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 1-800-570-1012 or visit the plan's website at https://ufcw1189benefits.com/. 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 https://www.healthcare.gov/sbc-glossary/ or call 1-800-570-1012 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$2,500 person/$5,000 family in-network and out-of-network. Unless otherwise specified, the following do not count toward deductible: emergency room deductible; physician office visits; mental health professional office visits; well child care; immunizations; and certain routine screenings.	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.
Are there services covered before you meet your deductible?	Yes. Preventive care as required under the Affordable Care Act (ACA).	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?	Yes. $100 emergency room deductible per sickness visit. $50 person/$100 family for Preferred Provider Pharmacy Prescription Drug Benefits. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.

Important Questions	Answers	Why This Matters:
What is the out-of-pocket limit for this plan?	Medical: $5,150 person/ $10,300 family in-network and out-of-network. PPRx: $2,000 single/ $4,000 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. Call 1-800-810-BLUE (2583) and select option 2 or visit: www.bluecrossmn.com 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 serves (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, including mental/behavioral health	$35 copay / visit	$35 copay / visit	None
	Doctor On Demand and Retail Clinic visits	$10 copay / visit	$10 copay / visit	None
	Specialist visit	$35 copay / visit	$35 copay / visit	None
	Other practitioner office visit	30% coinsurance for chiropractor	30% coinsurance for chiropractor	Chiropractor visits limited to 16 / year.

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 (continued)	Preventive care/screening/ immunization	No charge	$35 copay / visit for routine exams; well child care no deductible, $35 copay, then 30% coinsurance; routine immunizations no charge; diagnostic x-ray and lab subject to deductible, 30% coinsurance	In-network benefit allowed only for services mandated under the PPACA and described preventive health services by the federal government. If the Plan does not have an in-network provider who can provide a particular covered preventive service, then it will cover the item or service without cost-sharing when performed by an out-of-network provider acting within the scope of his/her license or certification.
If you have a test	Diagnostic test (x-ray, blood work)	30% coinsurance	30% coinsurance	None
	Imaging (CT/PET scans, MRIs)	30% coinsurance	30% coinsurance	None
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.envisionrx.com or by calling 1-800-361-4542.	Generic drugs	10% coinsurance, with a minimum copay of $15 per prescription (retail and mail service)	Not covered	In-network retail: Covers up to a 90-day supply of generic drugs and up to a 30-day supply for brand name drugs; In-network mail: 90-day supply for both generic and brand name drugs.
	Preferred brand name drugs	Retail: 20% coinsurance to a maximum copay of $75 per prescription. Mail: 20% coinsurance, with a minimum / maximum copay of $25 / $150 per prescription.	Not covered	

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 drugs to treat your illness or condition (continued) More information about **prescription drug coverage** is available at www.envisionrx.com or by calling 1-800-361-4542.	Non-preferred brand name drugs	Retail: 20% coinsurance with a minimum / maximum copay of $35 / $150 per prescription. Mail: 20% coinsurance, with a minimum / maximum copay of $70 / $300 per prescription.	Not covered	In-network retail: Covers up to a 90-day supply of generic drugs and up to a 30-day supply for brand name drugs; In-network mail: 90-day supply for both generic and brand name drugs.
	OTC aspirin, smoking cessation products including OTC nicotine replacement therapy and federal legend drugs, federal legend fluoride, OTC iron supplements, and OTC folic acid upon a physician's written prescription and generic contraceptive products for women available by prescription only	No charge for generic and single source brand name drugs (retail and mail)	Not covered	PPRx deductible does not apply.
	Specialty Pharmacy (Specialty drugs) Preferred generic and brand Non-preferred generic and brand	20% coinsurance, with a maximum copay of $100 20% coinsurance, with a maximum copay of $350	Not covered	In-network Specialty Pharmacy: Covers a 30-day supply.

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)	30% coinsurance	30% coinsurance	None
	Physician/surgeon fees	30% coinsurance	30% coinsurance	None
If you need immediate medical attention	Emergency room care	$100 deductible	$100 deductible	Sickness: Deductible waived if admitted within 24 hours of the visit. Injury: No separate deductible.
	Emergency medical transportation	30% coinsurance	30% coinsurance	None
	Urgent care	$35 copay / visit	$35 copay / visit	None
If you have a hospital stay	Facility fee (e.g., hospital room)	30% coinsurance	Not covered	Limited to hospital's semi-private room rate (or private room rate when medically necessary)
	Physician/surgeon fees	30% coinsurance	Not covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$35 copay / office visit; 30% coinsurance	$35 copay / office visit; 30% coinsurance	None
	Inpatient services	30% coinsurance	Not covered	None
If you are pregnant	Office visits	$35 copay / visit	$35 copay / visit	None
	Childbirth/delivery professional services	30% coinsurance	30% coinsurance	None
	Childbirth/delivery facility services	30% coinsurance	Not covered	None

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	$35 copay / visit	$35 copay / visit	None
	Rehabilitation services	30% coinsurance	30% coinsurance	Physical and occupational therapy limited to combined maximum of 15 visits / disability (plus 11 additional visits if prior authorized). Speech therapy limited to 15 visits / disability. For disabilities caused by stroke: 25 visits / disability combined for physical and occupational therapy and 25 visits / disability for speech therapy.
	Habilitation services	Not covered	Not covered	Not covered
	Skilled nursing care	30% coinsurance	30% coinsurance	Limited to 30 days following one period of hospital confinement.
	Durable medical equipment	30% coinsurance	30% coinsurance	Purchase vs. rental if more economical; replacements covered only under certain conditions.
	Hospice services	30% coinsurance	30% coinsurance	None
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Not covered
	Children's glasses	Not covered	Not covered	Not covered
	Children's dental check-up	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.)

- Acupuncture
- Cosmetic surgery, except for repair of damage due to injury within one year after the date of the accident
- Habilitation services
- Hearing aids
- Long-term care
- Private-duty nursing
- Routine foot care
- Weight loss programs
- Dental care (Adult and Children)
- Routine eye care (Adult and Children)

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Bariatric surgery, when medically necessary and prior authorized
- Chiropractic care, up to 16 visits / year
- Infertility treatment, up to $200 / year
- Non-emergency care when traveling outside the U.S.

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: the plan: 1-800-570-1012. 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. 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 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 at: 1-800-570-1012. You also may contact 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**
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.

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

Only the major limitations and exclusions are listed; there may be others. Expenses that are not Medically Necessary are not covered. Maximum limits on the dollar value of benefits do not apply to any item or service that is an Essential Health Benefit. See the SPD at https://ufcw1189benefits.com/ or call the Plan Administrator at 1-800-570-1012 for more information.
[* For more information about limitations and exceptions, see the plan or policy document at https://ufcw1189benefits.com/.]

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	$2,500
Specialist copay	$0
Hospital (facility) coinsurance	30%
Other coinsurance	30%

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	**$12,800**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$2,500
Copayments	$40
Coinsurance	$2,200
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$4,800**

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	$2,550
Specialist copay	$210
Hospital (facility) coinsurance	30%
Other coinsurance	30%

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	**$7,400**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$2,550
Copayments	$570
Coinsurance	$700
What isn't covered	
Limits or exclusions	$80
The total Joe would pay is	**$3,900**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	$2,500
Specialist copay	$70
Hospital (facility) coinsurance	30%
Other coinsurance	30%

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	**$1,900**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$1,720
Copayments	$70
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,790**

The plan would be responsible for the other costs of these EXAMPLE covered services.