



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.ebms.com or by calling 1-866-312-6723.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u>?	<p>NRHA facilities: \$4,250 person, \$8,500 family; Non-NRHA facilities, Physicians and non-facility charges: \$4,500 person, \$9,000 family; Out-of-Network facilities: \$6,375 person, \$12,750 family. Does not apply to co-insurance, co-payments or preventive care. Co-payments don't apply to deductible.</p>	<p>You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> 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 <u>deductible</u>.</p>
Are there other <u>deductibles</u> for specific services?	<p>No.</p>	<p>You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.</p>
Is there an <u>out-of-pocket limit</u> on my expenses?	<p>Yes. NRHA facilities: \$4,250 person, \$8,500 family; Non-NRHA facilities, Physicians and non-facility charges: \$4,500 person, \$9,000 family; Out-of-Network facilities: \$6,375 person, \$12,750 family. Prescription Drug Benefits out-of-pocket limit: \$1,450 person, \$2,900 family.</p>	<p>The <u>out-of-pocket</u> 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.</p>
What is not included in the <u>out-of-pocket limit</u>?	<p>Separate prescription drug out-of-pocket limits, premiums, cost containment penalties, balance-billed charges (unless balanced billing is prohibited), amounts over the allowable charge and health care this plan doesn't cover.</p>	<p>Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u>.</p>
Is there an overall annual limit on what the plan pays?	<p>No. Unlimited</p>	<p>The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.</p>

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Important Questions	Answers	Why this Matters:
Does this plan use a <u>network of providers</u>?	Yes. See www.ebms.com for a list of preferred providers or call 1 (866) 312-6723	If you use an in-network doctor or other health care <u>provider</u> , 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 <u>provider</u> for some services. Plans use the term in-network, preferred, or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> .
Do I need a referral to see a <u>specialist</u>?	No.	You can see the <u>specialist</u> 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 7. See your policy or plan document for additional information about <u>excluded services</u> .



- **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 **preferred providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

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MADA Insurance Trust: HSA Option 4500

Coverage Period: 01/01/2017 – 12/31/2017

Summary of Benefits and Coverage: What this Plan Covers & What it Costs **Coverage for:** Individual + Family | **Plan Type:** HDHP & Physician-only PPO

Common Medical Event	Services You May Need	Your Cost If You Use a Preferred Provider	Your Cost If You Use a Non-Preferred Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	0% co-insurance after deductible	0% co-insurance after deductible	_____none_____
	Specialist visit	0% co-insurance after deductible	0% co-insurance after deductible	_____none_____
	Other practitioner office visit	0% co-insurance after deductible	0% co-insurance after deductible	Limited to 15 visits per Calendar Year maximum; limited to one (1) set of chiropractic x-rays per Calendar Year.
	Preventive care/screening/immunization	No charge	0% co-insurance after deductible	_____none_____
If you have a test	Diagnostic test (x-ray, blood work)	0% co-insurance after deductible	0% co-insurance after deductible	_____none_____
	Facility or Independent Laboratory	0% co-insurance after deductible		
	Imaging (CT/PET scans, MRIs)	0% co-insurance after deductible	0% co-insurance after deductible	_____none_____
	Facility or Independent Laboratory	0% co-insurance after deductible		
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.ebms.com or by calling toll free 1 (866) 333-2757.	Tier 1 (All other covered generics and some lower cost brand products)	\$15 copay/ prescription after medical deductible (retail pharmacy); \$30 copay/ prescription after medical deductible (mail order pharmacy)	50% /prescription after medical deductible (retail pharmacy only)	Certain Health Savings Account (HSA)/High Deductible Health Plan (HDHP) preventive medications will be available through the Retail Pharmacy or the Mail Order Pharmacy. Copayments will be payable subject to Tiers 1, 2 or 3 as listed below. The medical deductible will be waived for HSA/HDHP preventive medications only when using a Navitus Participating

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Common Medical Event	Services You May Need	Your Cost If You Use a Preferred Provider	Your Cost If You Use a Non-Preferred Provider	Limitations & Exceptions
	Tier 2 (Preferred brand products)	\$40 copay/ prescription after medical deductible (retail pharmacy); \$80 copay/ prescription after medical deductible (mail order pharmacy)	50% / prescription after medical deductible (retail pharmacy only)	<p>Pharmacy. For a list of of HSA / HDHP preventive medications, please contact Navitus Health Solutions call toll-free 1 (866) 333-2757.</p> <p>Limited to a 30-day supply through retail pharmacy and 90-day supply through mail order pharmacy.</p>
	Tier 3 (Non-preferred brand products)	50% / prescription after medical deductible (retail pharmacy and mail order pharmacy)	50% / prescription after medical deductible (retail pharmacy only)	Tier 1, Tier 2 and Tier 3 drugs, for both retail pharmacy and mail order, and Specialty Pharmacy medications, will be subject to a Prescription Drug out-of-pocket limit of \$1,450 single coverage or \$2,900 family coverage, per calendar year.
	Specialty Pharmacy	\$100 copay / prescription after medical deductible (specialty pharmacy only)	Not Covered	<p>Specialty medications are mandatory through the Specialty pharmacy after the first fill through the retail pharmacy.</p> <p>Specialty medications are available through the Specialty Pharmacy only.</p> <p>Contact Navitus Health Solutions toll-free at 1 (866) 333-2757 for more information regarding Specialty medications.</p>

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Common Medical Event	Services You May Need	Your Cost If You Use a Preferred Provider	Your Cost If You Use a Non-Preferred Provider	Limitations & Exceptions
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	0% co-insurance after deductible		_____none_____
	Physician/surgeon fees	0% co-insurance after deductible	0% co-insurance after deductible	_____none_____
If you need immediate medical attention	Emergency room services Facility and Physician Charges	0% co-insurance after deductible		The Emergency Room facility charges will be payable subject to the NRHA facility deductible.
	Emergency medical transportation	0% co-insurance after deductible		_____none_____
	Urgent care Facility	0% co-insurance after deductible		_____none_____
	Physician and Office Visit	0% co-insurance after deductible	0% co-insurance after deductible	
If you have a hospital stay	Facility fee (e.g., hospital room)	0% co-insurance after deductible		Limited to the facility’s semi-private room rate.
	Physician/surgeon fee	0% co-insurance after deductible	0% co-insurance after deductible	_____none_____
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services Facility	0% co-insurance after deductible		Mental/Behavioral health facility charges will be payable subject to the NRHA facility deductible.
	Physician and Office Visit	0% co-insurance after deductible	0% co-insurance after deductible	
	Mental/Behavioral health inpatient services Facility	0% co-insurance after deductible		Mental/Behavioral health facility charges will be payable subject to the NRHA facility deductible.
	Physician	0% co-insurance after deductible	0% co-insurance after deductible	

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Common Medical Event	Services You May Need	Your Cost If You Use a Preferred Provider	Your Cost If You Use a Non-Preferred Provider	Limitations & Exceptions
	Substance use disorder outpatient services Facility	0% co-insurance after deductible		Substance use disorder facility charges will be payable subject to the NRHA facility deductible.
	Physician and Office Visit	0% co-insurance after deductible	0% co-insurance after deductible	
	Substance use disorder inpatient services Facility	0% co-insurance after deductible		Substance use disorder facility charges will be payable subject to the NRHA facility deductible.
	Physician	0% co-insurance after deductible	0% co-insurance after deductible	
If you are pregnant	Prenatal and postnatal care	0% co-insurance after deductible	0% co-insurance after deductible	—————none—————
	Delivery and all inpatient services	0% co-insurance after deductible		Limited to the facility’s semi-private room rate.
If you need help recovering or have other special health needs	Home health care	0% co-insurance after deductible		Limited to 180 visits per Calendar Year maximum.
	Rehabilitation services Facility	0% co-insurance after deductible		20 combined outpatient visits per Calendar Year maximum; Additional 10 combined outpatient visits per Calendar Year maximum;
	Physician	0% co-insurance after deductible	0% co-insurance after deductible	
	Habilitation services Facility	0% co-insurance after deductible		Additional 3-to-1 swap of Skilled Nursing Care for pre-approved treatment Plan.
	Physician	0% co-insurance after deductible	0% co-insurance after deductible	
	Skilled nursing care	0% co-insurance after deductible		Limited to the facility’s semi-private room rate; limited to 60 days Calendar Year maximum
	Durable medical equipment	0% co-insurance after deductible	0% co-insurance after deductible	—————none—————
Hospice service	0% co-insurance after deductible		—————none—————	

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Common Medical Event	Services You May Need	Your Cost If You Use a Preferred Provider	Your Cost If You Use a Non-Preferred Provider	Limitations & Exceptions
If your child needs dental or eye care	Eye exam		Not covered	No coverage for routine eye exams.
	Glasses		Not covered	No coverage for glasses.
	Dental check-up		Not covered	No coverage for dental care.

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.)

- | | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> • Acupuncture • Bariatric surgery • Cosmetic surgery • Dental care (Adult) | <ul style="list-style-type: none"> • 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 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

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

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 **1-800-777-3575**. 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/agencies/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

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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: Employee Benefits Management Services, Inc. (EBMS) at 1-800-777-3575 or www.ebms.com. You may also contact the Department of Labor’s Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

Additionally, a consumer assistance program can help you file your appeal. A list of states with Consumer Assistance Programs is available at www.dol.gov/ebsa/healthreform and <http://cciio.cms.gov/prgrams/consumer/capgrants/index.html>.

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:

Spanish (Español): Para obtener asistencia en Español, llame al **1-866-312-6723**.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa **1-866-312-6723**.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码**1-866-312-6723**.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiiijigo holne' **1-866-312-6723**.

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 \$2,890**
- **Patient pays \$4,650**

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	\$4,500
Copays	\$0
Coinsurance	\$0
Limits or exclusions	\$150
Total	\$4,650

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

- **Amount owed to providers: \$5,400**
- **Plan pays \$820**
- **Patient pays \$4,580**

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	\$4,500
Copays	\$0
Coinsurance	\$0
Limits or exclusions	\$80
Total	\$4,580

HHS COVERAGE EXAMPLE CALCULATOR

- *This Plan has elected to use the U. S. Department of Health and Human Services (HHS) coverage calculator. These coverage examples are not an accurate reflection of the benefits under your plan.*

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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 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.

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