UMR: CLEVELAND CLINIC HEALTH SYSTEMS: 7670-00-411195 002

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.umr.com or by calling 1-800-826-9781. 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.umr.com or call 1-800-826-9781 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	None.	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible?	No.	You will have to meet the deductible before the plan pays for any services.
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?	$3,950 person / $7,900 family	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.
What is not included in the out–of–pocket limit?	Copayments for certain services, penalties, deductible for out-of-network charges, premiums, balance billing charges, and health care this plan doesn't cover.	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. See www.umr.com or call 1-800-826-9781 for a list of network providers.	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 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
		EPO (You will pay the least)	Non-EPO (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	No charge	Not covered	None
	Specialist visit	$35 Copay per visit	Not covered	None
	Preventive care/screening/ immunization	No charge	Not covered	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)	No charge	Not covered	None
	Imaging (CT/PET scans, MRIs)	$75 Copay per visit Non-emergent CT/MRI Outpatient setting	Not covered	Preauthorization is required for CT/MRI. If you don't get preauthorization, benefits could be reduced by 100% of the total cost of the service.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		EPO (You will pay the least)	Non-EPO (You will pay the most)	
If you need drugs to treat your illness or condition. More information about prescription drug coverage is available at www.caremark.com.	Drug Annual Deductible	$200 Individual $400 Family	N/A	Annual pharmacy deductible waived for generic prescriptions if obtained from a Cleveland Clinic Pharmacy
	Drug Out-of-Pocket Maximum	$3,950 per person/ $7,900 family	N/A	Out-of-pocket limit applies after annual pharmacy deductible has been met.
	Generic drugs (Tier 1)	15% co-insurance at Cleveland Clinic pharmacies; 20% co-insurance at CVS Store pharmacies & CVS/caremark Mail Service Program	N/A	$50 maximum copay per month supply filled at Cleveland Clinic pharmacies & at CVS Store pharmacies & CVS/caremark Mail Service Program
	Preferred brand drugs (Tier 2)	25% co-insurance at Cleveland Clinic pharmacies; 30% co—insurance at CVS Store pharmacies & CVS/caremark Mail Service Program	N/A	$50 maximum copay per month supply filled at Cleveland Clinic pharmacies at CVS Store pharmacies & CVS/caremark Mail Service Program
	Non-preferred brand drugs (Tier 3)	45% co-insurance at Cleveland Clinic pharmacies; 50% co-insurance at CVS Store pharmacies & CVS/caremark mail Service Program	N/A	There is no monthly maximum co-pay for Tier 3 medications
	Specialty drugs (Tier 4)	20% co-insurance	N/A	$50 maximum co-pay per month supply filled at Cleveland Clinic pharmacies including Specialty and Home Delivery
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)		Not covered	Preauthorization is required. If you don't get preauthorization, benefits could be reduced by 100% of the total cost of the service.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		EPO (You will pay the least)	Non-EPO (You will pay the most)	
	Physician/surgeon fees	No charge	Not covered	
If you need immediate medical attention	Emergency room care	$250 Copay per visit	$250 Copay per visit True ER; Not covered Non-True ER	Copay will be waived if admitted True ER, but inpatient admission copay will be applied
	Emergency medical transportation	No charge	No charge True emergency; Not covered Non-True emergency	$25,000 Maximum benefit per occurrence Ambulance air
	Urgent care	$50 Copay per visit	$50 Copay per visit True emergency; Not covered Non-True emergency	None
If you have a hospital stay	Facility fee (e.g., hospital room)	$350 Copay per admission	Not covered	Preauthorization is required. If you don't get preauthorization, benefits could be reduced by 100% of the total cost of the service.
	Physician/surgeon fee	No charge	Not covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		EPO (You will pay the least)	Non-EPO (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$35 Copay per Office visit; No charge other outpatient services	Not covered	Preauthorization is required for Partial hospitalization. If you don't get preauthorization, benefits could be reduced by 100% of the total cost of the service.
	Inpatient services	$350 Copay per admission	Not covered	Preauthorization is required. If you don't get preauthorization, benefits could be reduced by 100% of the total cost of the service.
If you are pregnant	Office visits	No charge	Not covered	Cost sharing does not apply to certain preventive services. Depending on the type of services, deductible, copayment or coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	No charge	Not covered	
	Childbirth/delivery facility services	$350 Copay per admission	Not covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		EPO (You will pay the least)	Non-EPO (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	No charge	Not covered	60 Maximum visits per calendar year; Preauthorization is required. If you don't get preauthorization, benefits could be reduced by 100% of the total cost of the service.
	Rehabilitation services	$10 Copay per visit 1-20 visits; 50% Coinsurance 21-35 visits	Not covered	35 Maximum visits per calendar year OT; 35 Maximum visits per calendar year PT; 35 Maximum visits per calendar year ST
	Habilitation services	Not covered	Not covered	None
	Skilled nursing care	$350 Copay per visit	Not covered	60 Maximum days per calendar year; Preauthorization is required. If you don't get preauthorization, benefits could be reduced by 100% of the total cost of the service.
	Durable medical equipment	20% Coinsurance	Not covered	Preauthorization is required for DME in excess of $500 for rentals or $1,500 for purchases. If you don't get preauthorization, benefits could be reduced by 100% per occurrence.
	Hospice service	No charge	Not covered	Preauthorization is required. If you don't get preauthorization, benefits could be reduced by 100% of the total cost of the service.
If your child needs dental or eye care	Children's eye exam	$35 Copay per visit	Not covered	1 Maximum exam per calendar year
	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 Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)		
• Acupuncture	• Infertility treatment	• Routine foot care
• Cosmetic surgery	• Long-term care	• Weight loss programs
• Dental care (Adult)	• Private-duty nursing	

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Bariatric surgery (EPO only)	• Hearing aids (EPO only)	• Routine eye care (Adult) (EPO only)
• Chiropractic care (EPO only)	• 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: U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.HealthCare.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: U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.HealthCare.gov. Additionally, a consumer assistance program may help you file your appeal. A list of states with Consumer Assistance Programs is available at www.HealthCare.gov and http://cciio.cms.gov/programs/consumer/capgrants/index.html.

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 Standard? 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.

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	$0
Specialist copayment	$35
Hospital (facility) copayment	$350
Other coinsurance	0%

This EXAMPLE event includes services like:
Specialist office visits *(pre-natal 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	$0
Copayments	$400
Coinsurance	$0
What isn't covered	
Limits or exclusions	$70
The total Peg would pay is	$470

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

The plan's overall deductible	$0
Specialist copayment	$35
Hospital (facility) copayment	$350
Other coinsurance	0%

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*	$0
Copayments	$70
Coinsurance	$0
What isn't covered	
Limits or exclusions	$4,300
The total Joe would pay is	$4,370

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

The plan's overall deductible	$0
Specialist copayment	$35
Hospital (facility) copayment	$350
Other coinsurance	0%

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic tests *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	$2,800

In this example, Mia would pay:

Cost Sharing	
Deductibles*	$0
Copayments	$300
Coinsurance	$0
What isn't covered	
Limits or exclusions	$10
The total Mia would pay is	$310

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: www.umr.com or call 1-800-826-9781.
*Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

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