



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.dol.gov/esba/healthform or by calling 878-222-4410.

| Important Questions | Answers | | Why this Matters: |
|---|--|---|---|
| What is the overall <u>deductible</u> ? | In-Network: Individual: \$3,000 Family: \$6,000 | Out-of-Network: Individual: \$3,000 Family: \$6,000 | You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your plan document/SPD to see when the deductible 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 deductible . |
| | Does not apply to copayments, amounts in excess of UCR, services not covered, preventive care, office visits, emergency care, hospice care, home health care | | |
| Are there other <u>deductibles</u> for specific services? | Yes. \$100 RX Deductible. | | You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers. |
| Is there an <u>out-of-pocket limit</u> on my expenses? | In-Network: Individual: \$6,350 Family: \$12,700 | Out-of-Network: Individual: \$6,350 Family: \$12,700 | The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of covered services. This limit helps you plan for health care expenses. |
| What is not included in the <u>out-of-pocket limit</u> ? | Copayments, penalties for failing to follow precertification, amounts in excess of UCR, expenses not covered by the plan | | Even though you pay these expenses, they don't count toward the out-of-pocket limit . |
| Is there an overall annual limit on what the plan pays? | No Maximum. | | 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. |

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| Important Questions | Answers | Why this Matters: |
|--|--|---|
| Does this plan use a <u>network of providers</u> ? | Yes. For professional and ancillary services. See www.magnacare.com for a list of participating providers. See www.multiplan.com for a list of participating providers. Inpatient / Facility services do not require any network | 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 term in-network, preferred, or participating for 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 <u>specialist</u> ? | No. | 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 below (see Excluded Services & Other Covered Services). See your plan document/SPD 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** 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 participating **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** 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 <u>provider's office or clinic</u> | Primary care visit to treat an injury or illness | \$30 copayment/visit | Deductible then 30% Coinsurance | |
| | Specialist visit | \$50 copayment/visit | Deductible then 30% Coinsurance | |
| | Other practitioner office visit | \$50 copayment/visit | Deductible then 30% Coinsurance | |

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| 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 |
|---|--|--|---|---|
| | Preventive care/screening/immunization | No Charge | Deductible then 30% Coinsurance | |
| If you have a test | Diagnostic test (x-ray, blood work) | Deductible then 50% Coinsurance | Deductible then 50% Coinsurance | |
| | Imaging (CT/PET scans, MRIs) | Deductible then 50% Coinsurance | Deductible then 50% Coinsurance | |
| If you need drugs to treat your illness or condition <small>More information about <u>prescription drug coverage</u> is available at www.optumrx.com</small> | Generic drugs | 50% Co-Pay not to exceed \$125 per script Retail | Not Covered | Subject to Medical Out of Pocket. Mail Order is Not Covered. |
| | Preferred brand drugs | 50% Co-Pay not to exceed \$125 per script Retail | Not Covered | Subject to Medical Out of Pocket. Mail Order is Not Covered. |
| | Non-preferred brand drugs | 50% Co-Pay not to exceed \$125 per script Retail | Not Covered | Subject to Medical Out of Pocket. Mail Order is Not Covered. |
| | Specialty drugs | Not Covered | Not covered | |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | Deductible then 50% Coinsurance | Deductible then 50% Coinsurance | Requires precertification. |
| | Physician/surgeon fees | Deductible then 50% Coinsurance | Not Covered | |
| If you need immediate medical attention | Emergency room services | Deductible then 50% Coinsurance | | Copayment waived if admitted. Non-emergency not covered. No network required. |
| | Emergency medical transportation | Deductible then 50% Coinsurance | Deductible then 50% Coinsurance | Covered at the in-network benefit level if a true emergency. |
| | Urgent care | \$75 copayment/visit | \$75 copayment/visit | |

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| 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 have a hospital stay | Facility fee (e.g., hospital room) | Deductible then 50% Coinsurance | | Requires precertification. No network required. |
| | Physician/surgeon fee | Deductible then 50% Coinsurance | | No network required. |
| If you have mental health, behavioral health, or substance abuse needs | Mental/Behavioral health outpatient services | Deductible then 50% Coinsurance | Deductible then 50% Coinsurance | |
| | Mental/Behavioral health inpatient services | Deductible then 50% Coinsurance | | Requires precertification. No network required. |
| | Substance use disorder outpatient services | Deductible then 50% Coinsurance | Deductible then 50% Coinsurance | |
| | Substance use disorder inpatient services | Deductible then 50% Coinsurance | | Requires precertification. No network required. |
| If you are pregnant | Prenatal and postnatal care | Deductible then 50% Coinsurance | Deductible then 50% Coinsurance | |
| | Delivery and all inpatient services | Deductible then 50% Coinsurance | | Requires precertification for extended stay. No network required. |
| If you need help recovering or have other special health needs | Home health care | Deductible then \$50 copayment/visit | Not Covered | Limited to 40 visits per year. |
| | Rehabilitation services | Deductible then \$50 copayment/visit | Not Covered | Limited to 90 visits for all therapies per year. |
| | Skilled nursing care | Deductible then 50% Coinsurance | | Limited to 30 days per year. No network applies. Requires precertification. |
| | Durable medical equipment | Deductible then 50% Coinsurance | Not Covered | Prior Authorization for DME over \$500. |
| | Hospice service | Deductible then 50% Coinsurance | | No network applies. Inpatient requires precertification. |

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L.J. Gonzer Associates: 001LJGC Bronze Plan

Coverage Period: 01/01/2023- 12/31/2023

Summary of Benefits and Coverage: What this Plan Covers & What it Costs Coverage for: Individual +Family | Plan Type: PPO

| 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 your child needs dental or eye care | Eye exam | Not Covered | Not Covered | Except as required under the ACA Preventive Care for Children. |
| | Glasses | Not Covered | Not Covered | -----none----- |
| | Dental check-up | Not Covered | Not Covered | Except as required under the ACA Preventive Care for Children. |

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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 <u>excluded services</u>.) | | |
|--|---|--|
| <ul style="list-style-type: none">• Acupuncture (for rehabilitation purposes)• Bariatric Surgery• Cosmetic Surgery• Dental Care (Adult) | <ul style="list-style-type: none">• Hearing Aids• Infertility Treatment• Long-term Care• Non-Emergency Care while Traveling outside the U.S. | <ul style="list-style-type: none">• Private Duty Nursing• Routine Eye Care (Adult)• Routine Foot Care• Weight Loss Programs |

| 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.) |
|--|
| <ul style="list-style-type: none">• Chiropractic Care |

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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 **878-222-4410**. 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, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or 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 a plan representative at: **800-422-7617** or visit us at www.ibatpa.com. 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.

Additionally, a consumer assistance program may be available in your state to help you with your appeal. Visit www.dol.gov/ebsa/healthreform. Under “Internal Claims and Appeals and External Review”, select *Consumer Assistance Programs* for contact information of those states currently offering programs to assist consumers in filing an appeal.

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 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 \$1,840
- Patient pays \$5,700

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 | \$3,000 |
| Copays | \$0 |
| Coinsurance | \$2,550 |
| Limits or exclusions | \$150 |
| Total | \$5,700 |

These amounts assume the patient has given notice of her pregnancy to the plan. If you are pregnant and have not notified the plan, your costs may be higher. For more information, contact 800-422-7617 or visit us at www.ibatpa.com.

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

- Amount owed to providers: \$5,400
- Plan pays \$2,900
- Patient pays \$2,500

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 | \$1,000 |
| Coinsurance | \$0 |
| Limits or exclusions | \$1,500 |
| Total | \$2,500 |

Note: These numbers assume the patient is participating in our diabetes wellness program. If you have diabetes and do not participate in the wellness program, your costs may be higher. For more information about the diabetes wellness program, please contact 800-422-7617 or visit us at www.ibatpa.com.

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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.

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