

 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, call Imagine360 at 1-800-903-4360. 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 [www.cciio.cms.gov](http://www.cciio.cms.gov) or call 1-800-903-4360 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$1,750 person/\$3,500 family Level I & Level II PPO \$3,500 person/\$7,000 family Level II Non-PPO	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> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. Preventive services do not apply towards the <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 <a href="#">preventive services</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	\$5,200 person/\$10,400 family Level I & Level II PPO \$10,400 person/\$20,800 family Level II Non-PPO	The <a href="#">out-of-pocket</a> limit 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 limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Premiums; balance-billed charges; charges in excess of Allowable Claims Limits; any noncompliance penalties; and health care this plan doesn't cover	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes, for Level II <a href="#">Providers</a> . See page 2 for an explanation of Level I & Level II <a href="#">Providers</a> . Visit <a href="http://www.multiplan.com/phcspracanc">www.multiplan.com/phcspracanc</a> or call 1-877-952-7427 for a list of participating PHCS <a href="#">physicians</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 provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). 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.
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.  
 Level I [Providers](#) include but are not limited to: Hospitals (Inpatient and Outpatient treatment); Inpatient Facilities (such as Rehabilitation Facilities, Skilled Nursing Facilities and [Hospice](#)); Inpatient and Outpatient Facilities of Mental Disorders, Chemical Dependency, Drug and Substance Abuse; Ambulatory Surgery Centers and Dialysis Clinics  
 Level II [Providers](#) are [Physicians](#) and all other [Providers](#) of service not defined as a Level I [Provider](#).

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions & Other Important
		Level I Provider	Level II Provider	Level III Provider	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	N/A	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	40% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	There is no charge to Plans Telehealth/Telemedicine vendor Virtual Emergent & Urgent Care consultations, for female office sterilization & all FDA approved contraceptive methods. 20% <a href="#">coinsurance</a> (Imagine <a href="#">deductible</a> applies) applies to Plans Telehealth/Telemedicine vendor Virtual Primary Care consultations. 20% <a href="#">coinsurance</a> (Imagine <a href="#">deductible</a> applies) applies to Plans Telehealth/Telemedicine vendor Virtual Mental Health consultations. Non-PPO charges are based on Allowable Claims Limits.
	<a href="#">Specialist</a> visit	N/A	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	40% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	
	<a href="#">Preventive care/screening/immunization</a>	No Charge	No Charge	No Charge	
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	40% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	UR notification required. Level I & Level II charges are based on Allowable Claims Limits.
	Imaging (CT/PET scans, MRIs)	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	40% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	

[\* For more information about limitations and exceptions, see the plan or policy document at [mibenefits.imagine360.com](http://mibenefits.imagine360.com).]

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Level I Provider	Level II PPO Provider	Level II Non-PPO Provider	
<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="http://www.optumrx.com">www.optumrx.com</a>	Generic drugs	<a href="#">Copays</a> : Retail: 20% <a href="#">coinsurance</a> /Mail Order 20% <a href="#">coinsurance</a>			Covers a 30-day supply for Retail/90-day supply for Mail Order/30-day supply for Specialty. See your plan document for information about drugs that require prior authorization and drugs that are excluded.
	Preferred brand drugs	<a href="#">Copays</a> : Retail: 20% <a href="#">coinsurance</a> /Mail Order 20% <a href="#">coinsurance</a>			
	Non-preferred brand drugs	<a href="#">Copays</a> : Retail: 20% <a href="#">coinsurance</a> /Mail Order 20% <a href="#">coinsurance</a>			
	<a href="#">Specialty drugs</a>	Retail <a href="#">copays</a> apply			
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	N/A	N/A	UR notification required. Level I & Level II charges are based on Allowable Claims Limits.
	Physician/surgeon fees	N/A	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	40% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	20% <a href="#">coinsurance</a> ; PPO <a href="#">deductible</a> applies	UR notification required if admitted inpatient. Level I & Level II charges are based on Allowable Claims Limits.
	<a href="#">Emergency medical transportation</a>	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	20% <a href="#">coinsurance</a> ; PPO <a href="#">deductible</a> applies	Level I & Level II charges are based on Allowable Claims Limits.
	<a href="#">Urgent care</a>	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	40% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	Level I & Level II charges are based on Allowable Claims Limits.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	N/A	N/A	UR notification required. Level I & Level II charges are based on Allowable Claims Limits.
	Physician/surgeon fees	N/A	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	40% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	40% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	UR notification required for inpatient admissions and day treatment. Level I & Level II charges are based on Allowable Claims Limits.
	Inpatient services	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	40% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	
<b>If you are pregnant</b>	Office visits	N/A	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	40% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	Contact UR for coordination of care. Level I & Level II charges are based on Allowable Claims Limits.
	Childbirth/delivery professional services	N/A	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	40% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	

[\* For more information about limitations and exceptions, see the plan or policy document at [mibenefits.imagine360.com](http://mibenefits.imagine360.com).]

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Level I Provider	Level II PPO Provider	Level II Non-PPO Provider	
	Childbirth/delivery facility services	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	N/A	N/A	
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	40% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	Services are limited per calendar year to 120 visits for Home Health, 60 combined visits for Physical/ Occupational/Speech Therapy & 120 days for Skilled Nursing Facilities. Treatment of developmental delays may not be covered. See your plan document for additional information. UR notification required for inpatient admission, inpatient hospice, Skilled Nursing/Rehabilitation Facility, DME in excess of \$500, Prosthetics in excess of \$500, Home Health, Home Hospice, Home Infusion, Physical/ Speech/ Occupational Therapy over 20 visits, Chemo/ Radiation/Infusion Therapy, Dialysis, Sleep Apnea surgery & Bariatric surgery. Level I & Level II charges are based on Allowable Claims Limits.
	<a href="#">Rehabilitation services</a>	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	40% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	
	<a href="#">Habilitation services</a>	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	40% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	
	<a href="#">Skilled nursing care</a>	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	40% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	
	<a href="#">Durable medical equipment</a>	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	40% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	
	<a href="#">Hospice services</a>	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	20% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	40% <a href="#">coinsurance</a> ; <a href="#">deductible</a> applies	
<b>If your child needs dental or eye care</b>	Children's eye exam	No Charge	No Charge	No Charge	Benefit applies to routine vision screenings for children. Non-PPO charges are based on Allowable Claims Limits.
	Children's glasses	Not Covered			Not Covered
	Children's dental check-up	Not Covered			Not Covered

#### 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](#).)

- |   |   |   |
|---|---|---|
| <ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Bariatric Surgery</li> <li>• Cosmetic Surgery</li> <li>• Dental Care (Adult)</li> </ul> | <ul style="list-style-type: none"> <li>• Infertility Treatment</li> <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 [plan](#) document.)**

- Chiropractic Care
- Hearing Aids (**only** for initial purchase if hearing loss is due to illness, accidental injury or surgical procedure)
- Private Duty Nursing (home health care only)

**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: 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). 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: 800-903-4360 or the Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

**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:**

Español: Para obtener asistencia en Español, llame al 800-903-4360

Tagalog: Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 800-903-4360.

中文: 如果需要中文的帮助, 请拨打这个号码 800-903-4360.

Dine: Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' 800-903-4360

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

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## 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>	\$1750
■ <a href="#">Specialist coinsurance</a>	20%
■ Hospital (facility) <a href="#">coinsurance</a>	20%
■ Other <a href="#">coinsurance</a>	20%

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	
<a href="#">Deductibles</a>	\$1,750
<a href="#">Copayments</a>	\$10
<a href="#">Coinsurance</a>	\$2,170
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$3,990</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>	\$1750
■ <a href="#">Specialist coinsurance</a>	20%
■ Hospital (facility) <a href="#">coinsurance</a>	20%
■ Other <a href="#">coinsurance</a>	20%

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	
<a href="#">Deductibles</a>	\$1750
<a href="#">Copayments</a>	\$700
<a href="#">Coinsurance</a>	\$30
What isn't covered	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$2,500</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>	\$1750
■ <a href="#">Specialist coinsurance</a>	20%
■ Hospital (facility) <a href="#">coinsurance</a>	20%
■ Other <a href="#">coinsurance</a>	20%

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	
<a href="#">Deductibles</a>	\$1,750
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$210
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,960</b>