



**Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services**  
**Black Hawk County - \$500 Plan**

**Coverage Period:** 07/01/2019 - 06/30/2020  
**Coverage for:** Individual + Family | **Plan Type:** PPO

 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 [PreferredOne.com](http://PreferredOne.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 [PreferredOne.com](http://PreferredOne.com) or call 763.847.4477 / 800.997.1750 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	Combined in and out-of-network: <b>\$500/\$1,000</b> (individual/family).	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
<b>Are there services covered before you meet your deductible?</b>	Yes. <a href="#">Preventive care</a> services are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain preventive services without cost-sharing and before you meet your <a href="#">deductible</a> . See a list of covered preventive services at <a href="http://www.healthcare.gov/coverage/preventive-care-benefits/">www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other deductibles for specific services?</b>	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
<b>What is the out-of-pocket limit for this plan?</b>	Medical <a href="#">out-of-pocket</a> limit: <b>\$1,000/\$2,000</b> (individual/family), combined in and out-of-network.  Prescription Drug <a href="#">out-of-pocket</a> limit: <b>\$4,000/\$8,000</b> (individual/family), combined in and out-of-network.	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket</a> limits until the overall family <a href="#">out-of-pocket limit</a> has been met.
<b>What is not included in the out-of-pocket limit?</b>	Medical <a href="#">out-of-pocket</a> limit: <a href="#">Premiums</a> , <a href="#">balance-billed</a> charges and health care this <a href="#">plan</a> does not cover.  Prescription Drug <a href="#">out-of-pocket</a> limit: additional charges for dispense as written prescriptions.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
<b>Will you pay less if you use a network provider?</b>	Yes. See <a href="http://PreferredOne.com">PreferredOne.com</a> or call 1.800.997.1750 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays (balance billing). Be aware your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.

Important Questions	Answers	Why This Matters:
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

 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	Out-of-Network Provider	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	\$20 copay/visit	20% coinsurance after deductible	----- None -----
	Specialist visit	\$20 copay/visit	20% coinsurance after deductible	10% coinsurance after deductible, with a maximum of \$20 for chiropractic services
	Preventive care/screening/immunization	No charge (deductible does not apply)	20% coinsurance after deductible	Includes related lab work.
<b>If you have a test</b>	Diagnostic test (x-ray, blood work)	10% coinsurance after deductible	20% coinsurance after deductible	----- None -----
	Imaging (CT/PET scans, MRIs)	10% coinsurance after deductible	20% coinsurance after deductible	----- None -----
<b>If you need drugs to treat your illness or condition</b>  More information about <a href="#">prescription drug coverage</a> is available at <a href="#">PreferredOne.com</a>	Generic drugs	Tier 1 Retail: 20% coinsurance up to a \$20 maximum per prescription unit or refill Mail: \$10 copay	Tier 1 Retail: 20% coinsurance up to a \$20 maximum per prescription unit or refill Mail: \$10 copay	Limited to a 90 day supply for mail order.
	Preferred brand drugs	Tier 2 Retail: 30% coinsurance up to a \$40 maximum per prescription unit or refill Mail: \$30 copay	Tier 2 Retail: 30% coinsurance up to a \$40 maximum per prescription unit or refill Mail: \$30 copay	Limited to a 90 day supply for mail order.
	Non-preferred brand drugs	Tier 3 Retail: 40% coinsurance up to a \$80 maximum per prescription unit or refill Mail: \$60 copay	Tier 3 Retail: 40% coinsurance up to a \$80 maximum per prescription unit or refill Mail: \$60 copay	Retail: up to 93 day supply per prescription. Mail: 93 day supply per prescription.
	Specialty drugs	Above applicable copay will apply.	Above applicable copay will apply.	----- None -----
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	10% coinsurance after deductible	20% coinsurance after deductible	Prior authorization recommended.
	Physician/surgeon fees	10% coinsurance after deductible	20% coinsurance after deductible	----- None -----

\* For more information about limitations and exceptions, see the plan or policy document at PreferredOne.com.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider	Out-of-Network Provider	
<b>If you need immediate medical attention</b>	Emergency room services	\$100 copay/visit (deductible does not apply)	\$100 copay/visit (deductible does not apply)	----- None -----
	Emergency medical transportation	10% coinsurance after deductible	10% coinsurance after deductible	----- None -----
	Urgent care	10% coinsurance after deductible	20% coinsurance after deductible	----- None -----
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	10% coinsurance after deductible	20% coinsurance after deductible	Pre-admission certification must be obtained to avoid a 50% penalty up to a maximum of \$750.
	Physician/surgeon fees	10% coinsurance after deductible	20% coinsurance after deductible	----- None -----
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Outpatient services	10% coinsurance after deductible	20% coinsurance after deductible	----- None -----
	Inpatient services	10% coinsurance after deductible	20% coinsurance after deductible	Pre-admission certification must be obtained to avoid a 50% penalty up to a maximum of \$750.
<b>If you are pregnant</b>	Office visits	No charge (deductible does not apply)	20% coinsurance after deductible	----- None -----
	Childbirth/delivery professional services	10% coinsurance after deductible	20% coinsurance after deductible	----- None -----
	Childbirth/delivery facility services	10% coinsurance after deductible	20% coinsurance after deductible	Pre-admission certification must be obtained to avoid a 50% penalty up to a maximum of \$750.

\* For more information about limitations and exceptions, see the plan or policy document at PreferredOne.com.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider	Out-of-Network Provider	
<b>If you need help recovering or have other special health needs</b>	Home health care	10% coinsurance after deductible	10% coinsurance after deductible	Prior approval is required.
	Rehabilitation services	10% coinsurance after deductible	20% coinsurance after deductible	Excludes occupational therapy supplies.
	Habilitation services	10% coinsurance after deductible	20% coinsurance after deductible	Excludes occupational therapy supplies.
	Skilled nursing care	10% coinsurance after deductible	10% coinsurance after deductible	Pre-admission certification must be obtained to avoid a 50% penalty up to a maximum of \$750.
	Durable medical equipment	10% coinsurance after deductible	20% coinsurance after deductible	Rental cannot exceed the purchase price.
	Hospice service	10% coinsurance after deductible	10% coinsurance after deductible	Pre-admission certification must be obtained to avoid a 50% penalty up to a maximum of \$750.
<b>If your child needs dental or eye care</b>	Children's eye exam	Not covered	Not covered	----- None -----
	Children's glasses	Not covered	Not covered	----- None -----
	Children's dental check-up	Not covered	Not covered	----- None -----

\* For more information about limitations and exceptions, see the plan or policy document at PreferredOne.com.

## 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
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adults)
- Hearing aids
- Long-term care
- Non-emergency care when traveling outside the U. S.
- Routine eye care

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

- Chiropractic care
- Infertility treatment

## 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 the agency is the Department of Labor's Employee Benefits Security Administration at 1.866.444.EBSA (3272) / [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). 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](http://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, you can contact PreferredOne Customer Service at 763.847.4477 / 800.997.1750 or the Department of Labor's Employee Benefits Security Administration at 1.866.444.EBSA (3272) / [www.dol.gov/ebsa/healthreform](http://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 Coverage Meet the Minimum Value Standard? 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 763.847.4477 / 800.997.1750

## 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 <a href="#">plan's</a> overall <a href="#">deductible</a>	\$500
■ Specialist copayment	\$20
■ Hospital (facility) coinsurance	10%
■ Other coinsurance	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*)

<b>Total Example Cost</b>	<b>\$12,800</b>
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**In this example, Peg would pay:**

<i>Cost Sharing</i>	
Deductibles	\$500
Copayments	\$0
Coinsurance	\$500
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$1,060</b>

### Managing Joe's type 2 Diabetes

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$500
■ Specialist copayment	\$20
■ Hospital (facility) coinsurance	10%
■ Other coinsurance	10%

**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*)

<b>Total Example Cost</b>	<b>\$7,400</b>
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**In this example, Joe would pay:**

<i>Cost Sharing</i>	
Deductibles	\$500
Copayments	\$500
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$30
<b>The total Joe would pay is</b>	<b>\$1,030</b>

### Mia's Simple Fracture

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$500
■ Specialist copayment	\$20
■ Hospital (facility) coinsurance	10%
■ Other coinsurance	10%

**This EXAMPLE event includes services like:**

Emergency room care (*including medical supplies*)  
 Diagnostic test (*x-ray*)  
 Durable medical equipment (*crutches*)  
 Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$1,900</b>
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**In this example, Mia would pay:**

<i>Cost Sharing</i>	
Deductibles	\$500
Copayments	\$100
Coinsurance	\$80
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$680</b>