



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](http://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:
	In-Network	Out-of-Network	
<b>What is the overall deductible?</b>	\$1,400 / person \$2,800 / family	\$4,000 / person \$8,000 / family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount (including co-pays and other out-of-pocket medical expenses) before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , the overall <u>family deductible</u> must be met before the <u>plan</u> begins to pay.
<b>Are there services covered before you meet your deductible?</b>	Yes: <u>preventive care</u>		This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>co-payment</u> or <u>coinsurance</u> may apply. For 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>
<b>Are there other deductibles for specific services?</b>	No		You don't have to meet <u>deductibles</u> for specific services.
<b>What is the out-of-pocket limit for this plan?</b>	\$6,000 / person \$10,000 / family	\$12,000 / person \$24,000 / family	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.
<b>What is not included in the out-of-pocket limit?</b>	<u>Premiums</u> , <u>balance billing</u> , health care expenses this <u>plan</u> doesn't cover, and penalties for failure to meet certain <u>plan</u> requirements.		Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
<b>Will you pay less if you use a network provider?</b>	Yes. See <a href="http://www.medcost.com">www.medcost.com</a> or call 1-800-204-2085 for a list of <u>network providers</u>		This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the plan's <u>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.
<b>Do you need a referral to see a specialist?</b>	No		You can see the <u>specialist</u> you choose without a <u>referral</u> .



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
		In-Network	Out-of-Network	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	25% <u>co-insurance</u>	50% <u>co-insurance</u>	<u>Co-insurance</u> applies after <u>deductible</u> .
	Specialist visit	25% <u>co-insurance</u>	50% <u>co-insurance</u>	<u>Co-insurance</u> applies after <u>deductible</u> .
	Preventive care/screening/Immunization	No charge	Not Covered	<u>Deductible</u> waived <u>In-Network</u> . No coverage <u>Out-of-Network</u> .
If you have a test	Diagnostic test (x-ray, blood work)	25% <u>co-insurance</u>	50% <u>co-insurance</u>	<u>Co-insurance</u> applies after <u>deductible</u> .
	Imaging (CT/PET scans, MRIs)	25% <u>co-insurance</u>	50% <u>co-insurance</u>	<u>Co-insurance</u> applies after <u>deductible</u> .

Prescription Drug Benefits						
Common Medical Event	Services You May Need	Atrium Retail Pharmacy	Other Retail Pharmacy	Mail Order CarolinaCARE (30-day supply)	Mail Order CarolinaCARE (90-day supply)	Limitations, Exceptions, & Other Important Information
<p><b>If you need drugs to treat your illness or condition</b></p> <p>More information about <b>prescription drug coverage</b> is available at <a href="http://www.medcost.com">www.medcost.com</a>.</p>	Preventive drugs	\$0 to \$6 <u>co-pay</u>	\$20 <u>co-pay</u>	\$6 <u>co-pay</u>	\$15 <u>co-pay</u>	<b>Co-pay applies after the <u>In-Network deductible</u> shared with the medical plan has been met.</b>
	Generic brand drugs	\$10 <u>co-pay</u>	\$20 <u>co-pay</u>	\$10 <u>co-pay</u>	\$25 <u>co-pay</u>	<u>Co-pay</u> covers up to a 30 day supply (retail pharmacy) or up to a 90 day supply (mail order)
	Preferred brand drugs	\$35 <u>co-pay</u>	\$45 <u>co-pay</u>	\$35 <u>co-pay</u>	\$87.50 <u>co-pay</u>	FDA approved contraceptives, smoking cessation products, and certain over-the-counter preventive medications (with prescription) are covered 100%.
	Non-preferred brand drugs	\$100 <u>co-pay</u>	\$110 <u>co-pay</u>	\$100 <u>co-pay</u>	\$250 <u>co-pay</u>	Refer to the ACA Preventive List available from the pharmacy administrator ( <a href="http://www.carolinacarerx.org">www.carolinacarerx.org</a> or 866-697-6800).
	Specialty drugs	\$150 <u>co-pay</u>	Not Applicable	\$150 <u>co-pay</u>	Not Applicable	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 or 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
		In-Network	Out-of-Network	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	25% <u>co-insurance</u>	50% <u>co-insurance</u>	<u>Co-insurance</u> applies after <u>deductible</u> . Charges for other services may apply, such as for anesthesia.
	Physician/surgeon fees	25% <u>co-insurance</u>	50% <u>co-insurance</u>	<u>Co-insurance</u> applies after <u>deductible</u> .
If you need immediate medical attention	<u>Emergency room care</u>	25% <u>co-insurance</u>	25% <u>co-insurance</u>	<u>Co-insurance</u> applies after <u>In-Network deductible</u> .
	<u>Emergency medical transportation</u>	25% <u>co-insurance</u>	25% <u>co-insurance</u>	<u>Co-insurance</u> applies after <u>In-Network deductible</u> .
	<u>Urgent care</u>	25% <u>co-insurance</u>	50% <u>co-insurance</u>	<u>Co-insurance</u> applies after <u>deductible</u> . 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)	25% <u>co-insurance</u>	50% <u>co-insurance</u>	<u>Co-insurance</u> applies after <u>deductible</u> . Charges for other services may apply, such as for anesthesia or diagnostic tests. Precertification required.
	Physician/surgeon fees	25% <u>co-insurance</u>	50% <u>co-insurance</u>	<u>Co-insurance</u> applies after <u>deductible</u> .
If you need mental health, behavioral health, or substance abuse services	Outpatient services - Facility - Physician	25% <u>co-insurance</u> 25% <u>co-insurance</u>	50% <u>co-insurance</u> 50% <u>co-insurance</u>	<u>Co-insurance</u> applies after <u>deductible</u> .
	Inpatient services	25% <u>co-insurance</u>	50% <u>co-insurance</u>	Precertification required. <u>Co-insurance</u> applies after <u>deductible</u> .
If you are pregnant	Office visits - Initial visit	25% <u>co-insurance</u>	50% <u>co-insurance</u>	<u>Co-insurance</u> applies after <u>deductible</u> . There is no charge for <u>In-Network</u> prenatal visits when billed independently by the <u>physician</u> .
	- Subsequent visit / global fee	25% <u>co-insurance</u>	50% <u>co-insurance</u>	
	Childbirth/delivery professional services	25% <u>co-insurance</u>	50% <u>co-insurance</u>	<u>Co-insurance</u> applies after <u>deductible</u> . Professional services are generally included in the global fee charged by the <u>physician</u> for pregnancy and delivery.
	Childbirth/delivery facility services	25% <u>co-insurance</u>	50% <u>co-insurance</u>	<u>Co-insurance</u> applies after <u>deductible</u> . Includes birthing centers.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network	Out-of-Network	
<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u>	25% <u>co-insurance</u>	50% <u>co-insurance</u>	<u>Co-insurance</u> applies after <u>deductible</u> .
	<u>Rehabilitation services</u> - Facility - cardiac, pulmonary & respiratory	25% <u>co-insurance</u>	50% <u>co-insurance</u>	<u>Co-insurance</u> applies after <u>deductible</u> .
	- Office/physician – cardiac	25% <u>co-insurance</u>	50% <u>co-insurance</u>	<u>Co-insurance</u> applies after <u>deductible</u> .
	- Office/physician – pulmonary & respiratory	25% <u>co-insurance</u>	50% <u>co-insurance</u>	<u>Co-insurance</u> applies after <u>deductible</u> . Includes cardiac (90 visits), pulmonary (50 visits) and respiratory (50 visits) therapies.
	<u>Habilitation services</u> - Facility	25% <u>co-insurance</u>	50% <u>co-insurance</u>	<u>Co-insurance</u> applies after <u>deductible</u> .
	- Office/Physician	25% <u>co-insurance</u>	50% <u>co-insurance</u>	<u>Co-insurance</u> applies after <u>deductible</u> .  Includes physical (30 visits), occupational (20 visits), speech (20 visits) therapies, and developmental disability therapy (130 visits).
	<u>Skilled nursing care</u>	25% <u>co-insurance</u>	50% <u>co-insurance</u>	<u>Co-insurance</u> applies after <u>deductible</u> . Limited to 100 days / benefit year.
<u>Durable medical equipment</u>	25% <u>co-insurance</u>	50% <u>co-insurance</u>	<u>Co-insurance</u> applies after <u>deductible</u> .	
<u>Hospice services</u>	25% <u>co-insurance</u>	50% <u>co-insurance</u>	<u>Co-insurance</u> applies after <u>deductible</u> .	
<b>If your child needs dental or eye care</b>	Children’s eye exam	Not covered	Not covered	No coverage. Coverage may be available under a separate vision plan. See <a href="https://teammates.atriumhealth.org">https://teammates.atriumhealth.org</a> for further details.
	Children’s glasses	Not covered	Not covered	No coverage. Coverage may be available under a separate vision plan. See <a href="https://teammates.atriumhealth.org">https://teammates.atriumhealth.org</a> for further details.
	Children’s dental check-up	Not covered	Not covered	No coverage. Coverage may be available under a separate dental plan. See <a href="https://teammates.atriumhealth.org">https://teammates.atriumhealth.org</a> for further details.

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

**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](http://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](http://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](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, contact: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or the Claims Administrator, MedCost Benefit Services at 1-800-204-2085 or at [www.medcost.com](http://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**

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 1-800-204-2085

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, kwijijigo holne' 1-800-204-2085

—————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, 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 <u>deductible</u>	\$1,400
■ <u>Specialist co-insurance</u>	25%
■ <u>Hospital (facility) co-insurance</u>	25%
■ Other: <u>co-insurance</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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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#### In this example, Peg would pay:

Cost Sharing	
Deductibles	\$1,400
Co-payments	\$10
Coinsurance	\$2,800
What isn't covered	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$4,210</b>

### Managing Joe's type 2 Diabetes

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

■ The plan's overall <u>deductible</u>	\$1,400
■ <u>Specialist co-insurance</u>	25%
■ <u>Hospital (facility) co-insurance</u>	25%
■ Other: <u>co-insurance</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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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#### In this example, Joe would pay:

Cost Sharing	
Deductibles	\$1,400
Co-payments	\$300
Coinsurance	\$500
What isn't covered	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$2,200</b>

### Mia's Simple Fracture

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

■ The plan's overall <u>deductible</u>	\$1,400
■ <u>Specialist co-insurance</u>	25%
■ <u>Hospital (facility) co-insurance</u>	25%
■ Other: <u>co-insurance</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*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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#### In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,400
Co-payments	\$10
Coinsurance	\$300
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,710</b>

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.

**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.

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية العربية (Arabic): 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: បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសាដោយមិនគិតល្អិត 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, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 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