
 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 1-888-379-3785 or compasshealthadministrators.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 www.cciio.cms.gov or call 1-888-379-3785 to request a copy.

Important Questions	Answers		Why This Matters:
What is the overall deductible ?	In-Network None	Out-of-Network \$3,000/Individual \$6,000/Family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. 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 ?	N/A		N/A
Are there other deductibles for specific services?	No.		You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	In-Network \$1,600/Individual \$3,200/Family	Out-of-Network \$10,000/Individual \$20,000/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-billed charges, out-of-network services, charges in excess of the usual and customary rates, pre-authorization penalties 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. See www.blueshieldca.com/networkppo or call 1-888-379-3785 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 services (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
		In-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	\$15/visit	40% coinsurance	None
	Specialist visit	\$15/visit	40% coinsurance	None
	Preventive care/screening/immunization	No charge	Not covered	You may have to pay for services that aren't preventive . Ask your provider if the services needed are preventive . Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	40% coinsurance	None
	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.navitus.com or call 1-844-268-9789.	Generic drugs (Tier 1)	Retail \$10/prescription	Retail 25% coinsurance + \$10/prescription	Retail: limited to 30-day supply. Mail Order: limited to 90-day supply. Costco Pharmacy provides mail order services. Register online at www.pharmacy.costco.com . <i>You do <u>not</u> need to be a Costco member to use Costco Pharmacy.</i> Generic contraceptive drugs: No charge.
		Mail Order \$20/prescription	Mail Order Not covered	
	Preferred brand drugs (Tier 2)	Retail \$25/prescription	Retail 25% coinsurance + \$25/prescription	
		Mail Order \$50/prescription	Mail Order Not covered	
Non-preferred brand drugs (Tier 3)	Retail \$40/prescription	Retail 25% coinsurance + \$40/prescription		
	Mail Order \$80/prescription	Mail Order Not covered		
If you need drugs to treat your illness or condition More information about prescription drug	Specialty drugs (Tier 4)	30% coinsurance	Not covered	Specialty drugs taken for chronic illnesses or complex diseases <u>must</u> be ordered through Lumicera Health Services. Call their Patient Care Specialists at 1-855-847-3553 to fill these prescriptions.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
coverage is available at www.navitus.com or call 1-844-268-9789.				Limited to 30-day supply.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Ambulatory Surgical Center 10% coinsurance Other Facilities 20% coinsurance	40% coinsurance up to \$350, then 100%	Preauthorization is required. Failure to obtain preauthorization when required may result in non-payment of benefits.
	Physician/surgeon fees	20% coinsurance	40% coinsurance	None
If you need immediate medical attention	Emergency room care	20% coinsurance		None
	Emergency medical transportation	20% coinsurance		Non-emergency transport is not covered by this plan.
	Urgent care	\$15/office visit + 20% coinsurance for all other services	40% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance up to \$600/day, then 100%	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits.
	Physician/surgeon fees	20% coinsurance	40% coinsurance	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit \$15/visit <hr/> All Other Services/ Facilities 20% coinsurance	40% coinsurance	Other Services: includes Intensive Outpatient Program.
	Inpatient services	Residential Care 20% coinsurance <hr/> Partial Hospitalization 20% coinsurance	Residential Care 40% coinsurance up to \$600/day, then 100% <hr/> Partial Hospitalization 40% coinsurance up to \$350/day, then 100%	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits.
If you are pregnant	Office visits	Prenatal/Postnatal \$15/initial visit only; no charge for other visits <hr/> Other Services 20% coinsurance	40% coinsurance	Cost-sharing does not apply to certain preventive services . Depending on the type of services, a coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	None
	Childbirth/delivery facility services	\$100 + 20% coinsurance	40% coinsurance up to \$600/day, then 100%	Preauthorization is only required for stay exceeding 48 hours after normal delivery or 96 hours after C-section.
If you need help recovering or have other special health needs	Home health care	20% coinsurance	Not covered	Limited to 100 visits per Calendar Year.
	Rehabilitation services	Office Visit \$15/visit <hr/> Other Office Services/ Outpatient Facility 20% coinsurance	Office Visits & Services 40% coinsurance <hr/> Outpatient Facility 40% coinsurance up to \$350/day, then 100%	None
	Habilitation services			

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-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	Skilled nursing care	20% coinsurance	Freestanding Skilled Nursing Facility 40% coinsurance <hr/> Hospital-based Facility 40% coinsurance up to \$600/day, then 100%	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits. Limited to 100 visits per Calendar Year.
	Durable medical equipment	20% coinsurance	40% coinsurance	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits.
	Hospice services	No charge	Not covered	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits.
If your child needs dental or eye care	Children's eye exam		Not covered	None
	Children's glasses		Not covered	None
	Children's dental check-up		Not covered	None

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](#).)

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|--|--|---|
| <ul style="list-style-type: none"> • Cosmetic surgery • Dental care (Adult) • Dental check-up (Child) • Eye exam (Child) | <ul style="list-style-type: none"> • Glasses (Child) • Hearing aids • Infertility treatment • Long-term care • Non-emergency care when traveling outside the U.S. | <ul style="list-style-type: none"> • Private duty nursing • Routine eye care (Adult) • Routine foot care • Weight loss programs |
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Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Acupuncture (up to 20 visits per calendar year)
- Bariatric surgery
- Chiropractic care (up to 20 visits per calendar year)

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: your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform, 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 1-888-379-3785. 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/healthreform, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

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](#).

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

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](#) \$0
- [Specialist copayment](#) \$15
- Hospital(facility) [coinsurance](#) 20%
- Other (generic prescription drug) [copay](#) \$10

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	\$12,840
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$35
Coinsurance	\$1,480
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$1,575

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

- The [plan's](#) overall [deductible](#) \$0
- [Specialist copayment](#) \$15
- Hospital(facility) [coinsurance](#) 20%
- Other (brand prescription drug) [copay](#) \$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	\$7,460
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$340
Coinsurance	\$110
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Joe would pay is	\$510

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

- The [plan's](#) overall [deductible](#) \$0
- [Specialist copayment](#) \$15
- Hospital (ER) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

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	\$2,010
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$45
Coinsurance	\$290
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$335