




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 1-800-331-6158. 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.dol.gov/ebsa/healthreform or call 1-800-331-6158 to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|---|--|
| <p>What is the overall deductible?</p> | <p>\$2,500 self only, \$5,000 / family. When family coverage is elected, family deductible must be met before any claims are paid.</p> | <p>Generally, you must pay all of the costs from provider up to the deductible amount before this plan begins to pay. This plan has a non-embedded deductible. For single plans, the plan begins paying benefits when the single deductible is met. For family plans, the plan begins paying benefits when the entire family deductible is met. The family deductible can be met by one or a combination of several family members.</p> |
| <p>Are there services covered before you meet your deductible?</p> | <p>Yes. Preventive care, hearing aid exam services and Sword Virtual Physical Therapy are covered before you meet your deductible.</p> | <p>This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment 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/.</p> |
| <p>Are there other deductibles for specific services?</p> | <p>No.</p> | <p>You don't have to meet deductibles for specific services.</p> |
| <p>What is the out-of-pocket limit for this plan?</p> | <p>Medical Preferred Provider: \$2,000 per person / \$8,000 per family. Medical Non-Preferred Facility in Alaska / Non-Preferred Provider outside Alaska: \$4,000 per person / \$16,000 per family.</p> | <p>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.</p> |
| <p>What is not included in the out-of-pocket limit?</p> | <p>Premiums, balance-billed charges, health care this plan does not cover, the deductible, emergency room penalty, and penalty for failure to obtain preauthorization.</p> | <p>Even though you pay these expenses, they don't count toward the out-of-pocket limit.</p> |
| <p>Will you pay less if you use a network provider?</p> | <p>Yes. See www.aetna.com/docfind and select "Aetna Choice® POS II (Open Access) Network for a list of network providers. Preferred Facilities in the Municipality of Anchorage are Alaska Regional Hospital www.alaskaregional.com, Alaska Surgery Center, Alpine Surgery Center and the Surgery Center of</p> | <p>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</p> |

| Important Questions | Answers | Why This Matters: |
|--|--|--|
| | Anchorage. Preferred hospital in Matanuska-Susitna Borough is Mat-Su Regional Medical Center. For Teladoc visit www.Teladoc.com or 800-835-2362. For Transcarent visit www.transcarent.com or call 844-249-8108. | 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 [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) | |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | 20% coinsurance | 40% coinsurance | All services must be medically necessary. Acupuncture and acupressure treatment limited to 12 visits per year. Non-PPO penalties apply for services at non-PPO facilities in Alaska and all non-PPO providers outside Alaska. |
| | Specialist visit | | | |
| | Preventive care/screening/immunization | No charge Deductible does not apply. | 40% coinsurance | Non-PPO penalties apply for services at non-PPO facilities in Alaska and all non-PPO providers outside Alaska. Allowable charges for services at a non-preferred facility in the Municipality of Anchorage and the Mat-Su Borough are limited. You may have to pay for services that aren't preventive . Ask your provider if the services you need are preventive. Then check what your plan will pay for. |
| If you have a test | Diagnostic test (x-ray, blood work) | 20% coinsurance | 40% coinsurance | Non-PPO penalties apply for services at non-PPO facilities in Alaska and all non-PPO providers outside Alaska. Allowable charges for services at a non-preferred facility in the Municipality of Anchorage are limited. |
| | Imaging (CT/PET scans, MRIs) | | | |
| If you need drugs to treat your illness or condition | Generic drugs | 20% coinsurance | 40% coinsurance | Covers up to a 30-day supply for a retail prescription and 31-90 day supply for a mail order prescription. |
| | Preferred brand drugs | 20% coinsurance | 40% coinsurance | |

* For more information about limitations and exceptions, see the [plan](#) or policy document at www.fnsbandsd.com

| 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) | |
| More information about prescription drug coverage is available at www.caremark.com | Non-preferred brand drugs | 20% coinsurance | 40% coinsurance | Subject to the medical deductible, reimbursement percentage and out-of-pocket limit. Specialty medications are limited to a 30-day supply. |
| | Specialty drugs | 20% coinsurance | 40% coinsurance | |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 20% coinsurance | 40% coinsurance | Non-PPO penalties apply for services at non-PPO facilities in Alaska and all non-PPO providers outside Alaska. Allowable charges for services at a non-preferred facility in the Municipality of Anchorage are limited. |
| | Physician/surgeon fees | 20% coinsurance | 40% coinsurance | |
| If you need immediate medical attention | Emergency room care | 20% coinsurance | 20% coinsurance | An additional penalty of \$500 may be applied to each emergency room visit that occurs during the hours of operation of the Coalition Health Center. |
| | Emergency medical transportation | 20% coinsurance | 20% coinsurance | |
| | Urgent care | 20% coinsurance | 40% coinsurance | |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 20% coinsurance | 40% coinsurance | <u>Preauthorization</u> is required. Plan will not pay the first \$250 of charges if <u>preauthorization</u> is not obtained. In addition, expenses will be paid at the lesser of 70% of Allowable Charges, or the Plan's Reimbursement Percentage, until the maximum penalty totals \$1,000. Non-PPO penalties apply for services at non-PPO facilities in Alaska and all non-PPO providers outside Alaska. Allowable charges for services at a Non-preferred facility in the Municipality of Anchorage and the Mat-Su Borough are limited. |
| | Physician/surgeon fees | 20% coinsurance | 40% coinsurance | |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | 20% coinsurance | 40% coinsurance | Substance abuse outpatient services limited to alcohol only. Marriage and family counseling are not covered. Inpatient stay must be <u>preauthorized</u> . Plan will not pay the first \$250 of charges if <u>preauthorization</u> is not obtained. In addition, expenses will be paid at the lesser of 70% of Allowable Charges, or the Plan's Reimbursement Percentage, until the maximum penalty totals \$1,000. Non-PPO penalties apply |
| | Inpatient services | 20% coinsurance | 40% coinsurance | |

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| 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) | |
| | | | | for services at non-PPO facilities in Alaska and all non-PPO providers outside Alaska. Allowable charges for services at a non-preferred facility in the Municipality of Anchorage are limited. |
| If you are pregnant | Office visits | 20% coinsurance | 40% coinsurance | <u>Cost-sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>copayment</u> or <u>coinsurance</u> may apply. |
| | Childbirth/delivery professional services | 20% coinsurance | 40% coinsurance | Non-PPO penalties apply for services at Non-PPO facilities in Alaska and all Non-PPO providers outside Alaska. Allowable charges for services at a non-preferred facility in the Municipality of Anchorage are limited. Newborn of a dependent child is not covered. |
| | Childbirth/delivery facility services | 20% coinsurance | 40% coinsurance | |
| If you need help recovering or have other special health needs | Home health care | 20% coinsurance | 40% coinsurance | Services must be in place of a covered confinement in a hospital or skilled nursing facility. Custodial care is not covered. |
| | Rehabilitation services | 20% coinsurance | 40% coinsurance | Occupational, Speech and Hearing Therapy limited to a combined total of 24 visits per year. Chiropractic care limited to 24 visits per year. <u>Preauthorization</u> required for any inpatient stays. Plan will not pay the first \$250 of charges if <u>preauthorization</u> is not obtained. In addition, expenses will be paid at the lesser of 70% of Allowable Charges, or the Plan's Reimbursement Percentage, until the maximum penalty totals \$1,000. Non-PPO penalties apply for services at non-PPO facilities in Alaska and all non-PPO providers outside Alaska. |
| | Habilitation services | 20% coinsurance | 40% coinsurance | |
| | Skilled nursing care | 20% coinsurance | 40% coinsurance | Extended Care and Skilled Nursing Facility limited to 90 days per year. <u>Preauthorization</u> required for home health care and hospice care. Plan will not pay the first \$250 of charges if <u>preauthorization</u> is not obtained. In addition, expenses will be paid at |

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| 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) | |
| | Durable medical equipment | 20% coinsurance | 20% coinsurance | the lesser of 70% of Allowable Charges, or the Plan's Reimbursement Percentage, until the maximum penalty totals \$1,000. Non-PPO penalties apply for services at non-PPO facilities in Alaska and all non-PPO providers outside Alaska. |
| | Hospice services | 20% coinsurance | 40% coinsurance | None. <u>Preauthorization</u> required for hospice care. Plan will not pay the first \$250 of charges if <u>preauthorization</u> is not obtained. In addition, expenses will be paid at the lesser of 70% of Allowable Charges, or the Plan's Reimbursement Percentage, until the maximum penalty totals \$1,000. Non-PPO penalties apply for services at non-PPO facilities in Alaska and all non-PPO providers outside Alaska. |
| If your child needs dental or eye care | Children's eye exam | No charge | Charges over the excess of \$102 | Your child is only covered if you have elected vision coverage and paid the appropriate premium. Vision coverage is provided through VSP. Vision Exam limited to one per calendar year. Glasses or contacts limited to one set per calendar year. Frames limited to one pair every two calendar years. |
| | Children's glasses | No charge for single vision lenses; covered up to \$200 for contact lenses; covered up to \$120 for frames. | All costs over the excess of \$75 for single vision lenses; \$185 for contact lenses; \$90 for frames | |
| | Children's dental check-up | No cost for preventive and diagnostic. | No cost for preventive and diagnostic. | |

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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](#).)

- Cosmetic Surgery (except to correct function disorder)
- Custodial care in a psychiatric hospital or alcoholism treatment facility
- Drug dependency or abuse treatment
- Marriage and family counseling
- Newborn charges of a dependent child
- Work related injuries

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Acupuncture, limited to 12 visits per calendar year
- Bariatric Surgery
- Chiropractic Care, limited to 24 visits per year
- Dental Care (Adult)
- Hearing aids
- Infertility Treatment (diagnostic procedures, prescriptions and related health provider fees)
- Long-term care (must be medically necessary level of care)
- Non-emergency care when traveling outside the U.S. if hospital is accredited by the Joint Commission International.
- Private duty nursing
- Routine eye care (adult)
- Routine foot care
- Weight loss programs

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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform and Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or 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 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 on how 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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. You may also contact the Trust Administration Office at 1-800-331-6158.

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 1-800-331-6158.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-331-6158.

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 [deductible](#) \$2,500
- [Specialist coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 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*)

| | |
|---------------------------|-----------------|
| Total Example Cost | \$12,700 |
|---------------------------|-----------------|

In this example, Peg would pay:

| Cost Sharing | |
|-----------------------------------|----------------|
| Deductibles | \$2,500 |
| Copayments | \$0 |
| Coinsurance | \$2,000 |
| What isn't covered | |
| Limits or exclusions | \$60 |
| The total Peg would pay is | \$4,560 |

Managing Joe's Type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) \$2,500
- [Specialist coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 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*)

| | |
|---------------------------|----------------|
| Total Example Cost | \$5,600 |
|---------------------------|----------------|

In this example, Joe would pay:

| Cost Sharing | |
|-----------------------------------|----------------|
| Deductibles | \$2,500 |
| Copayments | \$0 |
| Coinsurance | \$600 |
| What isn't covered | |
| Limits or exclusions | \$20 |
| The total Joe would pay is | \$3,120 |

Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$2,500
- [Specialist coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 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*)

| | |
|---------------------------|----------------|
| Total Example Cost | \$2,800 |
|---------------------------|----------------|

In this example, Mia would pay:

| Cost Sharing | |
|-----------------------------------|----------------|
| Deductibles | \$2,500 |
| Copayments | \$0 |
| Coinsurance | \$60 |
| What isn't covered | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$2,560 |

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.