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, call 855-638-2766 or visit join.collectivehealth.com/confluent. For 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 855-638-2766 to request a copy.

Important Questions	Answers	Why This Matters
What is the overall deductible?	For in-network services: $0 For out-of-network services: $3,000/Individual, $9,000/Family	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 plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. In-network preventive care and certain other services are covered before you meet your deductible. Since this plan has a $0 deductible, all in-network services this plan covers will be covered when the plan begins.	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?	For in-network services: $2,500/Individual, $5,000/Family For out-of-network services: $9,000/Individual, $18,000/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?	Premiums, balance-billed charges, and health care this plan doesn't cover are not included.	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 join.collectivehealth.com/confluent or call 855-638-2766 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
		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	$20 copay/visit	50% coinsurance	Out-of-network: Subject to deductible and balance billing.
	Specialist visit	$20 copay/visit	50% coinsurance	Out-of-network: Subject to deductible and balance billing.
	Preventive care/screening/ immunization	No charge	50% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. Out-of-network: Subject to deductible and balance billing.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	50% coinsurance	Out-of-network: Subject to deductible and balance billing. May require prior authorization.
	Imaging (CT/PET scans, MRIs)	$100 copay/test	50% coinsurance	Out-of-network: Subject to deductible and balance billing. May require prior authorization.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available by calling Collective Health Member Advocates at 855-638-2766.	Generic drugs	Retail (30-day): $15 copay Mail order (90-day): $30 copay	Retail (30-day): 50% coinsurance (Maximum payment of $250) Mail order: Not covered	If you choose a brand-name medication when a generic version is available, you will have to pay the brand cost sharing and the difference in cost when you fill this medication. Your plan will require you to obtain specialty medications through Express Scripts' home delivery service (Accredo) or you will owe the full cost of the drug when you fill this medication.
	Preferred brand drugs	Retail (30-day): $30 copay Mail order (90-day): $90 copay	Retail (30-day): 50% coinsurance (Maximum payment of $250) Mail order: Not covered	
	Non-preferred brand drugs	Retail (30-day): $50 copay Mail order (90-day): $150 copay	Retail (30-day): 50% coinsurance (Maximum payment of $250) Mail order: Not covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Specialty drugs	Retail & Mail order (30-day): 30% coinsurance (Maximum payment of $250)	Retail (30-day): 50% coinsurance (Maximum payment of $250) Mail order: Not covered	Specialty medication is limited to a 30-day supply.
If you have outpatient surgery	Facility fee (e.g. ambulatory surgery center)	$125 copay/visit	50% coinsurance	Out-of-network: Subject to deductible and balance billing. May require prior authorization.
	Physician/surgeon fees	No charge	50% coinsurance	Out-of-network: Subject to deductible and balance billing. May require prior authorization.
If you need immediate medical attention	Emergency room care	$125 copay/visit	$125 copay/visit	Copay waived if admitted.
	Emergency medical transportation	$100 copay/ride	$100 copay/ride	May require prior authorization.
	Urgent care	$20 copay/visit	50% coinsurance	Out-of-network: Subject to deductible and balance billing.
If you have a hospital stay	Facility fee (e.g. hospital room)	$250 copay/admission	50% coinsurance	Out-of-network: Subject to deductible and balance billing. May require prior authorization.
	Physician/surgeon fees	No charge	50% coinsurance	Out-of-network: Subject to deductible and balance billing. May require prior authorization.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visits: $20 copay/visit Intensive Outpatient: No charge	50% coinsurance	Office Visits: Out-of-network: Subject to deductible and balance billing. Intensive Outpatient: Out-of-network: Subject to deductible and balance billing. May require prior authorization.
	Inpatient services	$250 copay/admission	50% coinsurance	Out-of-network: Subject to deductible and balance billing. May require prior authorization.
If you are pregnant	Office visits	$20 copay/visit	50% coinsurance	Out-of-network: Subject to deductible and balance billing.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
				Maternity care may include tests and services described elsewhere in the SBC (e.g. ultrasound). Cost sharing does not apply for preventive services.
	Childbirth/delivery professional services	No charge	50% coinsurance	Out-of-network: Subject to deductible and balance billing. May require prior authorization.
	Childbirth/delivery facility services	$250 copay/admission	50% coinsurance	Out-of-network: Subject to deductible and balance billing. May require prior authorization.
If you need help recovering or have other special needs	Home health care	$20 copay/day	50% coinsurance	Out-of-network: Subject to deductible and balance billing. 100 day limit every year. May require prior authorization.
	Rehabilitation services	Physical, Occupational, & Speech Therapy: $20 copay/session	Physical, Occupational, & Speech Therapy: 50% coinsurance	Out-of-network: Subject to deductible and balance billing.
	Habilitation services	$20 copay/session	50% coinsurance	Out-of-network: Subject to deductible and balance billing.
	Skilled nursing center	No charge	50% coinsurance	Out-of-network: Subject to deductible and balance billing. 100 day limit every year. May require prior authorization.
	Durable medical equipment	20% coinsurance	50% coinsurance	Out-of-network: Subject to deductible and balance billing. May require prior authorization.
	Hospice services	No charge	50% coinsurance	Out-of-network: Subject to deductible and balance billing. May require prior authorization.
If your child needs dental or eye care	Children's eye exam	No charge	No charge	This cost sharing does not apply to children's eye exams covered as required under preventive care. See vision plan for other coverage. Out-of-network: Subject to balance billing.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
				1 exam limit every year.
	Children's glasses	Not covered	Not covered	See vision plan for coverage.
	Children's dental check-up	Not covered	Not covered	See dental plan for coverage.

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)
- Glasses (Child)
- Long-term care
- Routine foot care
- Dental care (Child)
- Non-emergency care when traveling outside the U.S.
- Weight loss programs

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

- Acupuncture (20 session limit every year)
- Hearing aids (1 device per ear every 2 years or $5,000 limit every 2 years, whichever applies first)
- Bariatric surgery
- Infertility treatment
- Chiropractic care (30 session limit every year)
- Routine eye care (Adult) (1 exam limit every year)

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 to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, you can contact Collective Health at 855-638-2766. You can 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? 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 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.

For more information about limitations and exceptions, see the plan or policy document at join.collectivehealth.com/confluent.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 855-638-2766.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 855-638-2766.

Chinese (中文): 如果需要中文的帮助，请拨打这个号码 855-638-2766.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 855-638-2766.

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 copay** **$20**
- **Hospital (facility) copay** **$250**

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	$0
Copayments	$300
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$360**

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 copay** **$20**
- **Hospital (facility) copay** **$250**

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	$1,200
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$1,220**

Mia's Simple Fracture

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

- **The plan's overall deductible** **$0**
- **Specialist copay** **$20**
- **Hospital (facility) copay** **$250**

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	$0
Copayments	$500
Coinsurance	$50
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$550**

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