



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, contact your employer or Point C at 402-571-6224 or 800-364-9505. 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.healthcare.gov/sbc-glossary or call 402-571-6224 or 800-364-9505 to request a copy.

This document contains only a partial description of the benefits, limitations, exclusions, and other provisions of this health care plan. It is not a Plan document. It is a general overview only. It does not provide all the details of this coverage, including benefits, exclusions, and Plan limitations. In the event there are discrepancies between this document and the Plan document, the terms and conditions of the Plan document will govern.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	In- <u>Network</u> \$2,500.00 individual / \$5,000.00 family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your <u>deductible</u> ?	Refer to the SBC of the Integrated Group Health Plan	Refer to the SBC of the Integrated Group Health Plan
Are there other <u>deductibles</u> for specific services?	Refer to the SBC of the Integrated Group Health Plan	Refer to the SBC of the Integrated Group Health Plan
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	In- <u>Network</u> \$2,500.00 individual / \$5,000.00 family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , the overall family <u>out-of-pocket limit</u> must be met. After the HRA Out-of-Pocket limit is met, the employee is responsible for charges subject to the terms of the Integrated Group Health Plan. Refer to the SBC of the Group Health Plan.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premiums</u> , <u>balance-billing</u> charges, health care this <u>plan</u> doesn't cover, penalties	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Refer to the SBC of the Integrated Group Health Plan	Refer to the SBC of the Integrated Group Health Plan
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Refer to the SBC of the Integrated Group Health Plan	Refer to the SBC of the Integrated Group Health Plan

 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
		In-Network Provider (You will pay the least)	Out-of-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	Refer to the SBC of the Integrated Group Health Plan		Refer to the SBC of the Integrated Group Health Plan
	<u>Specialist</u> visit	Refer to the SBC of the Integrated Group Health Plan		
	<u>Preventive care/screening/immunization</u>	Refer to the SBC of the Integrated Group Health Plan		
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Refer to the SBC of the Integrated Group Health Plan		Refer to the SBC of the Integrated Group Health Plan
	Imaging (CT/PET scans, MRIs)	Refer to the SBC of the Integrated Group Health Plan		
If you need drugs to treat your illness or condition	Generic drugs	Refer to the SBC of the Integrated Group Health Plan		Refer to the SBC of the Integrated Group Health Plan
	Preferred brand drugs	Refer to the SBC of the Integrated Group Health Plan		
	Non-preferred brand drugs	Refer to the SBC of the Integrated Group Health Plan		
	<u>Specialty drugs</u>	Refer to the SBC of the Integrated Group Health Plan		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Refer to the SBC of the Integrated Group Health Plan		Refer to the SBC of the Integrated Group Health Plan
	Physician/surgeon fees	Refer to the SBC of the Integrated Group Health Plan		
If you need immediate medical attention	<u>Emergency room care</u>	Refer to the SBC of the Integrated Group Health Plan		Refer to the SBC of the Integrated Group Health Plan
	<u>Emergency medical transportation</u>	Refer to the SBC of the Integrated Group Health Plan		
	<u>Urgent care</u>	Refer to the SBC of the Integrated Group Health Plan		
If you have a hospital stay	Facility fee (e.g., hospital room)	Refer to the SBC of the Integrated Group Health Plan		Refer to the SBC of the Integrated Group Health Plan
	Physician/surgeon fees	Refer to the SBC of the Integrated Group Health Plan		
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Refer to the SBC of the Integrated Group Health Plan		Refer to the SBC of the Integrated Group Health Plan
	Inpatient services	Refer to the SBC of the Integrated Group Health Plan		

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you are pregnant	Office visits	Refer to the SBC of the Integrated Group Health Plan		Refer to the SBC of the Integrated Group Health Plan
	Childbirth/delivery professional services	Refer to the SBC of the Integrated Group Health Plan		
	Childbirth/delivery facility services	Refer to the SBC of the Integrated Group Health Plan		
If you need help recovering or have other special health needs	<u>Home health care</u>	Refer to the SBC of the Integrated Group Health Plan		Refer to the SBC of the Integrated Group Health Plan
	<u>Rehabilitation services</u>	Refer to the SBC of the Integrated Group Health Plan		
	<u>Habilitation services</u>	Refer to the SBC of the Integrated Group Health Plan		
	<u>Skilled nursing care</u>	Refer to the SBC of the Integrated Group Health Plan		
	<u>Durable medical equipment</u>	Refer to the SBC of the Integrated Group Health Plan		
<u>Hospice services</u>	Refer to the SBC of the Integrated Group Health Plan			
If your child needs dental or eye care	Children's eye exam	Refer to the SBC of the Integrated Group Health Plan		Refer to the SBC of the Integrated Group Health Plan
	Children's glasses	Refer to the SBC of the Integrated Group Health Plan		
	Children's dental check-up	Refer to the SBC of the Integrated Group Health Plan		

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.)

- Please check the terms of the Summary Plan Description of the Integrated Group Health Plan

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

- Please check the terms of the Summary Plan Description of the Integrated Group Health Plan

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. 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 your employer or Point C at 402-571-6224 or 1-800-364-9505 or visit us at www.pointchealth.com/tpaM1. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? No

This HRA plan, by itself, does not provide minimum essential coverage. These requirements may be satisfied in coordination with the major medical plan of which this HRA is a component piece. Please refer to the SBC of the Integrated Group Health Plan.

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? No

This HRA plan, by itself, does not meet minimum value standards. These requirements may be satisfied in coordination with the major medical plan of which this HRA is a component piece. Please refer to the SBC of the Integrated Group Health Plan.

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)

Refer to the Integrated Group Health Plan for Specialist, Hospital (facility) and Other information.

- The plan's overall deductible \$2,500
- Specialist [cost sharing] \$
- Hospital (facility) [cost sharing] \$
- Other [cost sharing] \$

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
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$2,500
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$2,560

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

Refer to the Integrated Group Health Plan for Specialist, Hospital (facility) and Other information.

- The plan's overall deductible \$2,500
- Specialist [cost sharing] \$
- Hospital (facility) [cost sharing] \$
- Other [cost sharing] \$

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
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$2,500
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$70
The total Joe would pay is	\$2,570

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

Refer to the Integrated Group Health Plan for Specialist, Hospital (facility) and Other information.

- The plan's overall deductible \$2,500
- Specialist [cost sharing] \$
- Hospital (facility) [cost sharing] \$
- Other [cost sharing] \$

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
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$2,500
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$2,500

The plan and/or the Integrated Group Health plan would be responsible for the other costs of these EXAMPLE covered services.