CoreMed Gold 2: Time Ins. Co.

Coverage Period: 01/01/2014 – 12/31/2014

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

Coverage for: Individual | **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 www.assuranthealth.com or by calling 1-800-553-7654.

Important Questions	Answers	Why this Matters:
What is the overall deductible (DED)?	For participating (PAR) providers $0; for non-participating (NON-PAR) providers $5,000. Does not apply to certain preventive care. First dollar benefits, copays and Out-of-network (OON) coinsurance (COINS) don't count toward the DED.	You must pay all the costs up to the **DED** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **DED** 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 **DED**.
Are there other deductibles (DED) for specific services?	No.	You don't have to meet DED 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 (OOP) limit on my expenses?	Yes. For PAR providers $6,350; for NON-PAR providers $10,000.	The **OOP 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 (OOP) limit?	Premium, balanced-billed charges, penalties for not obtaining pre-authorization services, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **OOP 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 participating (PAR) providers, see www.preferredone.com or call 1-800-451-9597. For emergencies, benefits are paid at the participating provider level.	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 terms in-network, **preferred,** or participating to refer to **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?	Written/verbal approval is not required for a specialist.	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 4. See your policy or plan document for additional information about **excluded services**.

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance (COINS)** 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 **COINS** payment of 20% would be $200. This may change if you haven't met your **DED**.
- 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 PAR **providers** by charging you lower **DED**, **copayments** and **COINS** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider*	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$25 copay/visit.	50% COINS.	----none----
	Specialist visit	$25 copay/visit.	50% COINS.	
	Other practitioner office visit	$25 copay/visit.	50% COINS.	
	Preventive care/screening/immunization	No Charge.	50% COINS.	No charge for PAR services mandated by federal law.
If you have a test	Diagnostic test (x-ray, blood work)	25% COINS.	50% COINS.	----none----
	Imaging (CT/PET scans, MRIs)	25% COINS.	50% COINS.	

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider*	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition **More information about prescription (RX) drug coverage is at caremark.com** For information about **Specialty drugs**, call **800-553-7654**.	Generic drugs	$15/RX.	$15/RX.	Copay/31 day supply. $45/RX- 93 day supply.
	Brand drugs	$35/RX.	$35/RX.	Copay/31 day supply. $105/RX - 93 day supply. When a generic is available pay the difference between the Brand and Generic contracted rate.
	Non-Preferred Brand drugs	$60/RX.	$60/RX.	Copay/31 day supply. $180/RX - 93 day supply. When a generic is available pay the difference between the Brand and Generic contracted rate.
	Specialty drugs	25% COINS.	Not Covered.	*To receive the participating provider benefit, you must obtain specialty drugs from a specialty pharmacy provider as designated by us. Call 800-800-1212, option 5, ext 6777 for further information. Specialty drugs obtained from a non-designated provider will not be covered. Authorization (AUTH) is required. Benefits will not be paid for any specialty drugs that are not authorized by the Medical Review Manager.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	25% COINS.	50% COINS.	Pre-AUTH required.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider*	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
	Physician/surgeon fees	25% COINS.	50% COINS.	Pre-AUTH required.
If you need immediate medical attention	Emergency room services	$100 Emergency Room (ER) Access Fee. Then subject to DED and 25% COINS.	$100 Emergency Room (ER) Access Fee. Then subject to DED and 25% COINS.	ER Access fee waived if admitted to the hospital for inpatient stay.
	Emergency medical transportation	25% COINS.	25% COINS.	To the nearest Acute Medical Facility that can treat the sickness or injury.
	Urgent care	25% COINS.	50% COINS.	----none----
If you have a hospital stay	Facility fee (e.g., hospital room)	25% COINS.	50% COINS.	Pre-AUTH required.
	Physician/surgeon fee	25% COINS.	50% COINS.	Pre-AUTH required.
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$25 copay/visit.	50% COINS.	Pre-AUTH required.
	Mental/Behavioral health inpatient services	25% COINS.	50% COINS.	Pre-AUTH required.
	Substance use disorder outpatient services	$25 copay/visit.	50% COINS.	Pre-AUTH required.
	Substance use disorder inpatient services	25% COINS.	50% COINS.	Pre-AUTH required.
If you are pregnant	**Prenatal** and postnatal care	25% COINS.	50% COINS.	**Prenatal Care is paid at 100% when a PAR provider is used.** Coverage includes 1 post-partum home visit after each delivery.
	Delivery and all inpatient services	25% COINS.	50% COINS.	Pre-AUTH required.
If you need help recovering or have	Home health care	25% COINS.	50% COINS.	Limited to 120 visits per person each calendar year. Pre-AUTH required.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider*	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
other special health needs	Rehabilitation services	25% COINS.	50% COINS.	Pre-AUTH required. Limited to 20 visits per person per calendar year for Physical Therapy and Occupational Therapy. Limited to 20 visits per person per calendar year for Speech Therapy. Adjustments and manipulations are limited to 20 visits per person per calendar year.
	Habilitation services	25% COINS.	50% COINS.	Pre-AUTH required. Limited to 20 visits per person per calendar year for Physical Therapy and Occupational Therapy. Limited to 20 visits per person per calendar year for Speech Therapy. Adjustments and manipulations are limited to 20 visits per person per calendar year.
	Skilled nursing care	25% COINS.	50% COINS.	Coverage is limited to 120 days per admission per person per calendar year for Subacute Rehabilitation Facility and/or Skilled Nursing Care. Pre-AUTH required.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider*	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
	Durable medical equipment (DME)	25% COINS.	50% COINS.	Pre-AUTH required. Replacement, repair, modification, duplication or enhancement of other DME is not covered. Coverage for hearing aids are limited to 1 per ear every 3 years for dependents age 18 or younger. Scalp hair prostheses worn for hair loss as a result of alopecia areata is limited to 1 per person per calendar year.
	Hospice service	25% COINS.	50% COINS.	Pre-AUTH required.
If your child needs dental or eye care	Eye exam	25% COINS.	50% COINS.	Limited to 1 visit per child per year for children up to age 19.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider*	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
	Glasses	25% COINS.	50% COINS.	Limited to a maximum of 1 pair of glasses (Standard Frames) per Calendar Year or 1 year supply of standard contact lenses in the Pediatric Eyewear Collection per child per calendar year for children up to age 19. Charges for eyewear purchased from a Designated Eyewear Provider that is not part of the Pediatric Eyewear Collection are considered as non-PAR benefits. Non-PAR benefits for glasses are limited to $150 per person per calendar year; Non-PAR benefits for contact lenses are limited to $600 per calendar year.
	Dental check-up	0% COINS.	0% COINS.	Benefits for children up to age 19. Deductible is waived for preventive dental benefits for children. Limited to 1 check-up every 6 months. Limited to $3,000 for out-of-network pediatric dental services.

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
- Hearing Aids
- Long term care
- Weight Loss Programs

Questions: Call 1-800-553-7654 or visit us at www.assuranthealth.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 http://cciio.cms.gov/resources/files/Files2/02102012/uniform-glossary-final.pdf or call 1-800-553-7654 to request a copy.

• Bariatric Surgery	• Dental care (Adult)	• Infertility treatment	• Routine foot care

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 for children	• Non-emergency care when travelling outside the U.S.	• Private duty nursing	• Routine eye care (Adult)

Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at 1-800-553-7654. You may also contact your state insurance department at Minnesota Department of Commerce Consumer Protection and Education Division, 85 7th Place East, Suite 500, St. Paul, MN 55101, Phone: 651-296-2488 or 1-800-657-3602 (MN only), FAX: 651-296-4328, Email: consumer.protection@state.mn.us or visit http://mn.gov/commerce/insurance/.

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

- Minnesota Department of Commerce Consumer Protection and Education Division, 85 7th Place East, Suite 500, St. Paul, MN 55101, Phone: 651-296-2488 or 1-800-657-3602 (MN only), FAX: 651-296-4328, Email: consumer.protection@state.mn.us or visit http://mn.gov/commerce/insurance/.

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?

In order for certain types of health coverage (for example, individually purchased insurance or job-based coverage) to qualify as minimum essential coverage, the plan must pay, on average, at least 60 percent of allowed charges for covered services. This is called the "minimum value standard." **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 1-800-553-7654.

----------*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** $1,865
- **Patient pays** $5,675

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	$0
Copays	$30
Coinsurance	$1,835
Limits or exclusions	$0
Total	**$1,865**

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

- **Amount owed to providers:** $5,400
- **Plan pays** $4,250
- **Patient pays** $1,150

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	$0
Copays	$700
Coinsurance	$450
Limits or exclusions	$0
Total	**$1,150**

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?

✗ **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.