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 premiums) 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 1-800-204-2085 or visit us at www.medcost.com**. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, co-payment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary/ or call 1-800-204-2085 to request a copy.

Important Questions	Answers			Why This Matters:
	Atrium Preferred	In-Network	Non-Network	
What is the overall deductible?	$1,850/person $3,700/family	$2,600/person $5,200/family	$4,000/person $8,000/family	Generally, you must pay all of the costs from providers up to the deductible amount (including co-pays and other out-of-pocket medical expenses) before this plan begins to pay. If you have other family members on the plan, the overall family deductible must be met before the plan begins to pay.
Are there services covered before you meet your deductible?	Yes: preventive care			This plan covers some items and services even if you haven't yet met the deductible amount. But a co-payment or coinsurance may apply. 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?	No			You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	$5,600/person $11,200/family	$6,450/person $12,900/family	$11,000/person $22,000/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, health care expenses this plan doesn't cover, and penalties for failure to meet certain plan requirements.			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.medcost.com or call 1-800-204-2085 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 **co-payment** and **co-insurance** costs shown in this chart are as noted, *either before or 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
		Atrium Preferred (You pay less)	In-Network Provider (You pay more)	Out-of-Network Provider (You pay most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	25% co-insurance	30% co-insurance	50% co-insurance	Co-insurance applies after deductible.
	Specialist visit	25% co-insurance	30% co-insurance	50% co-insurance	Co-insurance applies after deductible.
	Preventive care/screening/ Immunization - Well Child to age 2 - Routine Age 2 to Adult	 No charge No charge	 No charge No charge	 50% co-insurance Not covered	Deductible does not apply to Atrium Preferred and In-Network. Co-insurance applies after deductible Out-of-Network when covered.
If you have a test	Diagnostic test (x-ray, blood work)	25% co-insurance[1]	25% co-insurance[1]	50% co-insurance[2]	[1]Co-insurance applies after Atrium Preferred deductible. [2]Coinsurance applies after Out-of-Network deductible.
	Imaging (CT/PET scans, MRIs)	25% co-insurance[1]	25% co-insurance[1]	50% co-insurance[2]	[1]Co-insurance applies after Atrium Preferred deductible. [2]Coinsurance applies after Out-of-Network deductible.

Prescription Drug Benefits					
Common Medical Event	Services You May Need	Atrium Retail Pharmacy	Other Retail Pharmacy	Mail Order (CarolinaCare)	Limitations, Exceptions, & Other Important Information
If you need drugs to treat your illness or condition	Atrium Preventive drugs	$6 co-pay	$20 co-pay	$6 co-pay, 30 day supply $18 co-pay, 90 day supply	[1] **Co-pay or co-insurance applies after the Atrium Preferred deductible shared with the medical plan has been met.** Co-pay/co-insurance covers up to a 30 day supply (retail pharmacy) or up to a 90 day supply (mail order)
	Generic brand drugs	$15 co-pay[1]	$20 co-pay[1]	$15 co-pay[1], 30 day supply $35 co-pay[1], 90 day supply	
	Preferred brand drugs	$40 co-pay[1]	30% co-insurance ($40 minimum, $125 maximum)[1]	$40 co-pay[1], 30 day supply $100 co-pay[1], 90 day supply	

Prescription Drug Benefits					
Common Medical Event	**Services You May Need**	**Atrium Retail Pharmacy**	**Other Retail Pharmacy**	**Mail Order (CarolinaCare)**	**Limitations, Exceptions, & Other Important Information**
More information about **prescription drug coverage** is available at www.medcost.com.	Non-preferred brand drugs	40% co-insurance ($60 minimum, $180 maximum)[1]	50% co-insurance ($75 minimum, $275 maximum)[1]	40% co-insurance ($60 minimum, $180 maximum)[1], 30 day supply 40% co-insurance ($150 minimum, $375 maximum)[1], 90 day supply	[1] **Co-pay or co-insurance applies after the Atrium Preferred deductible shared with the medical plan has been met.** FDA approved contraceptives, smoking cessation products, and certain over-the-counter preventive medications (with prescription) are covered 100%. Refer to the ACA Preventive List available from the pharmacy administrator (www.carolinacarerx.org or 866-697-6800).
	Brand name drugs with generic equivalent	No coverage without prior authorization.			If prior authorization is approved, coverage will be the same as Non-preferred brand drugs.
	Specialty drugs	20% co-insurance ($150 maximum)[1]			Covers a 30 day supply. Refer to the Atrium Specialty Pharmacy List.* Specialty drugs required at CarolinaCARE. Some exceptions may apply to limited distribution drugs and certain infertility drugs.
	Important Note for Maintenance Medications	There is one fill at retail maximum for ACA Preventive and Generic Preventive maintenance drugs. When requesting the second fill, the drug must be transferred to CarolinaCARE of the drug will not be covered. All other maintenance drugs can be filled at retail until the deductible is met. Once met, the one fill maximum is applied and must be transferred to CarolinaCARE or the drug will not be covered. Drugs filled at retail after the one fill maximum will not apply to deductibles or annual out-of-pocket limits.			

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		ATRIUM Preferred (You pay less)	In-Network Provider (You pay more)	Out-of-Network Provider (You pay most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% co-insurance	40% co-insurance	50% co-insurance	Co-insurance applies after deductible. Charges for other services may apply, such as for anesthesia.
	Physician/surgeon fees	25% co-insurance	30% co-insurance	50% co-insurance	Co-insurance applies after deductible.
If you need immediate medical attention	Emergency room care	25% co-insurance	25% co-insurance	25% co-insurance	Co-insurance applies after Atrium Preferred deductible.
	Emergency medical transportation	25% co-insurance	25% co-insurance	25% co-insurance	Co-insurance applies after Atrium Preferred deductible.
	Urgent care	25% co-insurance[1]	25% co-insurance[1]	50% co-insurance[2]	[1]Co-insurance applies after Atrium Preferred deductible. [2]Coinsurance applies after Out-of-Network deductible. Charges for other services may apply, such as for lab or x-ray.
If you have a hospital stay	Facility fee (e.g., hospital room)	30% co-insurance	40% co-insurance	50% co-insurance	Co-insurance applies after deductible. Charges for other services may apply, such as for anesthesia or diagnostic tests. Precertification required.*
	Physician/surgeon fees	25% co-insurance	30% co-insurance	50% co-insurance	Co-insurance applies after deductible.
If you need mental health, behavioral health, or substance abuse services	Outpatient services - Facility - Physician	30% co-insurance 25% co-insurance	40% co-insurance 30% co-insurance	50% co-insurance 50% co-insurance	*Precertification by CBHA required.** Co-insurance applies after deductible.
	Inpatient services	30% co-insurance	40% co-insurance	50% co-insurance	*Precertification by CBHA required.** Co-insurance applies after deductible.

* For more information about limitations and exceptions, refer to the Plan Document which can be accessed via the Member Portal at www.medcost.com

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		ATRIUM Preferred (You pay less)	In-Network Provider (You pay more)	Out-of-Network Provider (You pay most)	
If you are pregnant	Office visits - Initial visit - Subsequent visit / global fee	25% co-insurance 25% co-insurance[1]	30% co-insurance 25% co-insurance[1]	50% co-insurance 50% co-insurance[2]	Co-insurance applies after deductible. [1]Co-insurance applies after Atrium Preferred deductible. [2]Coinsurance applies after Out-of-Network deductible. There is no charge for In-Network prenatal visits when billed independently by the physician.*
	Childbirth/delivery professional services	25% co-insurance[1]	25% co-insurance[1]	50% co-insurance[2]	[1]Co-insurance applies after Atrium Preferred deductible. [2]Coinsurance applies after Out-of-Network deductible. Professional services are generally included in the global fee charged by the physician for pregnancy and delivery.
	Childbirth/delivery facility services	30% co-insurance	40% co-insurance	50% co-insurance	Co-insurance applies after deductible. Includes birthing centers.
If you need help recovering or have other special health needs	Home health care	25% co-insurance[1]	25% co-insurance[1]	50% co-insurance[2]	[1]Co-insurance applies after Atrium Preferred deductible. [2]Coinsurance applies after Out-of-Network deductible.
	Rehabilitation services - Facility - cardiac, pulmonary & respiratory - Office/physician – cardiac - Office/physician – pulmonary & respiratory	30% co-insurance 25% co-insurance 25% co-insurance[1]	40% co-insurance 30% co-insurance 25% co-insurance[1]	50% co-insurance 50% co-insurance 50% co-insurance[2]	Co-insurance applies after deductible. Co-insurance applies after deductible. [1]Co-insurance applies after Atrium Preferred deductible. [2]Coinsurance applies after Out-of-Network deductible. Includes cardiac (90 visits), pulmonary (50 visits) and respiratory (50 visits) therapies.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Atirum Preferred (You pay less)	CBHA In-Network Provider (You pay more)	Out-of-Network Provider (You pay most)	
	Habilitation services - Facility - Office/Physician	30% co-insurance 25% co-insurance[1]	40% co-insurance 25% co-insurance[1]	50% co-insurance 50% co-insurance[2]	Co-insurance applies after deductible [1]Co-insurance applies after Atrium Preferred deductible. [2]Coinsurance applies after Out-of-Network deductible. Includes physical (30 visits), occupational (20 visits) and speech (20 visits) therapies.
	Skilled nursing care	25% co-insurance	25% co-insurance	25% co-insurance	Co-insurance applies after Atrium Preferred deductible. Limited to lifetime maximum of 100 days.
	Durable medical equipment	25% co-insurance[1]	25% co-insurance[1]	50% co-insurance[2]	[1]Co-insurance applies after Atrium Preferred deductible. [2]Coinsurance applies after Out-of-Network deductible.
	Hospice services	25% co-insurance	30% co-insurance	50% co-insurance	Co-insurance applies after deductible.
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Not covered	No coverage.
	Children's glasses	Not covered	Not covered	Not covered	No coverage
	Children's dental check-up	Not covered	Not covered	Not covered	No coverage

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 • Dental care (Adult)	• Long-term care • Non-emergency care when traveling outside the U.S.	• Routine eye care (Adult) • Routine foot care • Weight loss programs
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Bariatric surgery • Chiropractic care	• Hearing aids • Infertility treatment	• 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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform or Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at 1-877-267-2323, ext. 61565 or www.cciio.cms.gov. For more information on how to continue coverage under this Plan, you may contact the Plan at 704-631-0263. 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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform or the Claims Administrator, MedCost Benefit Services at 1-800-204-2085 or at www.medcost.com. Additionally, a consumer assistance program can help you file your appeal: contact Health Insurance Smart NC at 1-855-408-1212 or at http://www.ncdoi.com/Smart/.

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.

Language Access Services:
Spanish (Español): Para obtener asistencia en Español, llame al 1-800-204-2085
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-204-2085
Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-800-204-2085
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-204-2085

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

10/31/2018

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, co-payments 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	**$1,850**
Specialist co-insurance	**25%**
Hospital (facility) coinsurance	**30%**
Other: co-insurance	**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	**$12,800**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$1,850
Co-payments	$30
Coinsurance	$3,042
What isn't covered	
Limits or exclusions	$0
The total Peg would pay is	**$4,922**

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

The plan's overall deductible	**$1,850**
Specialist co-insurance	**25%**
Hospital (facility) co-insurance	**30%**
Other: co-insurance	**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	**$7,400**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$1,850
Co-payments	$420
Coinsurance	$1,229
What isn't covered	
Limits or exclusions	$0
The total Joe would pay is	**$3,499**

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

The plan's overall deductible	**$1,850**
Specialist co-insurance	**25%**
Hospital (facility) co-insurance	**30%**
Other: co-insurance	**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	**$1,925**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$1,850
Co-payments	$0
Coinsurance	$19
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,869**

Note: These numbers assume the patient/member does not participate in the plan's wellness/incentive program(s). If you participate in such program(s), you may be able to reduce your costs. For more information about the wellness/incentive program(s), visit http://livewell.carolinashealthcare.org or call (704) 631-0263.

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

English:
ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-204-2085.

Español (Spanish):
ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-204-2085.

繁體中文 (Chinese):
注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電1-800-204-2085.

Tiếng Việt (Vietnamese):
CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-204-2085.

한국어 (Korean):
주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-204-2085.번으로 전화해 주십시오.

Français (French):
ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-204-2085.

العربية (Arabic): ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-204-2085.

Hmoob (Hmong): LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-800-204-2085.

Русский (Russian):
ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-204-2085.

Tagalog (Tagalog – Filipino):
PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-204-2085.

ગુજરાતી (Gujarati):
સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-204-2085.

ខ្មែរ (Mon-Khmer Cambodian):
ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ 1-800-204-2085.

Deutsch (German): ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-204-2085.

हिंदी (Hindi):
ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-204-2085. पर कॉल करें।

ພາສາລາວ (Lao):
ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-800-204-2085.

日本語 (Japanese):
注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-204-2085. まで、お電話に