



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 1-844-634-1237 or visit [whyuhc.com/universitymissouri](http://whyuhc.com/universitymissouri). 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/](http://www.healthcare.gov/sbc-glossary/) or call 1-866-487-2365 to request a copy.

Important Questions	Answers	Why This Matters:
<p><b>What is the overall deductible?</b></p>	<p><u>Network</u>: <b>\$1,700</b> Individual / <b>\$5,100</b> Family  <u>Out-of-Network</u>: <b>\$4,400</b> Individual/ <b>\$13,200</b> Family Per calendar year.</p>	<p>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 <u>plan</u>, each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u>.</p>
<p><b>Are there services covered before you meet your deductible?</b></p>	<p>Yes. <u>Preventive care</u> is covered before you meet your <u>deductible</u>.</p>	<p>This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u>. See a list of covered <u>preventive services</u> at <a href="http://www.healthcare.gov/coverage/preventive-care-benefits/">www.healthcare.gov/coverage/preventive-care-benefits/</a>.</p>
<p><b>Are there other deductibles for specific services?</b></p>	<p>Yes. Retail Prescription Drugs. <b>\$75</b> per person.</p>	<p>You don't have to meet <u>deductibles</u> for specific services.</p>
<p><b>What is the out-of-pocket limit for this plan?</b></p>	<p><u>Network</u>: <b>\$5,100</b> Individual / <b>\$10,200</b> Family  <u>Out-of-Network</u>: <b>\$8,800</b> Individual / <b>\$17,600</b> Family Per calendar year.                      Pharmacy: <b>\$3,800</b> Individual / <b>\$7,600</b> Family Per calendar year.</p>	<p>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>, they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.</p>
<p><b>What is not included in the out-of-pocket limit?</b></p>	<p><u>Premiums</u>, <u>balance-billing</u> charges, health care this <u>plan</u> doesn't cover and penalties for failure to obtain <u>preauthorization</u> for services.                      Certain specialty pharmacy drugs are considered non-essential health benefits and fall outside the pharmacy out-of-pocket limits.</p>	<p>Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> limit.</p>

<b>Will you pay less if you use a <u>network provider</u>?</b>	Yes. See <a href="http://myuhc.com">myuhc.com</a> or call 1-844-634-1237 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
<b>Do you need a <u>referral</u> to see a <u>specialist</u>?</b>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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)	
<b>If you visit a health care <u>provider's</u> office or clinic</b>	Primary care visit to treat an injury or illness	30% <u>coinsurance</u>	40% <u>coinsurance</u>	Virtual care - 30% <u>coinsurance</u> by a Designated Virtual <u>Network Provider</u> .
	<u>Specialist</u> visit	30% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	<u>Preventive care/screening/immunization</u>	No Charge	40% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	30% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> is required out-of- <u>network</u> for certain services or benefit reduces by \$500.00.
	Imaging (CT/PET scans, MRIs)	30% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> is required out-of- <u>network</u> or benefit reduces by \$500.00.

\* For more information about limitations and exceptions, see the plan or policy document at [whyuhc.com/universitymissouri](http://whyuhc.com/universitymissouri).

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)	
<p><b>If you need drugs to treat your illness or condition</b></p> <p>\$75 per person annual deductible for retail</p> <p>More information about <a href="http://www.express-scripts.com/curatorsuniversityofmissouri">prescription drug coverage</a> is available at <a href="http://www.express-scripts.com/curatorsuniversityofmissouri">http://www.express-scripts.com/curatorsuniversityofmissouri</a></p>	Tier 1 – Your Lowest Cost Option – Formulary Generic	Retail: Non-Maintenance: greater of \$10 <u>copay</u> or 20% <u>coinsurance</u> Maintenance: greater of \$10 <u>copay</u> or 25% <u>coinsurance</u> Mail-Order: greater of \$20 <u>copay</u> or 20% <u>coinsurance</u> (no deductible.)	50% <u>co-insurance</u> , minimum \$30 in addition to the difference between the non-participating pharmacy charge and the participating pharmacy charge.	<p><b>Mail-Order</b></p> <ul style="list-style-type: none"> <li>Up to 90 day supply with mail order prescription</li> <li>90-day supply can be filled at retail if a University of Missouri pharmacy is used. Mail Order <u>copay/coinsurance</u> will apply</li> </ul> <p><b>Specialty</b></p> <ul style="list-style-type: none"> <li>31 day limit on all specialty medications.</li> <li>Specialty prescriptions are managed. and processed through. ArchimedesRx.</li> <li>Please see “Important Questions” regarding the plan’s <u>out-of-pocket limit</u>.</li> </ul> <p>Certain drugs may have a <u>preauthorization</u> requirement or may result in a higher cost.</p> <p>Certain preventive medications (including certain contraceptives) are covered at No Charge.</p> <p>If a dispensed drug has a chemically equivalent drug at a lower tier, the cost difference between drugs in addition to any applicable <u>copay</u> and/or <u>coinsurance</u> may be applied.</p>
	Tier 2 – Your Mid-Range Cost Option – Formulary Brand	Retail: Non-Maintenance: greater of \$30 <u>copay</u> or 25% <u>coinsurance</u> Maintenance: greater of \$20 <u>copay</u> or 30% <u>coinsurance</u> Mail-Order: greater of \$60 <u>copay</u> or 25% <u>coinsurance</u> (no deductible.)	50% <u>co-insurance</u> , minimum \$30 in addition to the difference between the non-participating pharmacy charge and the participating pharmacy charge.	
	Tier 3 – Your Mid-Range Cost Option – Non-Formulary Brand	Retail: Non-Maintenance: greater of \$50 <u>copay</u> or 50% <u>coinsurance</u> Maintenance: greater of \$40 <u>copay</u> or 55% <u>coinsurance</u> Mail-Order: greater of \$100 <u>copay</u> or 50% <u>coinsurance</u> (no deductible)	50% <u>co-insurance</u> , minimum \$30 in addition to the difference between the non-participating pharmacy charge and the participating pharmacy charge.	
	Tier 4 – Your Highest Cost Option – Specialty Drugs	Formulary Generic at retail: 20% <u>coinsurance</u> Formulary Brand at Retail: 25% <u>coinsurance</u> Non-Formulary Brand at Retail: 50% <u>coinsurance</u>	50% <u>coinsurance</u> , minimum \$30 in addition to the difference between the non-participating pharmacy charge and the participating pharmacy charge.	

\* For more information about limitations and exceptions, see the [plan](http://www.whyuhc.com/universitymissouri) or policy document at [whyuhc.com/universitymissouri](http://www.whyuhc.com/universitymissouri).

<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	30% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> is required out-of- <u>network</u> for certain services or benefit reduces by \$500.00.
	Physician/surgeon fees	30% <u>coinsurance</u>	40% <u>coinsurance</u>	None
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	30% <u>coinsurance</u>	*30% <u>coinsurance</u>	* <u>Network deductible</u> applies. Must meet emergency criteria.
	<u>Emergency medical transportation</u>	30% <u>coinsurance</u>	*30% <u>coinsurance</u>	* <u>Network deductible</u> applies. Must meet emergency criteria.
	<u>Urgent care</u>	30% <u>coinsurance</u>	40% <u>coinsurance</u>	Virtual care - 30% <u>coinsurance</u> by a Designated Virtual Network Provider.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	\$325 <u>copay</u> per admission, then 30% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> is required out-of- <u>network</u> or benefit reduces by \$500.00. Limited to one copay per 60-day period for the same diagnosis.
	Physician/surgeon fees	30% <u>coinsurance</u>	40% <u>coinsurance</u>	None
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	30% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> is required out-of- <u>network</u> for certain services or benefit reduces by \$500.00.
	Inpatient services	\$325 <u>copay</u> per admission, then 30% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> is required out-of- <u>network</u> or benefit reduces by \$500.00.
<b>If you are pregnant</b>	Office visits	30% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of service a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services	30% <u>coinsurance</u>	40% <u>coinsurance</u>	
	Childbirth/delivery facility services	\$325 <u>copay</u> per admission, then 30% <u>coinsurance</u>	40% <u>coinsurance</u>	Inpatient <u>preauthorization</u> applies out-of- <u>network</u> if stay exceeds 48 hours (C-Section: 96 hours) or benefit reduces by \$500.00.

<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u>	30% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> is required out-of- <u>network</u> or benefit reduces by \$500.00.
	<u>Rehabilitation services</u>	30% <u>coinsurance</u>	40% <u>coinsurance</u>	Limits per calendar year: Physical / Occupational/ Speech: combined limit 60 visits per calendar year; Cardiac: 36 visits per 12 week period; Pulmonary: 36 visits per 12 week period; Post-Cochlear Implant Aural Therapy; 30 visits per calendar year.
	<u>Habilitative services</u>	30% <u>coinsurance</u>	40% <u>coinsurance</u>	Services are provided under and limits are combined with <u>Rehabilitation Services</u> above.
	<u>Skilled nursing care</u>	\$325 <u>copay</u> per admission, then 30% <u>coinsurance</u>	40% <u>coinsurance</u>	Limited to 90 days per calendar year (combined with inpatient rehabilitation) for semi-private room. <u>Preauthorization</u> is required out-of- <u>network</u> or benefit reduces by \$500.00.
	<u>Durable medical equipment</u>	30% <u>coinsurance</u>	40% <u>coinsurance</u>	Covers 1 per type of DME (including repair/replacement) every 3 years. <u>Preauthorization</u> is required out-of- <u>network</u> for DME over \$1,000 or benefit reduces by \$500.00
	<u>Hospice services</u>	30% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> is required out-of- <u>network</u> before admission for an Inpatient Stay in a hospice facility or benefit reduces by \$500.00.
<b>If your child needs dental or eye care</b>	Children's eye exam	Not Covered	Not Covered	No coverage for Children's eye exams.
	Children's glasses	Not Covered	Not Covered	No coverage for Children's glasses.
	Children's dental check-up	Not Covered	Not Covered	No coverage for Children's Dental check-up.

## Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other <u>excluded services</u> .)		
<ul style="list-style-type: none"><li>• Acupuncture</li><li>• Cosmetic surgery</li><li>• Dental care</li></ul>	<ul style="list-style-type: none"><li>• Glasses</li><li>• Infertility treatment</li><li>• Long-term care</li></ul>	<ul style="list-style-type: none"><li>• Routine eye care</li><li>• Routine foot care – Except as covered for Diabetes</li></ul>
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)		
<ul style="list-style-type: none"><li>• Bariatric surgery</li><li>• Chiropractic (Manipulative care) – 26 visits per calendar year</li></ul>	<ul style="list-style-type: none"><li>• Hearing aids</li><li>• Non-emergency care when travelling outside - the U.S.</li></ul>	<ul style="list-style-type: none"><li>• Private duty nursing</li></ul>

**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, 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). 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](http://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: the Member Service number listed on the back of your ID card or [myuhc.com](http://myuhc.com). Additionally, a consumer assistance program may help you file your appeal. Contact [dol.gov/ebsa/healthreform](http://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.

### Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-844-634-1237.

Traditional Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-844-634-1237.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-844-634-1237.

Pennsylvania Dutch (Deutsch): Fer Hilf griegie in Deutsch, ruf 1-844-634-1237 uff.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-844-634-1237.

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-844-634-1237.

Carolinian (Kapasal Falawasch): ngere aukke ghut allis reel kapasal Falawasch au fafaingji tilifon ye 1-844-634-1237.

Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, â'gang 1-844-634-1237

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

\* For more information about limitations and exceptions, see the plan or policy document at [whyuhc.com/universitymissouri](http://whyuhc.com/universitymissouri).

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)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The plan's overall deductible	\$1,700	■ The plan's overall deductible	\$1,700	■ The plan's overall deductible	\$1,700
■ Specialist coinsurance	30%	■ Specialist coinsurance	30%	■ Specialist coinsurance	30%
■ Hospital (facility) copay	\$325	■ Hospital (facility) copay	\$325	■ Hospital (facility) copay	\$325
■ Other coinsurance	30%	■ Other coinsurance	30%	■ Other coinsurance	30%
<p><b>This EXAMPLE event includes services like:</b>  <u>Specialist</u> office visits (<i>pre-natal care</i>)                      Childbirth/Delivery Professional Services                      Childbirth/Delivery Facility Services  <u>Diagnostic tests</u> (<i>ultrasounds and blood work</i>)  <u>Specialist</u> visit (<i>anesthesia</i>)</p>		<p><b>This EXAMPLE event includes services like:</b>  <u>Primary care physician</u> office visits (<i>including disease education</i>)  <u>Diagnostic tests</u> (<i>blood work</i>)  <u>Prescription drugs</u>  <u>Durable medical equipment</u> (<i>glucose meter</i>)</p>		<p><b>This EXAMPLE event includes services like:</b>  <u>Emergency room care</u> (<i>including medical supplies</i>)  <u>Diagnostic test</u> (<i>x-ray</i>)  <u>Durable medical equipment</u> (<i>crutches</i>)  <u>Rehabilitation services</u> (<i>physical therapy</i>)</p>	
<b>Total Example Cost</b>	<b>\$12,800</b>	<b>Total Example Cost</b>	<b>\$7,400</b>	<b>Total Example Cost</b>	<b>\$1,900</b>
<b>In this example, Peg would pay:</b>		<b>In this example, Joe would pay:</b>		<b>In this example, Mia would pay:</b>	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
<u>Deductibles</u>	\$1,700	<u>Deductibles</u>	\$1,700	<u>Deductibles</u>	\$1,700
<u>Copayments</u>	\$325	<u>Copayments</u>	\$0	<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$3,232.50	<u>Coinsurance</u>	\$1,710	<u>Coinsurance</u>	\$60
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$60	Limits or exclusions	\$30	Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$5,317.50</b>	<b>The total Joe would pay is</b>	<b>\$3,440</b>	<b>The total Mia would pay is</b>	<b>\$1,760</b>

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