



**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.umar.com](http://www.umar.com) or by calling 1-800-826-9781.

Important Questions	Answers	Why this Matters:
<b>What is the overall <u>deductible</u>?</b>	<p><b>\$0</b> person / <b>\$0</b> family Tier 1  <b>\$500</b> person / <b>\$1,500</b> family Tiers 2 &amp; 3</p> <p>Does not apply to copayments and services listed below as "No Charge" unless noted otherwise in Limitations &amp; Exceptions column.</p>	<p>You must pay all the costs up to the <b>deductible</b> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <b>deductible</b> 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 <b>deductible</b>.</p>
<b>Are there other <u>deductibles</u> for specific services?</b>	No.	<p>You don't have to meet <b>deductibles</b> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.</p>
<b>Is there an <u>out-of-pocket limit</u> on my expenses?</b>	<p>Yes.  <b>\$1,500</b> person / <b>\$3,000</b> family Tier 1  <b>\$5,000</b> person / <b>\$8,700</b> family Tiers 2 &amp; 3</p>	<p>The <b>out-of-pocket limit</b> 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.</p>
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	<p>Copayments for Tiers 2 &amp; 3 medical services, penalties, deductible for Tier 3 charges, premiums, balance-billed charges, and health care this plan doesn't cover.</p>	<p>Even though you pay these expenses, they don't count toward the <b>out-of-pocket limit</b>.</p>
<b>Is there an overall annual limit on what the plan pays?</b>	No.	<p>The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.</p>
<b>Does this plan use a <u>network of providers</u>?</b>	<p>Yes. For a list of <b>preferred providers</b>, see <a href="http://www.umar.com">www.umar.com</a>. If you are unsure which network list to select, please call 1-800-826-9781.</p>	<p>If you use an in-network doctor or other health care <b>provider</b>, 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 <b>provider</b> for some services. Plans use the terms in-network, <b>preferred</b>, or participating for <b>providers</b> in their <b>network</b>. See the chart starting on page 2 for how this plan pays different kinds of <b>providers</b>.</p>
<b>Do I need a referral to see a <u>specialist</u>?</b>	No.	<p>You can see the <b>specialist</b> you choose without permission from this plan.</p>
<b>Are there services this plan doesn't cover?</b>	Yes.	<p>Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about <b>excluded services</b>.</p>

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- **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 Tier 1 **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your cost if you use a Tier 1 Provider	Your cost if you use a Tier 2 Provider	Your cost if you use a Tier 3 Provider	Limitations & Exceptions
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	No charge	\$25 Copay per visit; 30% Coinsurance	Not covered	Deductible Applies
	Specialist visit	\$35 Copay per visit	\$50 Copay per visit; 30% Coinsurance	Not covered	Deductible Applies
	Other practitioner office visit	\$35 Copay per visit for visits 1 to 10 additional 10 visits 50% Coinsurance Chiropractic care; Not covered Acupuncture	\$35 Copay per visit for visits 1 to 10 additional 10 visits 50% Coinsurance Chiropractic care; Not covered Acupuncture	Not covered	Deductible Waived for visits 1 to 10 then deductible applies Tier 2; 20 Maximum visits per calendar year Chiropractic care; Prior authorization is required or benefit reduces by 100% per claim Chiropractic services patients under age 16
	Preventive care/screening/Immunization	No charge	No charge to age 19 or performed by OB/GYN; Not covered from age 19	Not covered	Deductible Waived Tier 2 to age 19 or performed by OB/GYN
<b>If you have a test</b>	Diagnostic test (x-ray, blood work)	No charge	30% Coinsurance	Not covered	_____none_____
	Imaging (CT/PET scans, MRIs)	\$35 Copay per visit	\$50 Copay per visit; 30% Coinsurance	Not covered	Deductible Applies; Prior authorization is required or benefit reduces by 100% per claim CT/MRI

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Common Medical Event	Services You May Need	Your cost if you use a Tier 1 Provider	Your cost if you use a Tier 2 Provider	Your cost if you use a Tier 3 Provider	Limitations & Exceptions
<p><b>If you need drugs to treat your illness or condition.</b></p> <p>More information about <b>prescription drug coverage</b> is available at <a href="http://www.clevelandclinic.org/healthplan">www.clevelandclinic.org/healthplan</a></p>	Preferred generic drugs	15% at CC Pharmacy; 20% at CVS/caremark Retail Pharmacy Network \$50 maximum per month supply	Does not apply	Does not apply	Annual Prescription Drug Deductible: \$200 individual/\$400 family  Annual Out of Pocket Maximum Limit: \$1,500 individual/\$4,500 family  Note: not all pharmacy charges apply to the annual deductible and annual out of pocket maximum. Please consult the Cleveland Clinic Employee Health Plan website for more information.
	Preferred brand drugs	25% at CC Pharmacy; 30% at CVS/caremark Retail Pharmacy Network \$50 maximum per month supply	Does not apply	Does not apply	Note: not all pharmacy charges apply to the annual deductible and annual out of pocket maximum. Please consult the Cleveland Clinic Employee Health Plan website for more information.
	Non-preferred brand and generic drugs	45% at CC Pharmacy; 50% at CVS/caremark Retail Pharmacy Network	Does not apply	Does not apply	Members can obtain up to a 90 day supply of a non-specialty medication at any CC Pharmacy or from CVS/caremark Mail Service. Members are limited to a 30 day supply for all specialty medications and for all non-specialty medications filled at CVS/caremark Retail Pharmacy Network.
	Specialty drugs –up to a one month supply per fill	20% (\$50 maximum per month at CC Pharmacy; \$100 maximum per month at CVS/caremark Specialty Pharmacy)	Does not apply	Does not apply	Members are limited to a 30 day supply for all specialty medications and for all non-specialty medications filled at CVS/caremark Retail Pharmacy Network.
<p><b>If you have outpatient surgery</b></p>	Facility fee (e.g., ambulatory surgery center)	No charge	30% Coinsurance	Not covered	Prior authorization is required or benefit reduces by 100% per claim specific surgeries
	Physician/surgeon fees	No charge	30% Coinsurance	Not covered	—————none—————

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Common Medical Event	Services You May Need	Your cost if you use a Tier 1 Provider	Your cost if you use a Tier 2 Provider	Your cost if you use a Tier 3 Provider	Limitations & Exceptions
If you need immediate medical attention	Emergency room services	\$150 Copay per visit	\$150 Copay per visit	\$150 Copay per visit	Deductible Waived; Copay may be waived if admitted
	Emergency medical transportation	No charge	No charge	No charge	Deductible Waived
	Urgent care	\$50 Copay per visit	\$50 Copay per visit	\$50 Copay per visit	Deductible Waived

Common Medical Event	Services You May Need	Your cost if you use a Tier 1 Provider	Your cost if you use a Tier 2 Provider	Your cost if you use a Tier 3 Provider	Limitations & Exceptions
If you have a hospital stay	Facility fee (e.g., hospital room)	\$150 Copay per admission	\$150 Copay per admission; 30% Coinsurance	Not covered	Deductible Applies; Prior authorization is required or benefit reduces by 100% per claim
	Physician/surgeon fee	No charge	30% Coinsurance	Not covered	—————none—————

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Common Medical Event	Services You May Need	Your cost if you use a Tier 1 Provider	Your cost if you use a Tier 2 Provider	Your cost if you use a Tier 3 Provider	Limitations & Exceptions
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	\$35 Copay per office visit; No charge other outpatient services	\$25 Copay per visit; 30% Coinsurance office visit; 30% Coinsurance other outpatient services	Not covered	Deductible Applies; Prior authorization is required or benefit reduces by 100% per claim Partial Hospitalization
	Mental/Behavioral health inpatient services	\$150 Copay per admission	\$150 Copay per admission; 30% Coinsurance	Not covered	Deductible Applies; Prior authorization is required or benefit reduces by 100% per claim
	Substance use disorder outpatient services	\$35 Copay per office visit; No charge other outpatient services	\$25 Copay per visit; 30% Coinsurance office visit; 30% Coinsurance other outpatient services	Not covered	Deductible Applies; Prior authorization is required or benefit reduces by 100% per claim Partial Hospitalization
	Substance use disorder inpatient services	\$150 Copay per admission	\$150 Copay per admission; 30% Coinsurance	Not covered	Deductible Applies; Prior authorization is required or benefit reduces by 100% per claim
<b>If you are pregnant</b>	Prenatal and postnatal care	No charge	No charge Prenatal; 30% Coinsurance Postnatal	Not covered	Deductible Waived Tier 2 Prenatal
	Delivery and all inpatient services	\$150 Copay per admission	\$150 Copay per admission; 30% Coinsurance	Not covered	Deductible Applies

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Common Medical Event	Services You May Need	Your cost if you use a Tier 1 Provider	Your cost if you use a Tier 2 Provider	Your cost if you use a Tier 3 Provider	Limitations & Exceptions
<b>If you need help recovering or have other special health needs</b>	Home health care	No charge	No charge	Not covered	Deductible Waived; 60 Maximum visits per calendar year; Prior authorization is required or benefit reduces by 100% per claim
	Rehabilitation services	\$10 Copay per visit for first 20 visits; additional 15 visits 50% coinsurance	30% Coinsurance	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	Not covered	_____none_____
	Skilled nursing care	No charge	No charge	Not covered	Deductible Waived; 60 Maximum days per calendar year; Prior authorization is required or benefit reduces by 100% per claim
	Durable medical equipment	20% Coinsurance	20% Coinsurance	Not covered	Deductible Waived; Prior authorization is required for DME in excess of \$500 for rentals or \$1,500 for purchases or benefit reduces by 100% per claim
	Hospice service	No charge	No charge	Not covered	Deductible Waived; Prior authorization is required or benefit reduces by 100% per claim
<b>If your child needs dental or eye care</b>	Eye exam	No charge	No charge	Not covered	Deductible Waived; 1 Maximum exam per calendar year
	Glasses	Not covered	Not covered	Not covered	_____none_____
	Dental check-up	Not covered	Not covered	Not covered	_____none_____

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**Excluded Services & Other Covered Services:**

**Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy for other excluded services.)**

- |                         |  |                            |
|-------------------------|--|----------------------------|
| • Acupuncture           | • Long-term care                                     | • Routine eye care (adult) |
| • Cosmetic surgery      | • Non-emergency care when traveling outside the U.S. | • Routine foot care        |
| • Dental care (adult)   | • Private-duty nursing                               | • Weight loss programs     |
| • Infertility treatment |  |                            |

**Other Covered Services (This isn't a complete list. Check your policy for other covered services and your costs for these services.)**

- |                                   |                     |                              |
|-----------------------------------|---------------------|------------------------------|
| • Bariatric surgery (Tier 1 only) | • Chiropractic care | • Hearing aids (Tier 1 only) |
|-----------------------------------|---------------------|------------------------------|

**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 the plan at 1-800-826-9781. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://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](http://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: UMR at 1-800-826-9781 or the Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). Additionally, a consumer assistance program may help you file your appeal. A list of states with Consumer Assistance Programs is available at [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) and <http://cciio.cms.gov/programs/consumer/capgrants/index.html>.

**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.**

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

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## 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 also will 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 \$7,140
- Patient pays \$400

#### 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
<b>Total</b>	<b>\$7,540</b>

#### Patient pays:

Deductibles	\$0
Copays	\$200
Coinsurance	\$0
Limits or exclusions	\$200
<b>Total</b>	<b>\$400</b>

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

- Amount owed to providers: \$5,400
- Plan pays \$1,000
- Patient pays \$4,400

#### 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
<b>Total</b>	<b>\$5,400</b>

#### Patient pays:

Deductibles	\$0
Copays	\$200
Coinsurance	\$0
Limits or exclusions	\$4,200
<b>Total</b>	<b>\$4,400</b>



## Questions and answers about Coverage Examples:

### What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Costs are based on individual coverage benefit levels.
- 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.
- Prescription drug costs (Prescriptions) shown in the Coverage Examples reflect information provided by the Plan's Prescription Benefits Manager.

### 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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