Not covered	Not covered	
	Dental check-up	Not covered	Not covered	

## Excluded Services & Other Covered Services:

<b>Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other <u>excluded services</u>.)</b>		
<ul style="list-style-type: none"> <li>Acupuncture</li> <li>Cosmetic surgery</li> <li>Dental care</li> <li>Glasses</li> </ul>	<ul style="list-style-type: none"> <li>Hearing Aids</li> <li>Infertility treatment</li> <li>Long-term care</li> </ul>	<ul style="list-style-type: none"> <li>Non-emergency care when traveling outside the U.S.</li> <li>Routine eye care</li> <li>TMJ</li> <li>Weight loss programs</li> </ul>
<b>Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)</b>		
<ul style="list-style-type: none"> <li>Bariatric Services (limitations apply)</li> <li>Chiropractic care (limitations apply)</li> </ul>	<ul style="list-style-type: none"> <li>Routine foot care (limitations apply)</li> </ul>	<ul style="list-style-type: none"> <li>Private-duty nursing (limitations apply)</li> </ul>

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### Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a premium, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply. For more information on your rights to continue coverage, contact the plan at 1-800-521-1711. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).

### Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact the plan at 1-800-521-1711. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).

### Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan or policy does provide minimum essential coverage.**

### Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

### Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-521-1711.

### Preventative Services:

To find a list of covered preventative services please go to the following website: <https://www.healthcare.gov/what-are-my-preventive-care-benefits/>

### Exchange Information:

To review your options with the Exchange please visit [www.healthcare.gov](http://www.healthcare.gov).

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

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## About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



**This is not a cost estimator.**

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

### Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$2,390
- Patient pays \$5,150

#### Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$00
Radiology	\$00
Vaccines, other preventive	\$40
<b>Total</b>	<b>\$7,540</b>

#### Patient pays:

Deductibles	\$2,500
Copays	\$0
Coinsurance	\$950
Limits or exclusions	\$150
<b>Total</b>	<b>\$3,600</b>

### Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$320
- Patient pays \$5,080

#### Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
<b>Total</b>	<b>\$5,400</b>

#### Patient pays:

Deductibles	\$2,500
Copays	\$0
Coinsurance	\$30
Limits or exclusions	\$80
<b>Total</b>	<b>\$2,900</b>

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## Questions and answers about the Coverage Examples:

### What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

### What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

### Does the Coverage Example predict my own care needs?

✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

### Does the Coverage Example predict my future expenses?

✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

### Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

### Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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