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.phs.org. or by calling 1-800-356-2219.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	$0	See the chart starting on page 2 for your costs for servies this plan covers.
Are there other deductibles for specific services?	No.	You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services your plan covers.
Is there an out–of–pocket limit on my expenses?	Yes. 2 x Annual Premium.	The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the costs of covered services. This limit helps you plan for health care expenses.
What is not included in the out–of–pocket limit?	Premiums, balance-billed charges, health care this plan doesn't cover, and prescription drug copays.	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.	The chart starting on page 2 describes any limits on what the plan will pay for *specific* covered services, such as office visits.
Does this plan use a network of providers ?	Yes. See **www.phs.org or call 1-800-356-2219** for a list of **participating providers**.	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 specialist ?	No. You do not need a referral to see a specialist.	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 on page 5. See your policy or plan document 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 provider's office or clinic	Primary care visit to treat an injury or illness	$20 copay/visit	Not covered	----------None----------
	Specialist visit	$30 copay/visit	Not covered	----------None----------
	Other practitioner office visit	$30 copay/visit for acupuncture and chiropractor	Not covered	Coverage is limited up to 20 visits/year for acupuncture and 18 visits/year for chiropractor if medically necessary.
	Preventive care/screening/immunization	No charge	Not covered	----------None----------
If you have a test	Diagnostic test (x-ray, blood work)	No charge	Not covered	----------None----------
	Imaging (CT/PET scans, MRIs)	15% coinsurance	Not covered	Coverage is limited up to a maximum of $250 per test. Benefit certification may be required.

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 need drugs to treat your illness or condition More information about **prescription drug coverage** is available at https://www.phs.org/insurance-plans/Pages/default.aspx.	Generic Drugs	$10 copay (retail) / $20 copay (mail order)	Not covered	Covers up to a 30-day supply (retail prescription); 90-day supply (mail order prescription)
	Preferred brand drugs	$30 copay (retail) / $75 copay (mail order)	Not covered	Covers up to a 30-day supply (retail prescription); 90-day supply (mail order prescription)
	Non-preferred drugs	$50 copay (retail) / $150 copay (mail order)	Not covered	Covers up to a 30-day supply (retail prescription); 90-day supply (mail order prescription
	Specialty drugs	15% up to a maximum of $250 per injection and $1500 per calendar year (retail) / Not available (mail order)	Not covered	----------None----------
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	15% coinsurance	Not covered	Up to a maximum of $250 copay/visit. Benefit certification may be required.
	Physician/surgeon fees	15% coinsurance	Not covered	Benefit certification may be required.
If you need immediate medical attention	Emergency room services	$100 copay/visit	$100 copay/visit	Waived if admitted into a hospital, then hospital copay applies.
	Emergency medical transportation	$50 copay/occurrence ground; $100 copay/occurrence air; No charge inter-facility	Not covered	----------None----------
	Urgent care	$30 copay/visit	$40 copay/visit	----------None----------
If you have a hospital stay	Facility fee (e.g., hospital room)	$500 copay/admission	Not covered	Benefit certification may be required.
	Physician/surgeon fee	No charge	Not covered	Benefit certification may be required.

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 mental health, behavioral health, or substance abuse needs	Mental Behavioral Health Outpatient Services	$20 copay/visit	Not covered	----------None----------
	Mental Behavioral Health Inpatient Services	$500 copay/admission	Not covered	Benefit certification may be required.
	Substance use disorder outpatient services	$20 copay/visit	Not covered	----------None----------
	Substance use disorder inpatient services	$500 copay/admission	Not covered	Benefit certification may be required.
If you are pregnant	Prenatal and postnatal care	$20 copay/visit	Not covered	Up to a maximum of $200 copay/pregnancy
	Delivery and all inpatient services	$500 copay/admission	Not covered	Benefit certification may be required.
If you need help recovering or have other special health needs	Home health care	No charge	Not covered	Benefit certification may be required.
	Rehabilitation services	Inpatient: $500 copay/admission; Outpatient: $25 copay/visit	Not covered	Coverage is limited up to 2 months per condition. Benefit certification may be required.
	Habilitation services	Inpatient: $500 copay/admission; Outpatient: $25 copay/visit	Not covered	Coverage is limited up to 2 months per condition. Benefit certification may be required.
	Skilled nursing care	$500 copay/admission	Not covered	Coverage is limited up to 60 days per calendar year. Benefit certification may be required.
	Durable medical equipment	50% coinsurance	Not covered	Benefit certification may be required. Hearing aids are covered for school aged children under 21, if still attending high school, up to $2200 every 36 months per hearing impaired ear.
	Hospice service	$500 copay/admission	Not covered	Waived if transferred directly from an inpatient hospital, rehabilitation, or skilled nursing facility. Benefit certification may be required.

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	Included in office visit copayment	Not covered	Coverage is limited to refraction eye exam associated with post cataract surgery or Keratoconus correction
	Glasses	50% coinsurance subject to deductible	Not covered	Coverage is limited to eyeglasses/contact lenses within 12 months following cataract surgery, correction of Keratoconus or when related to Genetic Inborn Errors of Metabolism. Benefit certification may be required.
	Dental check up	Not covered	Not covered	----------None----------

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 excluded services.)

- Cosmetic Surgery
- Dental Care (Adult)
- Dental check-up (Child)
- Long-Term Care
- Non-Emergency Care When Traveling Outside the U.S.
- 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.)

- Acupuncture
- Bariatric Surgery
- Chiropractic Care
- Hearing Aids for school aged children
- Infertility Treatment

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 1-800-356-2219. 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.

Questions: Call 1-800-356-2219 or visit us at www.phs.org.
If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at http://www.phs.org/PHS/healthplans/formembers/ or call **1-800-356-2219** to request a copy.

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 1-800-356-2219.

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.**

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.**

Language Access Services

Para obtener asistencia en Español, llame al 1-800-356-2219.

Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-356-2219.

如果需要中文的帮助，请拨打这个号码 1-800-356-2219.

Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-356-2219.

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

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 $6170**
- **Patient pays $1370**

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	$0
Co-pays	$1220
Coinsurance	$0
Limits or exclusions	$150
Total	**$1370**

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

- **Amount owed to providers: $5,400**
- **Plan pays $4080**
- **Patient pays $1320**

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
Co-pays	$600
Coinsurance	$640
Limits or exclusions	$80
Total	**$1320**

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.