

 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, visit engage.ameriben.com or call 1-866-438-0185. 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.dol.gov/ebsa/healthreform or call 1-866-438-0185 to request a copy.

Important Questions	Answers			Why This Matters:
What is the overall <u>deductible</u> ?		Network	Non-Network	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
	Per participant	\$2,000	\$4,000	
	Per family	\$4,000	\$8,000	
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Network preventive care</u> services and prescription drugs.			This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	No.			You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	Medical:			The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
		Network	Non-Network	
	Per participant	\$4,000	\$8,000	
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	Prescription Drugs:			The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
		Network	Non-Network	
	Per participant	\$2,500	Not Applicable	
	Per family	\$5,000	Not Applicable	

Important Questions	Answers	Why This Matters:
What is not included in the <u>out-of-pocket limit</u> ?	Pre-certification penalties, amounts in excess of the reasonable and customary limit and maximum <u>allowed amount</u> , premiums, <u>balance billing</u> charges, and non-covered charges.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. For medical: Anthem. See www.anthem.com or call 1-866-438-0185 for a list of network providers. For prescription drugs: EmpiRx. See www.empirxhealth.com or call 1-877-323-0740.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

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	Non-Network	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$25 co-payment, deductible waived	50% co-insurance after deductible	<u>Co-payment</u> does not apply to advanced imaging or chemotherapy/radiation services.
	<u>Specialist</u> visit	\$50 co-payment, deductible waived	50% co-insurance after deductible	
	<u>Preventive care/screening/immunization</u>	No charge, deductible waived	50% co-insurance after deductible	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services you need are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% co-insurance after deductible	50% co-insurance after deductible	_____none_____
	Imaging (CT/PET scans, MRIs)	20% co-insurance after deductible	50% co-insurance after deductible	Pre-certification is required. Failure to obtain <u>pre-certification</u> will result in a \$500 penalty.
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at	Generic drugs	25% co-insurance	Not Covered	Not all <u>prescription drugs</u> are covered. To determine if a specific drug is covered under your <u>plan</u> , log into your account at www.empirxhealth.com . <u>Prescription drugs</u> do not apply to the medical
	Preferred brand drugs	25% co-insurance	Not Covered	
	Non-preferred brand drugs	25% co-insurance	Not Covered	
	<u>Specialty drugs</u>	25% co-insurance	Not Covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network	Non-Network	
www.empirxhealth.com				<u>deductible</u> or <u>out-of-pocket limit</u> .
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% co-insurance after deductible	50% co-insurance after deductible	Pre-certification is required. Failure to obtain <u>pre-certification</u> will result in a \$500 penalty.
	Physician/surgeon fees	20% co-insurance after deductible	50% co-insurance after deductible	
If you need immediate medical attention	<u>Emergency room care</u>	\$250 co-payment, network deductible waived		<u>Emergency room co-payment</u> waived if admitted.
	<u>Emergency medical transportation</u>	20% co-insurance after network deductible		Pre-certification is required for non-emergent air ambulance. Failure to obtain <u>pre-certification</u> will result in a \$500 penalty.
	<u>Urgent care</u>	\$25 co-payment, deductible waived	50% co-insurance after deductible	Retail clinics are covered.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% co-insurance after deductible	50% co-insurance after deductible	Pre-certification is required. Failure to obtain <u>pre-certification</u> will result in a \$500 penalty.
	Physician/surgeon fees	20% co-insurance after deductible	50% co-insurance after deductible	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% co-insurance after deductible	50% co-insurance after deductible	Pre-certification is required for partial hospitalization and intensive outpatient treatment in excess of eighteen (18) visits per calendar year. Failure to obtain <u>pre-certification</u> will result in a \$500 penalty.
	Inpatient services	20% co-insurance after deductible	50% co-insurance after deductible	Pre-certification is required. Failure to obtain <u>pre-certification</u> will result in a \$500 penalty.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network	Non-Network	
If you are pregnant	Office visits	20% co-insurance after deductible	50% co-insurance after deductible	Dependent daughter maternity is not covered. Cost-sharing does not apply for <u>preventive services</u> . Maternity care may include tests and services described elsewhere described in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	20% co-insurance after deductible	50% co-insurance after deductible	—————none—————
	Childbirth/delivery facility services	20% co-insurance after deductible	50% co-insurance after deductible	Pre-certification is required for a length of stay longer than forty-eight (48) hours following a vaginal delivery or ninety-six (96) hours following a cesarean delivery. Failure to obtain <u>pre-certification</u> will result in a \$500 penalty.
If you need help recovering or have other special needs	<u>Home health care</u>	20% co-insurance after deductible	50% co-insurance after deductible	Calendar Year Maximum: One-hundred (100) visits per <u>plan participant</u> . Pre-certification is required. Failure to obtain <u>pre-certification</u> will result in a \$500 penalty.
	<u>Rehabilitation services</u>	20% co-insurance after deductible	50% co-insurance after deductible	Calendar Year Maximum: Ninety (90) visits per <u>plan participant</u> combined for speech, physical, and occupational therapy. Pre-certification is required for physical, speech, and occupational therapy in excess of eighteen (18) combined visits. Failure to obtain <u>pre-certification</u> will result in a \$500 penalty.
	<u>Habilitation services</u>	20% co-insurance after deductible	50% co-insurance after deductible	Pre-certification is required for physical, speech, and occupational therapy in excess of eighteen (18) combined visits. Failure to obtain <u>pre-certification</u> will result in a \$500 penalty.
	<u>Skilled nursing care</u>	20% co-insurance after deductible	50% co-insurance after deductible	Must begin within fourteen (14) days of a one (1) day hospital confinement. Calendar Year Maximum: Seventy (70) visits per <u>plan participant</u> . Pre-certification is required. Failure to obtain

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network	Non-Network	
				<u>pre-certification</u> will result in a \$500 penalty.
	<u>Durable medical equipment</u>	20% co-insurance after deductible	50% co-insurance after deductible	Pre-certification may be required for equipment in excess of \$1,000. Failure to obtain <u>pre-certification</u> will result in a \$500 penalty.
	<u>Hospice services</u>	20% co-insurance after deductible	50% co-insurance after deductible	Lifetime Maximum: Seventy (70) days per <u>plan participant</u> . Pre-certification is required. Failure to obtain <u>pre-certification</u> will result in a \$500 penalty.
If your child needs dental or eye care	Children's eye exam	No Charge	Not Covered	Benefits are only for vision screening as required under the ACA Preventive Care services for children.
	Children's glasses	Not Covered	Not Covered	_____none_____
	Children's dental check-up	Not Covered	Not Covered	_____none_____

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other <u>excluded services</u> .)		
• Abortion (except in the cases of rape, incest, or when the life of the mother is endangered)	• Dental Care	• Non-emergency care when traveling outside the U.S.
• Acupuncture	• Hearing Aids	• Routine Eye Care
• Bariatric Surgery	• Infertility Treatment	• Routine Foot Care
• Cosmetic Surgery	• Long-Term Care	• Weight Loss Programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)	
• Chiropractic Care [up to twenty-six (26) visits per calendar year]	• Private Duty Nursing

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-EBSA (3272) or www.dol.gov/ebsa/healthreform. You may also contact the Plan Administrator City of Hannibal and Board of Public Works, 320 Broadway, Hannibal, MO 63041, 573-221-0111. 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: Department of Labor’s Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

You may also contact the third party administrator (TPA) to assist the plan administrator with claims adjudication. The TPA’s name, address, and telephone number are:

AmeriBen
Attention: Appeals Coordination
P.O. Box 7186
Boise, ID 83707
1-866-438-0185.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

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 1-866-438-0185.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-438-0185.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-866-438-0185.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-866-438-0185.

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

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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 <u>plan's overall deductible</u>	\$2,000
■ <u>Specialist co-payment</u>	\$50
■ <u>Hospital (facility) cost sharing</u>	0%
■ <u>Other cost sharing</u>	25%

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	\$12,700
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,000
Copayments	\$0
Coinsurance	\$2,000
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Peg would pay is	\$4,020

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's overall deductible</u>	\$2,000
■ <u>Specialist co-payment</u>	\$50
■ <u>Hospital (facility) cost sharing</u>	0%
■ <u>Other cost sharing</u>	25%

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	\$5,600
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$400
Copayments	\$400
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Joe would pay is	\$800

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's overall deductible</u>	\$2,000
■ <u>Specialist co-payment</u>	\$50
■ <u>Hospital (facility) cost sharing</u>	0%
■ <u>Other cost sharing</u>	25%

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	\$2,800
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,800
Copayments	\$400
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$2,200

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

We're here for you – in many languages

The law requires us to include a message in all of these different languages. Curious what they say? Here's the English version: "You have the right to get help in your language for free. Just call the Member Services number on your ID card." Visually impaired? You can also ask for other formats of this document.

Spanish

Usted tiene derecho a obtener asistencia en su idioma sin cargo. Llame al número de Servicios para Miembros que figura en su tarjeta de identificación ¿Tiene alguna deficiencia visual? También puede solicitar este documento en otros formatos.

Chinese

您有權免費獲得使用您的語言提供的協助。只需撥打印於您的 ID 卡上的會員服務部電話號碼即可。視力障礙？您也可以索取本文件的其他格式。

Vietnamese

Quý vị có quyền nhận trợ giúp bằng ngôn ngữ của mình, miễn phí. Quý vị chỉ cần gọi đến số điện thoại của Ban Dịch vụ Thành viên trên thẻ ID của quý vị. Quý vị bị khiếm thị? Quý vị cũng có thể yêu cầu các định dạng khác của tài liệu này.

Korean

귀하는 귀하의 언어로 된 도움을 무료로 받을 권리가 있습니다. 귀하의 ID 카드에 있는 가입자 서비스 번호로 전화하십시오. 시각 장애인이신가요? 다른 형식으로 된 이 문서를 요청하실 수 있습니다.

Tagalog

May karapatan kang makakuha ng tulong na nasa iyong wika nang libre. Tawagan lang ang numero ng Member Services na nasa iyong ID card. May kapansanan sa paningin? Maaari ka ring humingi ng iba pang mga format ng dokumentong ito.

Russian

У вас есть право на бесплатное получение помощи на вашем родном языке. Просто позвоните в отдел обслуживания участников по номеру, указанному на вашей идентификационной карте. У вас проблемы со зрением? Вы также можете запросить этот документ в других форматах.

French Creole

Ou gen dwa jwenn èd nan lang ou gratis. Jis rele nimewo Sèvis Manm ki sou Kat ID ou a gratis Gen pwoblèm vizyèl? Ou ka mande tou pou lòt fòm nan dokiman sa a.

Arabic

لك الحق في الحصول على هذه المعلومات والحصول على المساعدة بلغتك مجانًا. فقط اتصل برقم خدمات الأعضاء الموجود على بطاقة هويتك. هل تعاني من ضعف البصر؟ يمكنك أيضًا طلب تنسيقات أخرى لهذه الوثيقة.

French

Vous avez le droit d'obtenir de l'aide dans votre langue gratuitement. Appelez simplement le numéro du Services membres figurant sur votre carte d'identité. Vous êtes une personne malvoyante ? Vous pouvez également demander à accéder à ce document dans d'autres formats.

Persian

شما حق دارید به زبان خود به صورت رایگان کمک بگیرید. فقط با شماره خدمات اعضا مندرج در کارت عضویت خود تماس بگیرید. آیا دچار اختلال بینایی هستید؟ همچنین می‌توانید فرمت‌های دیگر این سند را درخواست کنید.

Armenian

Դուք իրավունք ունեք անվճար օգնություն ստանալու ձեր լեզվով: Պարզապես զանգահարեք ձեր ID քարտի վրա գտնվող Անդամների սպասարկման համարին: Տեսողության խանգարում ունեցող եք: Կարող եք նաև խնդրել այս փաստաթղթի այլ ձևաչափեր:

Japanese

あなたにはあなたの言語で無料で支援を受ける権利があります。IDカードに記載されている会員サービス番号にお電話ください」視覚障害を

お持ちですか？他の形式でこの文書を要求することもできます。

Italian

Hai il diritto di ricevere assistenza gratuita nella tua lingua. Basta chiamare il numero del Servizio Membri presente sulla tua tessera identificativa. Hai problemi di vista? È possibile richiedere anche altri formati di questo documento.

German

Sie haben das Recht, kostenlose Hilfe in Ihrer Sprache zu erhalten. Rufen Sie einfach die Nummer des Mitgliederservices auf Ihrer ID-Karte an. Sehbehindert? Sie können dieses Dokument auch in anderen Formaten anfordern.

Polish

Masz prawo do bezpłatnej pomocy w swoim języku. Wystarczy zadzwonić pod numer Biura Obsługi Klienta podany na karcie identyfikacyjnej. Masz wadę wzroku? Możesz również poprosić o inne formaty tego dokumentu.

Pennsylvania Dutch

Du hoscht's Recht fer Hilf griege in dei Schprooch fer nix. Duh yuscht die Member Services Number uffrufe uff dei ID Card. Hoscht Druwwel fer sehne? Du kanschtt des do Schreiwes in en differnter Weg griege so as du's besser sehne kanschtt.

It's important we treat you fairly

We follow federal civil rights laws in our health programs and activities. Members can get reasonable modifications—as well as free auxiliary aids and services if you have a disability. We don't discriminate, on the basis of race, color, national origin, sex, age or disability. For people whose primary language isn't English (or have limited proficiency), we offer free language assistance services like interpreters and other written languages. Interested in these services? Call the

Member Services number on your ID card for help (TTY/TDD: 711) or visit our website. If you think we failed in any areas or to learn more about grievance procedures, you can mail a complaint to: Compliance Coordinator, P.O. Box 7186 Boise, ID 83707, or directly to the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201. You can also call 1-800- 368-1019 (TDD: 1-800-537-7697) or visit <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>