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.4myHR.com. or by calling 1-888-88-4myHR.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	$350 individual / $700 family Doesn't apply to preventive care and other services associated with a copay.	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible 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 deductible.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services your plan covers.
Is there an out–of–pocket limit on my expenses?	Yes. $4,000 individual/ $8,000 family. Includes deductible, copays, and coinsurance cost-sharing.	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the costs of covered services. This limit helps you plan for health care expenses.
What is not included in the out–of–pocket limit?	Premiums, prescription drug brand additional charges, and services this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes. See www.avmed.org or call 1-800-828-4999 for a list of participating providers.	If you use an in-network doctor or other health care provider, 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 provider for some services. Plans use the term in-network, preferred, or participating for providers in their network. See the chart starting on page 2 for how this plan pays different kinds of providers.
Do I need a referral to see a specialist?	No. You do not need a referral to see a specialist.	You can see the specialist 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 excluded services.

- 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 the plan's allowed amount for an overnight hospital stay is $1,000, your coinsurance payment of 20% would be $200. 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 an AvMed Network Provider providers by charging you lower deductibles, copayments and coinsurance amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an AvMed 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	$15 copay/ visit	Not Covered	Additional charges may apply for non-preventive services performed in the Physician's office.
	Specialist visit	$35 copay/ visit	Not Covered	Additional charges may apply for non-preventive services performed in the Physician's office.
	Other practitioner office visit	$20 copay/ visit for allergy injections; $50 copay/ course of allergy skin testing; $15 copay/ visit for chiropractic care	Not Covered	Office visit cost sharing may also apply. Acupuncture not covered, but discount available at participating providers.
	Preventive care/ screening/immunization	No Charge	Not Covered	----------None----------
If you have a test	Diagnostic test (x-ray, blood work)	10% coinsurance after deductible; no charge for lab work at certain participating labs	Not Covered	Charges for office visits may also apply if services are performed in a Physician's office.
	Imaging (CT/PET scans, MRIs)	10% coinsurance after deductible	Not Covered	Charges for office visits may also apply if services are performed in a Physician's office. Certain services require prior authorization.

Common Medical Event	Services You May Need	Your Cost If You Use an AvMed Network Provider	Your Cost If You Use an Out of Network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.avmed.org.	Generic drugs	$10 copay/ prescription (retail); $20 copay/ prescription (mail order)	Not Covered	Retail copay applies per 30-day supply. Covers a 30 or 90 day supply from retail pharmacies; 60-90 day supply via mail order. Certain drugs require prior authorization.
	Preferred brand drugs	30% coinsurance prescription (cost share minimum - maximum: $30 - $60) (retail); 30% coinsurance/ prescription (cost share minimum - maximum: $60 - $120) (mail order)	Not Covered	Brand additional charge may apply. Certain drugs require prior authorization.
	Non-preferred brand drugs	60% coinsurance prescription (cost share minimum - maximum: $60 - $150) (retail); 60% coinsurance/ prescription (cost share minimum - maximum: $120 - $300) (mail order)	Not Covered	Brand additional charge may apply. Certain drugs require prior authorization.
	Specialty drugs	60% coinsurance/ prescription (cost share minimum - maximum: $60 - $150) (retail)	Not Covered	Not available via mail order. Brand additional charge may apply. Certain drugs require prior authorization.
	Cost-Sharing drugs	60% coinsurance (cost share minimum - maximum: $60 - $150) (retail)	Not Covered	Not available via mail order. Brand additional charge may apply. Certain drugs require prior authorization.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance after deductible	Not Covered	Certain services require prior authorization.
	Physician/surgeon fees	10% coinsurance after deductible	Not Covered	Certain services require prior authorization.

Common Medical Event	Services You May Need	Your Cost If You Use an AvMed Network Provider	Your Cost If You Use an Out of Network Provider	Limitations & Exceptions
If you need immediate medical attention	Emergency room services	$200 copay/ visit	Same as AvMed Network	AvMed must be notified within 24-hours of inpatient admission following emergency services, or as soon as reasonably possible.
	Emergency medical transportation	$100 copay/ one way	Same as AvMed Network	----------None----------
	Urgent care	$40 copay/ visit at urgent care facility; $25 copay/ visit at retail clinic	$60 copay/ visit at urgent care facility or retail clinic	----------None----------
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance after deductible	Not Covered	Prior authorization required.
	Physician/surgeon fee	10% coinsurance after deductible	Not Covered	Prior authorization required.
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$15 copay/ visit	Not Covered	Includes applied behavior analysis services.
	Mental/Behavioral health inpatient services	10% coinsurance after deductible	Not Covered	Prior authorization required.
	Substance use disorder outpatient services	$15 copay/ visit	Not Covered	Outpatient detoxification not covered.
	Substance use disorder inpatient services	10% coinsurance after deductible	Not Covered	Prior authorization required.
If you are pregnant	Prenatal and postnatal care	$35 copay/ 1st visit only	Not Covered	Subsequent visits at no charge.
	Delivery and all inpatient services	No Charge	Not Covered	Prior authorization required.

Common Medical Event	Services You May Need	Your Cost If You Use an AvMed Network Provider	Your Cost If You Use an Out of Network Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	10% coinsurance after deductible	Not Covered	Limited to 60 skilled visits per calendar year. Approved treatment plan required.
	Rehabilitation services	$35 copay/ visit for physical, occupational & speech therapy; $20 copay/ visit for cardiac rehab	Not Covered	Limited to 30 visits per calendar year for rehabilitative physical, occupational & speech therapies combined; 18 visits per calendar year for cardiac rehabilitation.
	Habilitation services	$35 copay/ visit for physical, occupational & speech therapy to treat Autism Spectrum Disorder	Not Covered	Habilitative physical, occupational & speech therapies, when provided for the treatment of Autism Spectrum Disorder, are limited to a combined maximum of 100 visits per calendar year.
	Skilled nursing care	10% coinsurance after deductible	Not Covered	Limited to 20 days post-hospitalization care per calendar year. Prior authorization required.
	Durable medical equipment	10% coinsurance after deductible	Not Covered	Some limitations apply. Please see your contract for details.
	Hospice service	No Charge	Not Covered	Physician certification required.
If your child needs dental or eye care	Eye exam	No Charge	Not Covered	Eye exams to determine the need for sight correction, plus 1 routine exam per calendar year, refractions not included.
	Glasses	Not Covered	Not Covered	----------None----------
	Dental check up	Not Covered	Not Covered	----------None----------

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Acupuncture
- Bariatric Surgery
- Child Dental Check Up
- Cosmetic Surgery
- Dental Care (Adult)
- Hearing Aids
- Infertility Treatment
- Long-Term Care
- Non-Emergency Care When Traveling Outside the U.S.
- Private-Duty Nursing
- Routine Foot Care
- Weight Loss Programs

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.)

- Chiropractic Care
- Routine Eye Care (Adult)

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 1-800-828-4999. 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, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or 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 AvMed's Member Services Department at 1-800-828-4999. For plans subject to ERISA, you may also contact the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or 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.

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

Para obtener asistencia en Español, llame al 1-800-828-4999

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

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 $7,280**
- **Patient pays $260**

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Deductibles	$180
Copays	$50
Coinsurance	$0
Limits or exclusions	$30
Total	**$260**

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

- **Amount owed to providers: $5,400**
- **Plan pays $3,890**
- **Patient pays $1,510**

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
Total	**$5,400**

Patient pays:

Deductibles	$70
Copays	$530
Coinsurance	$870
Limits or exclusions	$40
Total	**$1,510**

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.