PreferredOne **S.PIC.1500.75.40 (Silver)**

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

Coverage Period: 01/01/2015 to 12/31/2015

Coverage for: Individual + Family | **Plan Type:** PPO

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 **PreferredOne.com** or by calling **763.847.4477 / 800.997.1750**.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-network: **$1,500/$3,000** (individual/family) Out-of-network: **$4,500/$9,000** (individual/family) Deductible does not apply to in-network preventive care.	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	No.	You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	In-network: **$6,000/$9,000** (individual/family) Out-of-network: **$13,500/$27,000** (individual/family)	The **out-of-pocket limit** 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 out-of-pocket limit?	**Premiums, balance-billed** charges and health care this plan does not cover.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit**.
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for specific covered services, such as office visits.
Does this plan use a network of providers?	Yes. For a list of in-network **providers**, go to **PreferredOne.com** or call Customer Service at 763.847.4477 / 800.997.1750.	If you use an in-network doctor or other health care **provider**, 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 **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**.
Do I need a referral to see a specialist?	No.	You can see the **specialist** 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 **excluded services**.

Questions: Call **763.847.4477 / 800.997.1750** or visit us at **PreferredOne.com**.
If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at **PreferredOne.com** or call **763.847.4477 / 800.997.1750** to request a copy.

- **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 a		Limitations & Exceptions
		In-Network Provider	Out-of-Network Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$40 copay/visit	40% coinsurance	Includes in-network e-visits and convenience care.
	Specialist visit	$40 copay/visit	40% coinsurance	---------- None ----------
	Other practitioner office visit	$40 copay/visit	40% coinsurance	15 out-of-network chiropractic visits per year combined with rehabilitation and habilitation visits.
	Preventive care/screening/ immunization	No charge (deductible does not apply)	40% coinsurance	---------- None ----------
If you have a test	Diagnostic test (x-ray, blood work)	25% coinsurance	40% coinsurance	---------- None ----------
	Imaging (CT/PET scans, MRIs)	25% coinsurance	40% coinsurance	---------- None ----------

Common Medical Event	Services You May Need	Your Cost If You Use a		Limitations & Exceptions
		In-Network Provider	Out-of-Network Provider	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at **PreferredOne.com**	Generic drugs	Retail: $12 copay Mail: $30 copay	Retail: 40% coinsurance Mail: Not covered	Retail: 31 day supply per prescription. Mail: 93 day supply per prescription.
	Preferred brand drugs	Retail: $50 copay Mail: $125 copay	Retail: 40% coinsurance Mail: Not covered	Retail: 31 day supply per prescription. Mail: 93 day supply per prescription.
	Non-preferred brand drugs	Retail: Greater of $90 copay or 50% coinsurance. Mail: Greater of $225 copay or 50% coinsurance.	Retail: 40% coinsurance Mail: Not covered	Retail: 31 day supply per prescription. Mail: 93 day supply per prescription.
	Specialty drugs	25% coinsurance	40% coinsurance	31 day supply per prescription.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	25% coinsurance	40% coinsurance	---------- None ----------
	Physician/surgeon fees	25% coinsurance	40% coinsurance	---------- None ----------
If you need immediate medical attention	Emergency room services	25% coinsurance	25% coinsurance	Out-of-network services apply to in-network deductible.
	Emergency medical transportation	25% coinsurance	25% coinsurance	Out-of-network services apply to in-network deductible.
	Urgent care	$40 copay/visit	40% coinsurance	---------- None ----------
If you have a hospital stay	Facility fee (e.g., hospital room)	25% coinsurance	40% coinsurance	120 days per member, per year for all out-of-network inpatient services combined. Pre-certification required--penalty applies.
	Physician/surgeon fee	25% coinsurance	40% coinsurance	---------- None ----------

Common Medical Event	Services You May Need	Your Cost If You Use a		Limitations & Exceptions
		In-Network Provider	Out-of-Network Provider	
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$40 copay/visit	40% coinsurance	---------- None ----------
	Mental/Behavioral health inpatient services	25% coinsurance	40% coinsurance	120 days per member, per year for all out-of-network inpatient services combined. Pre-certification required--penalty applies.
	Substance use disorder outpatient services	$40 copay/visit	40% coinsurance	---------- None ----------
	Substance use disorder inpatient services	25% coinsurance	40% coinsurance	120 days per member, per year for all out-of-network inpatient services combined. Pre-certification required--penalty applies.
If you are pregnant	Prenatal care	No charge (deductible does not apply)	No charge (deductible does not apply)	---------- None ----------
	Postnatal care	No charge (deductible does not apply)	No charge (deductible does not apply)	---------- None ----------
	Delivery and all inpatient services	25% coinsurance	40% coinsurance	Pre-certification required--penalty applies.
If you need help recovering or have other special health needs	Home health care	25% coinsurance	40% coinsurance	120 visits per member, per year.
	Rehabilitation services	$40 copay/visit	40% coinsurance	15 out-of-network visits per year combined with chiropractic and habilitation visits.
	Habilitation services	$40 copay/visit	40% coinsurance	15 out-of-network visits per year combined with chiropractic and rehabilitation visits.
	Skilled nursing care	25% coinsurance	40% coinsurance	120 days per member, per year for all out-of-network inpatient services combined. Pre-certification required--penalty applies.
	Durable medical equipment	25% coinsurance	40% coinsurance	Limits apply.
	Hospice service	25% coinsurance	40% coinsurance	---------- None ----------

Common Medical Event	Services You May Need	Your Cost If You Use a		Limitations & Exceptions
		In-Network Provider	Out-of-Network Provider	
If your child needs dental or eye care	Eye exam	No charge (deductible does not apply)	40% coinsurance	Limit 1 visit per child per year.
	Glasses	25% coinsurance	Not covered	Limit 1 set of glasses or conventional contact lenses per child per year.
	Dental check-up	No charge (deductible does not apply)	40% coinsurance	Limit 1 visit per child every 6 months.

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
- Bariatric surgery
- Cosmetic Surgery (unless determined to be reconstructive)
- Dental care (Adults)
- Infertility treatment
- Long-term care (except medically necessary care in a skilled nursing facility)
- Private-duty nursing (except ventilator dependents)
- Routine foot care (except certain conditions)
- Weight loss programs (except preventive obesity counseling/screening)

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.)

- Chiropractic care
- Hearing aids (every 3 years, up to age 19)
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)

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 PreferredOne Customer Service at 763.847.4477 / 800.997.1750. You may also contact your state insurance department, the U.S. Department of Labor, EBSA at 1.866.444.3272 or 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.

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 PreferredOne Customer Service at 763.847.4477 / 800.997.1750. You can contact the U.S. Department of Labor, EBSA at 1.866.444.3272 or www.dol.gov/ebsa/healthreform. You may also contact your state insurance department: MN Dept of Health at 651.201.5100 / 1.800.657.3916 or the MN Dept of Commerce at 651.539.1600 / 1.800.657.3602.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

Spanish (Español) Para obtener asistencia en español llame al 763.847.4477 / 800.997.1750

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

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 will also 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** $5,130
- **Patient pays** $2,410

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
Total	**$7,540**

Patient pays:

Deductibles	$1,500
Copays	$20
Coinsurance	$740
Limits or exclusions	$150
Total	**$2,410**

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

- **Amount owed to providers:** $5,400
- **Plan pays** $3,180
- **Patient pays** $2,220

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
Total	**$5,400**

Patient pays:

Deductibles	$1,420
Copays	$720
Coinsurance	$0
Limits or exclusions	$80
Total	**$2,220**

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- The patient is enrolled for single coverage.
- 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?

✗ **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?

✗ **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?

✓ **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?

✓ **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.

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