


**PRESBYTERIAN** 2019 Group HMO Gold 2 On Sub

Coverage for: Individual or Family | Plan Type: HMO



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 1-800-923-6980 or visit [www.phs.org](http://www.phs.org). 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 <http://www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf> or call 1-800-923-6980 to request a copy.

| Important Questions   | Answers  | Why This Matters:  |
|---|--|--|
| What is the overall <a href="#">deductible</a> ?                                | \$5000/Individual /<br>\$10000/Family  | Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .  |
| Are there services covered before you meet your <a href="#">deductible</a> ?    | Yes. <a href="#">Preventive care</a> and any benefit where there is no charge (except for HDHPs) are covered before you meet your <a href="#">deductible</a> . | This plan covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this plan covers certain <a href="#">preventive care</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered preventive services at <a href="http://www.healthcare.gov/coverage/preventive-care-benefits">www.healthcare.gov/coverage/preventive-care-benefits</a> . |
| Are there other <a href="#">deductibles</a> for specific services?              | No.  | You don't have to meet <a href="#">deductibles</a> for specific services.  |
| What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ? | \$7900 Individual / \$15800<br>Family  | The <a href="#">out of pocket limit</a> is the most you could pay in a year for covered services.  |
| What is not included in the <a href="#">out-of-pocket limit</a> ?               | Premiums, <a href="#">balance billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.  | Even though you pay these expenses, they don't count toward the <a href="#">out of pocket limit</a> .  |
| Will you pay less if you use a <a href="#">network provider</a> ?               | Yes. See <a href="http://www.phs.org">www.phs.org</a> or call 1-800-923-6980 for a list of participating providers.  | This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out of network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ).   |
| Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?    | No.  | You can see the <a href="#">specialist</a> 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   |
|---|---|---|--|--|
|   |   | In-network Provider<br>(You will pay the least)   | Out-of-network Provider<br>(You will pay the most) |  |
| If you visit a health care <a href="#">provider's</a> office or clinic  | Primary care visit to treat an injury or illness        | \$10 <a href="#">copayment</a> /visit   | Not covered  | Video Visit-No charge <a href="#">deductible</a> does not apply.   |
|   | <a href="#">Specialist</a> visit                        | \$75 <a href="#">copayment</a> /visit   | Not covered  | -----None-----   |
|   | <a href="#">Preventive care/screening</a> /immunization | No charge   | Not covered  | 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.  |
| If you have a test  | <a href="#">Diagnostic test</a> (x-ray, blood work)     | No charge   | Not covered  | Prior authorization may be required.   |
|   | Imaging (CT/PET scans, MRIs)                            | \$300 <a href="#">copayment</a> /test   | Not covered  |  |
| If you need drugs to treat your illness or condition<br>More information about <a href="#">prescription drug coverage</a> is available at <a href="#">phs.org/formsanddocuments</a> | Preferred Generic Drugs (Tier 1)                        | \$0 <a href="#">copayment</a> (retail) / \$0 <a href="#">copayment</a> (mail order)     | Not covered  | Tier 1, Tier 2, Tier 3 and Tier 4 covers up to a 30-day supply (retail prescription); 90-day supply (mail order prescription)Tier 5 Mail order is not covered. Prior authorization for some drugs may be required. |
|   | Non-Preferred Generic Drugs (Tier 2)                    | \$15 <a href="#">copayment</a> (retail) / \$45 <a href="#">copayment</a> (mail order)   | Not covered  |  |
|   | Preferred Brand Drugs (Tier 3)                          | \$50 <a href="#">copayment</a> (retail) / \$150 <a href="#">copayment</a> (mail order)  | Not covered  |  |
|   | Non-preferred drugs (Tier 4)                            | \$125 <a href="#">copayment</a> (retail) / \$375 <a href="#">copayment</a> (mail order) | Not covered  |  |
|   | Self-Administered Specialty (Tier 5)                    | 20% <a href="#">coinsurance</a> (retail)/ Not available (mail order)                    | Not covered  |  |
| If you have outpatient surgery  | Facility fee (e.g., ambulatory surgery center)          | 20% <a href="#">coinsurance</a>   | Not covered  | Prior authorization may be required. <a href="#">Deductible</a> does apply.  |
|   | Physician/surgeon fees                                  | 20% <a href="#">coinsurance</a>   | Not covered  | Prior authorization may be required. <a href="#">Deductible</a> does apply.  |

| Common Medical Event  | Services You May Need                            | What You Will Pay  |   | Limitations, Exceptions, & Other Important Information   |
|---|--|--|---|--|
|   |  | In-network Provider (You will pay the least)   | Out-of-network Provider (You will pay the most) |  |
| If you need immediate medical attention                                   | <a href="#">Emergency room care</a>              | \$500 <a href="#">copayment</a> /visit   | \$500 <a href="#">copayment</a> /visit          | Waived if admitted into a hospital, then hospital <a href="#">copayment</a> or <a href="#">coinsurance</a> will apply.   |
|   | <a href="#">Emergency medical transportation</a> | 20% <a href="#">coinsurance</a>  | 20% <a href="#">coinsurance</a>                 |  |
|   | <a href="#">Urgent care</a>                      | \$10 <a href="#">copayment</a> /visit.   | \$10 <a href="#">copayment</a> /visit.          | <a href="#">Deductible</a> does not apply to <a href="#">copayment</a> .   |
| If you have a hospital stay   | Facility fee (e.g., hospital room)               | 20% <a href="#">coinsurance</a>  | Not Covered                                     | Prior authorization may be required.   |
|   | Physician/surgeon fees                           | 20% <a href="#">coinsurance</a>  | Not Covered                                     | Prior authorization may be required.   |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services                              | \$10 <a href="#">copayment</a> /visit <a href="#">copayment</a> is for office visit only. All other services <a href="#">deductible</a> may apply. | Not covered                                     | <a href="#">Deductible</a> does not apply to <a href="#">copayment</a> .   |
|   | Inpatient services                               | 20% <a href="#">coinsurance</a>  | Not covered                                     | Prior authorization may be required.   |
| If you are pregnant   | Office visits                                    | \$300 <a href="#">copayment</a> per pregnancy  | Not covered                                     | <a href="#">Deductible</a> does not apply to <a href="#">copayment</a> .   |
|   | Childbirth/delivery professional services        | 20% <a href="#">coinsurance</a>  | Not covered                                     | -----None-----   |
|   | Childbirth/delivery facility services            | 20% <a href="#">coinsurance</a>  | Not covered                                     | Prior authorization may be required.   |
| If you need help recovering or have other special health needs            | <a href="#">Home health care</a>                 | 20% <a href="#">coinsurance</a>  | Not covered                                     | Coverage is limited to 100 days/calendar year. Prior authorization may be required.  |
|   | <a href="#">Rehabilitation services</a>          | \$30 <a href="#">copayment</a>   | Not covered                                     | Prior authorization may be required.   |
|   | <a href="#">Habilitation services</a>            | \$30 <a href="#">copayment</a>   | Not covered                                     | -----None-----   |
|   | <a href="#">Skilled nursing care</a>             | 20% <a href="#">coinsurance</a>  | Not covered                                     | -----None-----   |
|   | <a href="#">Durable medical equipment</a>        | 50% <a href="#">coinsurance</a>  | Not covered                                     | 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. |
|   | <a href="#">Hospice services</a>                 | 20% <a href="#">coinsurance</a>  | Not covered                                     | Prior authorization may be required.   |

| Common Medical Event                   | Services You May Need      | What You Will Pay                            |   | Limitations, Exceptions, & Other Important Information    |
|--|----------------------------|--|---|---|
|  |                            | In-network Provider (You will pay the least) | Out-of-network Provider (You will pay the most)   |   |
| If your child needs dental or eye care | Children's eye exam        | No charge                                    | 50% <a href="#">coinsurance</a><br>visit <a href="http://www.vsp.com">www.vsp.com</a> for details | Coverage is limited to once a year.                       |
|  | Children's glasses         | No charge                                    | 50% <a href="#">coinsurance</a><br>visit <a href="http://www.vsp.com">www.vsp.com</a> for details | Coverage for lenses and frames is limited to once a year. |
|  | Children's dental check-up | Not covered                                  | Not covered   | -----None-----  |

**Excluded Services & Other Covered Services:**

| Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)                                     |   |  |
|---|---|--|
| <ul style="list-style-type: none"> <li>• Cosmetic Surgery</li> <li>• Dental Care (Adult)</li> <li>• Dental check up (Child) - Coverage is available in the Insurance market and can be purchased as a stand-alone product.</li> </ul> | <ul style="list-style-type: none"> <li>• Long-Term Care</li> <li>• Non-Emergency Care When Traveling Outside the U.S.</li> </ul>  | <ul style="list-style-type: none"> <li>• Private-Duty Nursing</li> <li>• Routine Foot Care * Only covered when medically necessary for diabetes. See GSA for details.</li> </ul> |
| Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)  |   |  |
| <ul style="list-style-type: none"> <li>• Abortion Services (excepted and non-excepted)</li> <li>• Acupuncture (20 visits per calendar year)</li> <li>• Bariatric Surgery</li> </ul>   | <ul style="list-style-type: none"> <li>• Chiropractic Care (20 visits per calendar year)</li> <li>• Hearing Aids for school aged children</li> <li>• Infertility Treatment</li> </ul> | <ul style="list-style-type: none"> <li>• Routine Eye Care (Adult) limited to one eye exam per year only</li> <li>• Weight Loss Programs</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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://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](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 [appeal](#). 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, contact: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). Additionally, you may contact the Office of the Superintendent of Insurance Managed Health Care Bureau at 1-855-427-5674 or by email at [mhcb.grievance@state.nm.us](mailto:mhcb.grievance@state.nm.us).

**Does this plan provide Minimum Essential Coverage? Yes**

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**Does this plan meet Minimum Value Standards? Yes**

If your [plan](#) doesn't meet the [Minimum Value Standard](#), you may be eligible for a [premium tax credits](#) to help you pay for a [plan](#) through the [Marketplace](#).

**Language Access Services:**

Para obtener asistencia en Español, llame al 1-855-592-7737.

Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-592-7737.

如果需要中文的帮助，请拨打这个号码 1-855-592-7737.

Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-592-7737.

—————*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<br>(9 months of in-network pre-natal care and a hospital delivery)  |                    | Managing Joe's type 2 Diabetes<br>(a year of routine in-network care of a well-controlled condition)   |                   | Mia's Simple Fracture<br>(in-network emergency room visit and follow up care)  |                   |
|--|--------------------|--|-------------------|--|-------------------|
| ■ The plan's overall deductible  | \$5000             | ■ The plan's overall deductible  | \$5000            | ■ The plan's overall deductible  | \$5000            |
| ■ Specialist   | \$75               | ■ Specialist   | \$75              | ■ Specialist   | \$75              |
| ■ Hospital (Facility)  | 20%                | ■ Hospital (Facility)  | 20%               | ■ Hospital (Facility)  | 20%               |
| ■ Other  | 20%                | ■ Other  | 20%               | ■ Other  | 20%               |
| <b>This EXAMPLE event includes services like:</b><br>Specialist office visits ( <i>prenatal care</i> )<br>Childbirth/Delivery Professional Services<br>Childbirth/Delivery Facility Services<br>Diagnostic tests ( <i>ultrasounds and blood work</i> )<br>Specialist visit ( <i>anesthesia</i> ) |                    | <b>This EXAMPLE event includes services like:</b><br>Primary care physician office visits ( <i>including disease education</i> )<br>Diagnostic tests ( <i>blood work</i> )<br>Prescription drugs<br>Durable medical equipment ( <i>glucose meter</i> ) |                   | <b>This EXAMPLE event includes services like:</b><br>Emergency room care ( <i>including medical supplies</i> )<br>Diagnostic test ( <i>x-ray</i> )<br>Durable medical equipment ( <i>crutches</i> )<br>Rehabilitation services ( <i>physical therapy</i> ) |                   |
| <b>Total Example Cost</b>  | <b>\$16,631.26</b> | <b>Total Example Cost</b>  | <b>\$7,401.03</b> | <b>Total Example Cost</b>  | <b>\$1,927.04</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>  |                   |
| Deductibles  | \$1,908.12         | Deductibles  | \$1,382.34        | Deductibles  | \$1,097.59        |
| Copayments   | \$4,200.00         | Copayments   | \$880.00          | Copayments   | \$305.00          |
| Coinsurance  | \$1,791.88         | Coinsurance  | \$345.59          | Coinsurance  | \$288.13          |
| <i>What isn't covered</i>  |                    | <i>What isn't covered</i>  |                   | <i>What isn't covered</i>  |                   |
| Limits or exclusions   | \$60.02            | Limits or exclusions   | \$55.26           | Limits or exclusions   | \$0.00            |
| <b>The total Peg would pay is</b>  | <b>\$7,960.02</b>  | <b>The total Joe would pay is</b>  | <b>\$2,663.19</b> | <b>The total Mia would pay is</b>  | <b>\$1,690.71</b> |

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

## Notice of Nondiscrimination and Accessibility

*Discrimination is Against the Law*

Presbyterian Healthcare Services complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Presbyterian Healthcare Services does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Presbyterian Healthcare Services:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact the Presbyterian Customer Service Center at 505- 923-5420, 1-855-592-7737, TTY: 711.

If you believe that Presbyterian Healthcare Services has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance. You can file a grievance in person, or by mail, fax, or email. If you need help filing a grievance, the Privacy Officer and Civil Rights Coordinator is available to help you.

Presbyterian Privacy Officer and Civil Rights Coordinator

P.O. Box 27489

Albuquerque, NM 87125

Phone: 1-866-977-3021, TTY: 711

Fax: 505-923-5124

Email: [info@phs.org](mailto:info@phs.org)

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue SW

Room 509F, HHH Building

Washington, D.C. 20201

Phone: 1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

## Multi-Language Interpreter Services

|                  |  |
|------------------|--|
| English          | ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 505-923-5420, 1-855-592-7737 (TTY: 711).                             |
| Spanish          | ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 505-923-5420, 1-855-592-7737 (TTY: 711).                            |
| Navajo           | Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh éí ná hóló, koji' hódííłnih 505-923-5420, 1-855-592-7737 (TTY: 711)        |
| Vietnamese       | CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 505-923-5420, 1-855-592-7737 (TTY: 711).   |
| German           | ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 505-923-5420, 1-855-592-7737 (TTY: 711).                |
| Chinese          | 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 505-923-5420, 1-855-592-7737 (TTY: 711)。  |
| Arabic           | كنت تتحدث انكليزية، فان خدمات الامساع لالغوية تتوافر لك بل امجان. اتصل برقم (TTY:711), 505-923-5420, 1-855-592-7737 رقم هاتف اصلم ول اباكم. مل حوطة: اذا                       |
| Korean           | 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 505-923-5420, 1-855-592-7737 (TTY: 711) 번으로 전화해 주십시오.   |
| Tagalog-Filipino | PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 505-923-5420, 1-855-592-7737 (TTY: 711).          |
| Japanese         | 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。505-923-5420, 1-855-592-7737 (TTY: 711) まで、お電話にてご連絡ください。   |
| French           | ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 505-923-5420, 1-855-592-7737 (ATS: 711).                      |
| Italian          | ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 505-923-5420, 1-855-592-7737 (TTY: 711). |
| Russian          | ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 505-923-5420, 1-855-592-7737 (телетайп: 711).                                 |
| Hindi            | ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 505-923-5420, 1-855-592-7737 (TTY: 711) पर कॉल करें।                                    |
| Farsi            | توجه: اگر به زبان انگلیسی صحبت می کنید، سرویس های دستیار زبان به صورت رایگان در اختیارتان قرار می گیرند. با شماره 505-923-5420, 1-855-592-7737 (TTY: 711) تماس بگیرید.         |
| Thai             | เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 505-923-5420, 1-855-592-7737 (TTY: 711).   |