CLEVELAND HEIGHTS-UNIVERSITY HEIGHTS BD OF ED : Plan 1

Summary of Coverage: What This Plan Covers & What it Costs

Coverage Period: January 1st - December 31st

Coverage for: Single or 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 MedMutual.com/SBC or by calling 800.521.6492.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	**$0**/single,**$0**/family Network **$100**/single,**$200**/family Non-Network Doesn't apply to co-insurance, copays	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 this plan covers.
Is there an out-of-pocket limit on my expenses?	**Yes, $0**/single,**$0**/family Network **$200**/single, **$400**/family Non-Network	The **out-of-pocket limit** 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 out-of-pocket limit?	Copays, deductibles, premiums, balance-billed 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**.
Is there an overall annual limit on what the insurer pays?	Yes, $2,000,000	This plan will pay for covered services only up to this limit during each coverage period, even if your own need is greater. You're responsible for all expenses above this limit. The chart starting on page 2 describes specific coverage limits, such as limits on the number of office visits.
Does this plan use a network of providers?	Yes, See MedMutual.com/SBC or call 800.521.6492 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 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 later in the document. See your policy or plan document for additional information about **excluded services**.

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- **Co-payments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Co-insurance** 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 **co-insurance** 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 Network **providers** by charging you lower **deductibles, co-payments** and **co-insurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a Network Provider	Your Cost If You Use a Non-Network Provider	Limitations and Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No charge	10% co-insurance	-------none-------
	Specialist visit	No charge	10% co-insurance	-------none-------
	Other practitioner office visit (Chiropractic)	No charge	10% co-insurance	(combined with Physical and Occupational Therapies), (10 visits, then Medical Review)
	Other practitioner office visit (Acupuncture)	Not Covered		Excluded Service
	Preventive care/ screening/ immunization	No charge		-------none-------
If you have a test	Diagnostic test (x-ray)	No charge	10% co-insurance	-------none-------
	Diagnostic test (blood work)	No charge	10% co-insurance	-------none-------
	Imaging (CT/PET scans, MRIs)	No charge	10% co-insurance	-------none-------

Common Medical Event	Services You May Need	Your Cost		Limitations and Exceptions
If you need drugs to treat your illness or condition	Generic copay - retail /Rx	$6		-------none-------
	Generic copay - mail order /Rx	$6		-------none-------
	Brand Name copay - retail /Rx	$12 Single Source (no generic manufactured); $18 Multi-Source		-------none-------
	Brand Name copay - mail order /Rx	$12 Single Source (no generic manufactured); $18 Multi-Source		-------none-------
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	10% co-insurance	-------none-------
	Physician/surgeon fees (Outpatient)	No charge	10% co-insurance	-------none-------
If you need immediate medical attention	Emergency room services	No charge		-------none-------
	Emergency medical transportation	No charge	10% co-insurance	-------none-------
	Urgent care	No charge	10% co-insurance	-------none-------
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	10% co-insurance	-------none-------
	Physician/ surgeon fee (inpatient)	No charge	10% co-insurance	-------none-------
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	Benefits paid based on corresponding medical benefits		-------none-------
	Mental/Behavioral health inpatient services	Benefits paid based on corresponding medical benefits		-------none-------
	Substance abuse disorder outpatient services (alcoholism)	Benefits paid based on corresponding medical benefits		-------none-------
	Substance abuse disorder outpatient services (drug abuse)	Benefits paid based on corresponding medical benefits		-------none-------
	Substance abuse disorder inpatient services (alcoholism)	Benefits paid based on corresponding medical benefits		-------none-------
	Substance abuse disorder inpatient services (drug abuse)	Benefits paid based on corresponding medical benefits		-------none-------

Common Medical Event	Services You May Need	Your Cost If You Use a Network Provider	Your Cost If You Use a Non-Network Provider	Limitations and Exceptions
If you become pregnant	Prenatal and postnatal care	No charge	10% co-insurance	-------none-------
	Delivery and all inpatient services	No charge	10% co-insurance	-------none-------
If you need help recovering or have other special health needs	Home health care	No charge	10% co-insurance	(730 visits per benefit period)
	Rehabilitation services	No charge	10% co-insurance	(combined with Occupational Therapy and Chiropractic)
	Habilitation services (Occupational Therapy)	No charge	10% co-insurance	(combined with Physical Therapy and Chiropractic)
	Habilitation services (Speech Therapy)	No charge	10% co-insurance	-------none-------
	Skilled nursing care	No charge	10% co-insurance	-------none-------
	Durable medical equipment	No charge	No charge for Wigs; 10% co-insurance all other services	(includes Wigs, which are limited to $200 per benefit period)
	Hospice Service	No charge	10% co-insurance	-------none-------
If your child needs dental or eye care	Eye exam	No charge		-------none-------
	Glasses	Not Covered		Excluded Service
	Dental check-up (Child)	Not Covered		Excluded Service

Excluded Services & Other Covered Services:

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

- Acupuncture
- Cosmetic Surgery
- Dental check-up (Child)
- Dental Care (Adult)
- Glasses
- Hearing Aids
- Infertility Treatment
- Long-Term Care
- Non-emergency care when traveling outside the U.S.
- Routine Eye Care (Adult)
- Routine Foot Care

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.)

- Bariatric Surgery
- Chiropractic Care
- Private-Duty Nursing
- Weight Loss Programs

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 800.521.6492. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 866.444.3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 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: the plan at 800.521.6492.

Language Access Services 800.521.6492

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Para obtener asistencia en Español, llame al

如果需要中文的帮助，请拨打这个号码

Kung kailangan ninyo ang tulong sa Tagalog tumawag sa

Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne'

----------*To see examples of how this plan might cover costs for sample medical situations, 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 $7,330
Patient Pays $210

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	$0
Co-pays	$10
Co-insurance	$0
Limits or exclusions	$200
Total	**$210**

These numbers assume that the patient does not use an HRA or FSA. If you participate in an HRA or FSA and use it to pay for out-of-pocket expenses, then your costs may be lower. For more information about your HRA or FSA, please contact your employer group.

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

Amount owed to providers: $5,400
Plan Pays $5,160
Patient Pays $240

Sample care cost:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedure	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient Pays:

Deductibles	$0
Co-pays	$200
Co-insurance	$0
Limits or exclusions	$40
Total	**$240**

Note: These numbers assume the patient is participating in our diabetes wellness program. If you have diabetes and do not participate in the wellness program, your costs may be higher. For more information about the diabetes wellness program, please contact: 800.521.6492.

Questions and answers about 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 to the U.S. Department of Health and Human Services (HHS), and aren't specific to a particular geographic area or health plan.
- Patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same policy 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**, **co-payments**,and **co-insurance** 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 these conditions 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 Summaries of Coverage for other plans, you'll find the same coverage examples. When you compare plans, check the "You Pay" box for 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 **co-payments**, **deductibles**, and **co-insurance**. You also should 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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