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, visit www.WIBenefitsHelp.com or call 1-888-971-7377. 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.WIBenefitsHelp.com or call 1-888-971-7377 to request a copy.

Important Questions	Answers			Why This Matters:
What is the overall deductible?		**Network**	**Non-Network**	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the policy, the overall family deductible must be met before the plan begins to pay.
	Per participant:	$2,600	$2,600	
	Per Family:	$5,200	$5,200	
	The deductibles are combined for network and non-network providers. Satisfying one helps satisfy the other.			
Are there services covered before you meet your deductible?	**Yes.** Preventive care services are covered without cost sharing.			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/.
Are there other deductibles for specific services?	**No.**			You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?		**Network**	**Non-Network**	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, the overall family out-of-pocket limit must be met.
	Per participant:	$4,500	$6,000	
	Per family:	$9,000	$12,000	
	The out-of-pocket limits are combined for network and non-network providers. Satisfying one helps satisfy the other.			
What is not included in the out-of-pocket limit?	Premiums, balance-billed charges, health care this Plan doesn't cover, pre-certification penalties, and non-medically necessary services.			Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	**Yes, for medical:** Anthem BlueCross BlueShield. For a list of network providers, call your Care Coordinator, at 1-888-971-			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

	7377 or visit www.WIBenefitsHelp.com. **Yes, for prescription drugs:** Navitus. For a list of retail and mail pharmacies, call your Care Coordinator, at 1-888-971-7377 or visit www.WIBenefitsHelp.com.	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 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)	Non-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	30% co-insurance after deductible	50% co-insurance after deductible	——————none——————
	Specialist visit	30% co-insurance after deductible	50% co-insurance after deductible	——————none——————
	Preventive care/screening/ immunization	No Charge	No Charge	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)	30% co-insurance after deductible	50% co-insurance after deductible	——————none——————
	Imaging (CT/PET scans, MRIs)	30% co-insurance after deductible	50% co-insurance after deductible	**Pre-certification is required.**
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at 1-888-971-7377 or www.WIBenefitsHelp.com	Preferred generic drugs	20% co-insurance after deductible	Not Covered	Covers up to a thirty (30) day supply for retail pharmacy or up to a ninety (90) day supply for mail order pharmacy. An additional $20 surcharge will apply to the third fill of a maintenance prescription drug when the mail order pharmacy is not utilized. Not all prescription drugs are covered. To determine if a specific drug is covered under your plan, log into your account at www.WIBenefitsHelp.com or call 1-888-971-7377.
	Preferred brand and non-preferred generic drugs	25% co-insurance after deductible	Not Covered	
	Non-preferred brand drugs	30% co-insurance after deductible	Not Covered	
	Specialty drugs	30% co-insurance after deductible	Not Covered	You must fill specialty drugs through Worthington Industries Pharmacy or Lumicera,

* For more information about limitations and exceptions, see the plan or policy document at www.WIBenefitsHelp.com.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
				Navitus' specialty pharmacy.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% co-insurance after deductible	50% co-insurance after deductible	**Pre-certification is required.**
	Physician/surgeon fees	30% co-insurance after deductible	50% co-insurance after deductible	——————————none——————————
If you need immediate medical attention	Emergency room care	30% co-insurance after deductible	30% co-insurance after deductible	——————————none——————————
	Emergency medical transportation	30% co-insurance after deductible	30% co-insurance after deductible	——————————none——————————
	Urgent care	30% co-insurance after deductible	50% co-insurance after deductible	——————————none——————————
If you have a hospital stay	Facility fee (e.g., hospital room)	30% co-insurance after deductible	50% co-insurance after deductible	**Pre-certification is required.**
	Physician/surgeon fees	30% co-insurance after deductible	50% co-insurance after deductible	——————————none——————————
If you need mental health, behavioral health, or substance abuse services	Outpatient services	30% co-insurance after deductible	50% co-insurance after deductible	**Pre-certification is required** for intensive outpatient treatment and partial hospitalization.
	Inpatient services	30% co-insurance after deductible	50% co-insurance after deductible	**Pre-certification is required.**
If you are pregnant	Office visits	30% co-insurance after deductible	50% co-insurance after deductible	Cost sharing does not apply for preventive services.
	Childbirth/delivery professional services	30% co-insurance after deductible	50% co-insurance after deductible	——————————none——————————
	Childbirth/delivery facility services	30% co-insurance after deductible	50% co-insurance after deductible	**Pre-certification is** required for inpatient stays in excess of forty-eight (48) hours of a normal delivery and ninety-six (96) hours of a cesarean delivery.
If you need help recovering or have other special needs	Home health care	30% co-insurance after deductible	50% co-insurance after deductible	**Pre-certification is required.**
	Rehabilitation services	30% co-insurance after deductible	50% co-insurance after deductible	——————————none——————————
	Habilitation services	30% co-insurance after deductible	50% co-insurance after deductible	**Pre-certification is required.**
	Skilled nursing care	30% co-insurance after deductible	50% co-insurance after deductible	**Annual Benefit Maximum:** Sixty (60) days per plan participant combined network/non-

* For more information about limitations and exceptions, see the plan or policy document at www.WIBenefitsHelp.com.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
				network. **Pre-certification is required.**
	Durable medical equipment	30% co-insurance after deductible	50% co-insurance after deductible	**Pre-certification is required** for all rentals and any purchase over $1,500.
	Hospice services	No charge after deductible	No charge after deductible	**Pre-certification is required.**
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	——————————none——————————
	Children's glasses	Not Covered	Not Covered	——————————none——————————
	Children's dental check-up	Not Covered	Not Covered	——————————none——————————

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
- Dental care (adult)
- Hearing Aids (standard)
- Infertility treatment
- Long-term care
- Private-duty nursing
- Routine eye care (adult)
- Routine foot care (except for diabetic)
- Weight-loss programs

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

- Acupuncture (limited to 20 visits)
- Bariatric surgery
- Chiropractic care (limited to 20 visits)
- Non-emergency care when traveling outside the U.S.

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. You may also contact the Plan's COBRA Administrator, BenefitExpress, at P.O. Box 2798, Omaha, NE 68103, 1-877-837-5017. 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 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 third party administrator (TPA) to assist the plan administrator with claims adjudication. The TPA's name, address, and telephone number are:

Quantum Health Care Coordinators
5240 Blazer Pkwy
Dublin, OH 430171-888-971-7377

Does this plan provide Minimum Essential Coverage? **Yes**

* For more information about limitations and exceptions, see the plan or policy document at www.WIBenefitsHelp.com.

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 1-888-971-7377.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-971-7377.

Chinese (中文): 如果需要中文的帮助，**请拨打这个号码**1-888-971-7377.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-888-971-7377.

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

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* For more information about limitations and exceptions, see the plan or policy document at www.WIBenefitsHelp.com.

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	$2,600
Specialist cost sharing	30%
Hospital (facility) cost sharing	30%
Other cost sharing	30%

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	$2,600
Copayments	$0
Coinsurance	$1,900
What isn't covered	
Limits or exclusions	$0
The total Peg would pay is	**$4,500**

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	$2,600
Specialist cost sharing	30%
Hospital (facility) cost sharing	30%
Other cost sharing	30%

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	$2,600
Copayments	$0
Coinsurance	$700
What isn't covered	
Limits or exclusions	$0
The total Joe would pay is	**$3,300**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	$2,600
Specialist cost sharing	30%
Hospital (facility) cost sharing	30%
Other cost sharing	30%

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	$2,600
Copayments	$0
Coinsurance	$60
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$2,660**

The **plan** would be responsible for the other costs of these EXAMPLE covered services.