


## Summary of Benefits and Coverage: What this Plan Covers & What it Costs

 **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.wellmark.com](http://www.wellmark.com) or by calling 1-800-524-9242.

Important Questions	Answers	Why this Matters:
What is the overall <b>deductible</b> ?	<b>\$3,000</b> person/ <b>\$9,000</b> family per calendar year; <b>TRB buys down to \$2,000 person/\$6,000 family per calendar year through employer sponsored MERP</b> Deductible does not apply to well-child care, in-network preventive care, services subject to copays, certain in-network outpatient hospital x-ray and lab, and in-network prosthetic limbs.	You must pay all the costs up to the <b>deductible</b> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <b>deductible</b> starts over (usually, but not always, January 1st). See the Common Medical Event chart on the following pages for how much you pay for covered services after you meet the <b>deductible</b> .  <b>TRB = Three Rivers Benefit Corporation. TRB administers the MERP (Medical Expense Reimbursement Plan) which lowers the Deductible, Co-payments and Out of Pocket Limits. The lower Co-payments are indicated in parentheses next to the Wellmark Co-payments.</b>
Are there other <b>deductibles</b> for specific services?	Yes. <b>\$100</b> person/ <b>\$200</b> family per calendar year for drug card, which does not apply to generics. There are no other specific <b>deductibles</b> .	You must pay all of the costs for these services up to the specific <b>deductible</b> amount before this plan begins to pay for these services.
Is there an <b>out-of-pocket limit</b> on my expenses?	Yes. <b>\$6,000</b> person/ <b>\$18,000</b> family per calendar year; <b>TRB buys down to \$4,000 person/\$12,000 family per calendar year through employer sponsored MERP.</b>	The <b>out-of-pocket limit</b> 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.
What is not included in the <b>out-of-pocket limit</b> ?	Premiums, copayments, pre-service review penalties, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <b>out-of-pocket limit</b> .
Is there an overall annual limit on what the plan pays?	No.	See the Common Medical Event chart on the following pages which describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.

Does this plan use a <b>network</b> of <b>providers</b> ?	Yes. See <a href="http://www.wellmark.com">www.wellmark.com</a> for a list of in-network providers.	If you use an in-network doctor or other health care <b>provider</b> , 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 <b>provider</b> for some services. Plans use the term in-network, <b>preferred</b> , or participating for <b>providers</b> in their <b>network</b> . See the Common Medical Event chart on the following pages for how this plan pays different kinds of <b>providers</b> .
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**Questions:** Call 1-800-524-9242 or visit us at [www.wellmark.com](http://www.wellmark.com). If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at [www.cciio.cms.gov](http://www.cciio.cms.gov) or call 1-800-524-9242 to request a copy.

Important Questions	Answers	Why this Matters:
Do I need a referral to see a <b>specialist</b> ?	No. You do not need a referral to see a specialist.	You can see the <b>specialist</b> 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 6. See your policy or plan document for additional information about <b>excluded services</b> .



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

Common Medical Event	Services You May Need	Your Cost If You Use an		Limitations & Exceptions
		In-Network (IN) Provider	Out-of-Network (OON) Provider	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	\$30 ( <b>\$25</b> ) copay	40% coinsurance	Primary Care Practitioners (PCP) include General and Family Practice, Internal Medicine, OB/GYN, Pediatricians, Nurse Practitioners, and PAs.
	Specialist visit	\$60 ( <b>\$50</b> ) copay	40% coinsurance	Applies to Non-PCP providers.
	Other practitioner office visit	\$30 ( <b>\$25</b> ) copay for Chiropractors	40% coinsurance for Chiropractors	-----None-----
	Preventive care/screening/immunization	No charge	40% coinsurance	One preventive exam and one gynecological exam per calendar year. One mammogram per calendar year. Well-child care covered to age 7.

Common Medical Event	Services You May Need	Your Cost If You Use an		Limitations & Exceptions
		In-Network (IN) Provider	Out-of-Network (OON) Provider	
<b>If you have a test</b>	Diagnostic test (x-ray, blood work)	Independent Lab: \$30 ( <b>\$25</b> ) copay Facility: 30%	40% coinsurance	For a test in a provider's office or clinic, your cost is included in the copay listed above. Failure to obtain prior approval for services listed on Wellmark.com will result in denial with review rights.
	Imaging (CT /PET scans, MRIs)	30% coinsurance	40% coinsurance	For a test in a provider's office or clinic, your cost is included in the copay listed above. Effective 7/1/13, failure to obtain prior approval for imaging services listed on Wellmark.com will result in denial with review rights.
<b>If you need drugs to treat your illness or condition</b>  More information about <b>prescription drug coverage</b> is available at <a href="http://www.wellmark.com">www.wellmark.com</a> .	Generic drugs	\$8 copay	\$8 copay	Drugs are typically covered under your Rx drug card plan and your cost share is determined by their placement on Wellmark's Drug list. 1 copay for 30-day supply (Retail, Mail order and Specialty drugs). 3 copays for 90-day supply (Retail maintenance and Mail order maintenance). Other drugs may be covered under your health plan and subject to those cost sharing amounts. Failure to obtain prior authorization or prior approval for drugs listed on Wellmark.com will result in denial with review rights.
	Preferred brand drugs	\$35 copay	\$35 copay	
	Non-preferred brand drugs	\$50 copay	\$50 copay	
	Select non-preferred brand drugs	\$85 copay	\$85 copay	
	Specialty drugs	\$85 copay	\$85 copay	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	40% coinsurance	Failure to obtain prior approval for services listed on Wellmark.com will result in denial with review rights.
	Physician / surgeon fees	30% coinsurance	40% coinsurance	

Common Medical Event	Services You May Need	Your Cost If You Use an		Limitations & Exceptions
		In-Network (IN) Provider	Out-of-Network (OON) Provider	
<b>If you need immediate medical attention</b>	Emergency room services	\$250 copay	40% coinsurance	Emergency medical conditions treated OON are reimbursed at the IN level. In this case, however, you may be balance billed. Dental treatment for accidental injury is limited to care completed within 12 months of the injury.
	Emergency medical transportation	30% coinsurance	40% coinsurance	-----None-----
	Urgent care	\$30 ( <b>\$25</b> ) PCP/\$60 ( <b>\$50</b> ) Non- PCP copay	40% coinsurance	-----None-----
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	30% coinsurance	40% coinsurance	Reduction for failure to precertify is 50% and will not exceed \$500 per admission.
	Physician / surgeon fee	30% coinsurance	40% coinsurance	Failure to obtain prior approval for services listed on Wellmark.com will result in denial with review rights.
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	Office: \$30 ( <b>\$25</b> ) PCP/\$60 ( <b>\$50</b> ) Non-PCP copay Facility: 30% coinsurance	40% coinsurance	-----None-----
	Mental/Behavioral health inpatient services	30% coinsurance	40% coinsurance	Reduction for failure to precertify is 50% and will not exceed \$500 per admission.
	Substance use disorder outpatient services	Office: \$30 ( <b>\$25</b> ) PCP/\$60 ( <b>\$50</b> ) Non-PCP copay Facility: 30% coinsurance	40% coinsurance	-----None-----
	Substance use disorder inpatient services	30% coinsurance	40% coinsurance	Reduction for failure to precertify is 50% and will not exceed \$500 per admission.

Common Medical Event	Services You May Need	Your Cost If You Use an		Limitations & Exceptions
		In-Network (IN) Provider	Out-of-Network (OON) Provider	
<b>If you are pregnant</b>	Prenatal and postnatal care	30% coinsurance	40% coinsurance	-----None-----
	Delivery and all inpatient services	30% coinsurance	40% coinsurance	-----None-----
<b>If you need help recovering or have other special health needs</b>	Home health care	30% coinsurance	40% coinsurance	Reduction for failure to precertify is 50%.
	Rehabilitation services	Office: \$30 ( <del>\$25</del> ) PCP/\$60 ( <del>\$50</del> ) Non-PCP copay Facility: 30% coinsurance	40% coinsurance	Reduction for failure to precertify is 50% and will not exceed \$500 per admission.
	Habilitation services	Office: \$30 ( <del>\$25</del> ) PCP/\$60 ( <del>\$50</del> ) Non-PCP copay Facility: 30% coinsurance	40% coinsurance	Reduction for failure to precertify is 50% and will not exceed \$500 per admission.
	Skilled nursing care	30% coinsurance	40% coinsurance	Limit of 90 days per calendar year. Reduction for failure to precertify is 50% and will not exceed \$500 per admission.
	Durable medical equipment	30% coinsurance	40% coinsurance	Prosthetic limbs from IN providers have the following coinsurance percentage: 20%. Failure to obtain prior approval for services listed on Wellmark.com will result in denial with review rights.
	Hospice service	30% coinsurance	40% coinsurance	Hospice respite care is limited to 15 inpatient and 15 outpatient days per lifetime.
<b>If your child needs dental or eye care</b>	Eye exam	Not covered	Not covered	-----None-----
	Glasses	Not covered	Not covered	-----None-----
	Dental check-up	Not covered	Not covered	-----None-----

## 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**.)

- Acupuncture
- Cosmetic surgery
- Dental care - Adult
- Dental check-up
- Eye exam
- Glasses
- Hearing aids
- Infertility treatment
- Long-term care
- 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.)

- Bariatric surgery
- Chiropractic care
- Most coverage provided outside the U.S.
- Private-duty nursing

### 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 your employer or group sponsor. 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/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).

### 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: Wellmark at 1-800-524-9242, Iowa Insurance Division at 515-281-5705, or Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

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

Para recibir asistencia en español, por favor comuníquense al servicio de cliente, al número que aparece en su tarjeta de identificación.

## 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 also will 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 \$3,170
- Patient pays \$4,370(\$3,345 after TRB)

#### 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
<b>Total</b>	<b>\$7,540</b>

#### Patient pays:

Deductibles	\$3,000
Copays	\$150
Coinsurance	\$1,070
Limits or exclusions	\$150
<b>Total</b>	<b>\$4,370</b>

#### Patient pays (after TRB):

Deductibles	\$2,000
Copays	\$125
Coinsurance	\$1,070
Limits or exclusions	\$150
<b>Total</b>	<b>\$3,345</b>

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

- Amount owed to providers: \$5,400
- Plan pays \$3,650
- Patient pays \$1,750

#### 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
<b>Total</b>	<b>\$5,400</b>

#### Patient pays(same after TRB):

Deductibles	\$120
Copays	\$1,470
Coinsurance	\$0
Limits or exclusions	\$160
<b>Total</b>	<b>\$1,750</b>



## 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 or preexisting 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?

- 7 **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?

- 7 **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?

- 3 **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?

- 3 **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.

*This contains only a partial description of the benefits, limitations, exclusions and other provisions of the health care plan. It is not a contract or policy. It is a general overview only. It does not provide all the details of coverage, including benefits, exclusions, and policy limitations. In the event there are discrepancies between this document and the Coverage Manual, Certificate, or Policy, the terms and conditions of the Coverage Manual, Certificate, or Policy will govern.*

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