




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. Please read the FEHB Plan brochure RI 73-001 that contains the complete terms of this plan. **All benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB Plan brochure.** Benefits may vary if you have other coverage, such as Medicare. 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 get the FEHB Plan brochure at www.Emblemhealth.com/federal and view the Glossary at www.Emblemhealth.com/federal. You can call 1-800-447-8255 to request a copy of either document.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$ 2,500/Self Only \$ 5,000/ Self Plus One \$ 5,000/Self and Family	Generally, you must pay all of the costs from providers up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. Copayments and coinsurance amounts do not count toward your deductible, which generally starts over January 1. When a covered service/supply is subject to a deductible, only the Plan allowance for the service/supply counts toward the deductible.
Are there services covered before you meet your deductible?	Yes.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. E.g. Preventive services, but a copayment or coinsurance may apply.
Are there other deductibles for specific services?	Yes. \$300 for brand and non-preferred brand name prescription drugs	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the out-of-pocket limit for this plan?	\$7,150 for Self Only or \$14,300 for Self Plus One or Self and Family	The <u>out-of-pocket limit</u> , or catastrophic maximum, 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 <u>out-of-pocket limit</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, coverage for out of network services and healthcare services not covered by this plan	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a network provider?	Yes. See www.Emblemhealth.com/federal or call 800-624-2414 for a list of network providers	This <u>plan</u> uses a provider <u>network</u> . You will pay all charges for providers that are not in the network.
Do you need a referral to see a specialist?	Yes.	After you have met your annual deductible, and paid your copay this <u>plan</u> will pay all of the costs to see a <u>specialist</u> for covered services, but only if you have a referral before you see the specialist.



 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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most, plus you may be balance billed)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$30 copay / visit	Not covered	None
	<u>Specialist</u> visit	\$75 copay / visit	Not covered	Deductible applies. Referral required
	<u>Preventive care/screening/Immunization</u>	No charge	Not covered	None
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	\$75 copay/ visit	Not covered	Deductible applies
	Imaging (CT/PET scans, MRIs)	\$75 copay / visit	Not covered	Deductible applies
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.[insert].com	Formulary drugs	Retail: \$25 copay/script Mail: \$38 copay/script	Not covered	None
	Brand name formulary drugs	Retail: \$50 copay/script Mail: \$75 copay/script	Not covered	\$300 annual deductible on brand name formulary drugs Retail: 30 day supply Mail: 90 day supply
	Non-formulary drugs	Retail: \$100/script	Not covered	\$300 annual deductible on Non-formulary drugs. Retail: 30 day supply Non-formulary drugs are not available through mail order
	<u>Specialty drugs</u>	Retail: \$200 copay/script	Not covered	Retail: 30 day supply None. If the drug is less than the copay, you pay the lesser amount. Specialty drugs are not available through mail order.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$150 copay	Not covered	Deductible applies.
	Physician/surgeon fees	No charge	Not covered	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most, plus you may be balance billed)	
If you need immediate medical attention	Emergency room care	\$250 copay / visit	\$250 copay / visit	Deductible applies
	<u>Emergency medical transportation</u>	No charge	Not covered	None
	<u>Urgent care</u>	\$75 copay / visit	Not covered	Deductible applies
If you have a hospital stay	Facility fee (e.g., hospital room)	\$250 copay / visit	Not covered	Deductible applies. Prior approval may be required
	Physician/surgeon fees	No charge	Not covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$30 / visit	Not covered	Prior approval may be required
	Inpatient services	\$250 / visit	Not covered	Deductible applies. Prior approval may be required
If you are pregnant	Office visits	\$30	Not covered	Copay required for 1 st prenatal visit only
	Childbirth/delivery professional services	No charge	Not covered	None
	Childbirth/delivery facility services	\$150 / visit	Not covered	Limited to 48 hours for natural delivery and 96 hours for caesarean delivery
If you need help recovering or have other special health needs	<u>Home health care</u>	\$75/visit	Not covered	After annual deductible
	<u>Rehabilitation services</u>	In-patient: No charge Outpatient: \$75 copay / visit	Not covered	Deductible applies. Out-patient coverage limited to two months per condition. Prior approval required
	<u>Habilitation services</u>	In-patient: No charge Outpatient: \$75 copay / visit	Not covered	Deductible applies. Out-patient coverage limited to two months per condition. Prior approval required
	<u>Skilled nursing care</u>	No charge	Not covered	Prior approval required
	<u>Durable medical equipment</u>	No charge	Not covered	Prior approval required
	<u>Hospice services</u>	No charge	Not covered	Limited to 210 days
If your child needs dental or eye care	Children's eye exam	No charge	Not covered	None
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	No charge	Not covered	Limited to one examination (comprehensive or periodic, one cleaning, and one topical fluoride every six months)

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your plan's FEHB brochure for more information and a list of any other <u>excluded services</u> .)		
<ul style="list-style-type: none">• Acupuncture• Cosmetic surgery	<ul style="list-style-type: none">• Dental care for adults• Long term care• Weight loss programs	<ul style="list-style-type: none">• Non-emergency care when traveling outside of the U.S.• Private Duty Nursing
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan's FEHB brochure.)		
<ul style="list-style-type: none">• Bariatric surgery• Weight loss programs• Infertility Treatment	<ul style="list-style-type: none">• Routine foot care• Chiropractic care• Hearing Aids	<ul style="list-style-type: none">• Routine eye care (Adult)

Your Rights to Continue Coverage: You can get help if you want to continue your coverage after it ends. See the FEHB Plan brochure, contact your HR office/retirement system, contact your plan at [877-442-8755] or visit www.opm.gov/insure/health. Generally, if you lose coverage under the plan, then, depending on the circumstances, you may be eligible for a 31-day free extension of coverage, a conversion policy (a non-FEHB individual policy), spouse equity coverage, or receive temporary continuation of coverage (TCC). 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: If you are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal. For information about your appeal rights please see Section 3, "How you get care," and Section 8 "The disputed claims process," in your plan's FEHB brochure. If you need assistance, you can contact: [877-442-8755].

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 1-800-447-8255

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-447-8255

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-800-447-8255

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-447-8255

————— *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 <u>deductible</u>	\$2,500
■ <u>Specialist</u>	\$75
■ Hospital (facility)	\$150
■ Other	\$ 60

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	\$12,700
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,500
Copayments	\$285
Coinsurance	0
<i>What isn't covered</i>	
Limits or exclusions	0
The total Peg would pay is	\$2,785

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>	\$2,500
■ <u>Specialist</u>	\$ 75
■ Hospital (facility)	\$250
■ Other	\$ 60

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
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,500
Copayments	0
Coinsurance	0
<i>What isn't covered</i>	
Limits or exclusions	0
The total Joe would pay is	\$2,460

Mia's Simple Fracture

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

■ The plan's overall <u>deductible</u>	\$2,500
■ <u>Specialist</u>	\$ 75
■ Hospital (facility)	\$250
■ Other	\$ 60

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	\$1,900
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,500
Copayments	0
Coinsurance	0
<i>What isn't covered</i>	
Limits or exclusions	\$
The total Mia would pay is	\$2,885