



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 1-800-923-6980.

Important Questions	Answers	Why this Matters:
What is the overall deductible ?	In-network: \$2600 person / \$5200 family Out-of-network: \$5200 person / \$10400 family Doesn't apply to preventive care	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document 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 .
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. In Network: \$2600 person / \$5200 family Out of Network: \$10400 person / \$20800 family	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, and health care this plan doesn't cover.	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 <i>specific</i> covered services, such as office visits.
Does this plan use a network of providers ?	Yes. See www.phs.org or call 1-800-923-6980 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 4. See your policy or plan document for additional information about excluded services .

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- **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	0% coinsurance. Video visits subject to deductible	30% coinsurance. Video visits subject to deductible and coinsurance	-----None-----
	Specialist visit	0% coinsurance	30% coinsurance	-----None-----
	Other practitioner office visit	0% coinsurance for acupuncture and chiropractor	30% coinsurance	Coverage is limited up to 20 visits/calendar year for acupuncture and 20 visits/calendar year for chiropractor if medically necessary.
	Preventive care/screening/immunization	No charge	30% coinsurance	-----None-----
If you have a test	Diagnostic test (x-ray, blood work)	0% after deductible is met	30% coinsurance	-----None-----
	Imaging (CT/PET scans, MRIs)	0% after deductible is met	30% coinsurance	Prior authorization may be required.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://www.phs.org/tools-resources/member/Pages/forms-and-documents.aspx .	Generic Drugs	0% after deductible is met	50% coinsurance	Covers up to a 30-day supply (retail prescription); 90-day supply (mail order prescription)
	Preferred brand drugs	0% after deductible is met	50% coinsurance	Covers up to a 30-day supply (retail prescription); 90-day supply (mail order prescription)
	Non-preferred drugs	0% after deductible is met	50% coinsurance	Covers up to a 30-day supply (retail prescription); 90-day supply (mail order prescription)
	Specialty drugs	0% after deductible is met (retail) / Not available (mail order)	Not covered	Covers up to a 30-day supply (retail prescription); 90-day supply (mail order prescription)

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Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Individual or 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 you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	0% after deductible is met	30% coinsurance	Prior authorization may be required.
	Physician/surgeon fees	0% after deductible is met	30% coinsurance	Prior authorization may be required.
If you need immediate medical attention	Emergency room services	0% coinsurance	0% coinsurance	-----None-----
	Emergency medical transportation	0% coinsurance ground/air; No charge inter-facility	0% coinsurance	-----None-----
	Urgent care	0% coinsurance	0% after deductible is met for initial treatment; 30% coinsurance follow-up care	-----None-----
If you have a hospital stay	Facility fee (e.g., hospital room)	0% after deductible is met	30% coinsurance	Prior authorization may be required.
	Physician/surgeon fee	0% after deductible is met	30% coinsurance	Prior authorization may be required.
If you have mental health, behavioral health, or substance abuse needs	Mental Behavioral Health Outpatient Services	0% after deductible is met	30% coinsurance	-----None-----
	Mental Behavioral Health Inpatient Services	0% after deductible is met	30% coinsurance	Benefit certification will be required.
	Substance use disorder outpatient services	0% after deductible is met	30% coinsurance	-----None-----
	Substance use disorder inpatient services	0% after deductible is met	30% coinsurance	Benefit certification will be required.
If you are pregnant	Prenatal and postnatal care	0% after deductible is met	30% coinsurance	-----None-----
	Delivery and all inpatient services	0% after deductible is met	30% coinsurance	Prior authorization may be required.

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Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Individual or 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 you need help recovering or have other special health needs	Home health care	0% after deductible is met	30% coinsurance	Prior authorization may be required.
	Rehabilitation services	0% after deductible is met	30% coinsurance	Coverage is limited up to 24 visits combined/calendar year; combined in- and out-if-network. Prior authorization may be required.
	Habilitation services	0% after deductible is met	30% coinsurance	Prior authorization may be required.
	Skilled nursing care	0% after deductible is met	30% coinsurance	Coverage is limited up to 60 days/calendar year. Prior authorization may be required.
	Durable medical equipment	0% after deductible is met	30% coinsurance	Prior authorization may be required. Hearing aids are covered for school aged children under 21 if still attending high school every 36 months/hearing impaired ear.
	Hospice service	0% after deductible is met	30% coinsurance	Prior authorization may be required.
If your child needs dental or eye care	Eye exam	0% after deductible is met	50% coinsurance	Coverage is limited to refraction eye exam associated with post cataract surgery or Keratoconus correction.
	Glasses	0% after deductible is met	50% coinsurance	Coverage is limited to eyeglasses/contact lenses within 12 months following cataract surgery or the correction of Keratoconus. Prior authorization 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 <u>excluded services</u> .)		
• Cosmetic Surgery	• Long-Term Care	• Routine Eye Care (Adult)
• Dental Care (Adult)	• Non-Emergency Care When Traveling Outside the U.S.	• Routine Foot Care
• Dental check-up (Child)	• Private-Duty Nursing	• Weight Loss Programs
• Infertility Treatment		

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Excluded Services & Other Covered Services:

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

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 1-800-923-6980. 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.

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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: 1-800-923-6980.

The Managed Health Care Bureau of the Office of the Superintendent of Insurance is also available to assist you with Grievances, questions or Complaints; call 1-855-427-5674.

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 1-800-923-6980.

Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-923-6980.

如果需要中文的帮助，请拨打这个号码 1-800-923-6980.

Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' 1-800-923-6980.

-----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 \$4890	
■ Patient pays \$2650	
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	\$2500
Co-pays	\$0
Coinsurance	\$0
Limits or exclusions	\$150
Total	\$2650

Managing type 2 diabetes (routine maintenance of a well-controlled condition)	
■ Amount owed to providers: \$5,400	
■ Plan pays \$2820	
■ Patient pays \$2580	
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	\$2500
Co-pays	\$0
Coinsurance	\$0
Limits or exclusions	\$80
Total	\$2580

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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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