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, go to www.MyScrippsHealthPlan.com or call 1-877-552-7247.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.dol.gov/ebsa/healthreform or call 1-877-552-7247 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$0	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?	N/A. There is no deductible.	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?	Yes. $300 for Durable Medical Equipment and Prosthetics.	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan?	Medical: $3,000 individual / $6,000 family; Prescription Drugs: $4,150 individual / $8,300 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. There is a separate out-of-pocket limit for Prescription Drugs.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, health care this plan doesn't cover and penalties for not obtaining prior authorization.	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?	You must use network providers, except in the event of an emergency. See www.MyScrippsHealthPlan.com or call 1-877-552-7247 for a list of network providers.	This plan uses a provider network. 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 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 may self-refer to any provider within the Scripps Custom Network.	You can see the network specialist you choose without permission from this plan.

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	$25 copay/visit if you designate a Primary Care Physician (PCP); $35 copay/visit if you do not designate a PCP	Not Covered	Designation of a Primary Care Physician is required for the lowest copay and you can see any Network Primary Care Physician for a $25 copay.
	Specialist visit	$40 copay/visit	Not Covered	None
	Preventive care/screening/ immunization	No Charge	Not Covered	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No Charge	Not Covered	Outpatient radiology services must be performed at a Scripps Imaging Center facility except basic x-rays and OB ultra-sounds performed in a physician's office, and pediatric services. $450 copay maximum/calendar year.
	Imaging (CT/PET scans, MRIs)	$150 copay/test	Not Covered	
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.[insert].com	Generic drugs (Tier 1)	$15 copay/30 day Supply; $30 copay/90 day supply	Not Covered	Covers up to a 30-day supply (retail prescription) when using a MedImpact Retail Pharmacy (excluding Walgreens); 31-90 day supply (mail order prescription) when using the Scripps Direct Pharmacy. No charge for oral contraceptives. Specialty Drugs are subject to a minimum copay of $100 and a maximum copay of $200 for those living outside of San Diego County. Specialty Drugs are subject to a minimum copay of $100 and a maximum copay of $300 for those living within San Diego County. Prior Authorization is required for Specialty drugs.
	High cost generic drugs (high cost generics have relevant alternatives and cost more than $50)	$40 copay/30 day Supply; $100 copay/90 day supply	Not Covered	
	Preferred brand drugs (Tier 2)	$40 copay/30 day supply; $100 copay/90 day supply	Not Covered	
	Non-preferred brand drugs (Tier 3)	$70 copay/30 day supply; $210 copay/90 day supply	Not Covered	
	Specialty drugs (Tier 4)	30% coinsurance/ prescription	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)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$200 copay	Not Covered	Scripps Custom Network Hospitals Only; Prior Authorization may be required – refer to the Summary Plan Document.
	Physician/surgeon fees	No Charge	Not Covered	None
If you need immediate medical attention	Emergency room care	$200 copay	$200 copay	Emergency room care copay waived if admitted. Non-emergency use of emergency services not covered.
	Emergency medical transportation	$150 copay	$150 copay	
	Urgent care	$50 copay/visit	Not Covered	
If you have a hospital stay	Facility fee (e.g., hospital room)	$300 copay/admission	Not Covered	Scripps Custom Network Hospitals Only; Prior Authorization required or $250 penalty.
	Physician/surgeon fees	No Charge	Not Covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$25 copay/office visit	Not Covered	Outpatient Services: Anthem Blue Cross Network services only. Prior Authorization may be required – refer to the Summary Plan Document. Inpatient services: Acute inpatient facility only, not residential facilities; Prior Authorization required or $250 penalty.
	Inpatient services	$300 copay/admission	Not Covered	
If you are pregnant	Office visits	$40 copay	Not Covered	Office visits: copay applies to the first visit only. Facility: Scripps Custom Network Hospitals Only; Prior Authorization required for stays exceeding those outlined in the Newborns' and Mothers' Health Protection Act – refer to the Summary Plan Document.
	Childbirth/delivery professional services	No Charge	Not Covered	
	Childbirth/delivery facility services	$300 copay/admission	Not Covered	
If you need help recovering or have other special health needs	Home health care	No Charge	Not Covered	When ordered by a physician and subject to Prior Authorization or $250 penalty.
	Rehabilitation services	$30 copay	Not Covered	Pre-service review required after 24 combined therapy visits. Not all habilitation services are covered – refer to the Summary Plan Document.
	Habilitation services	$25 copay	Not Covered	
	Skilled nursing care	No Charge	Not Covered	When ordered by a physician and subject to Prior Authorization or $250 penalty. Limited to 100 days/calendar year.
	Durable medical equipment	No Charge	Not Covered	Separate $300 calendar year deductible applies to durable medical equipment and

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)	
				prosthetics – refer to the Summary Plan Document.
	Hospice services	No Charge	Not Covered	For a person who is terminally ill with a life expectancy of 6 months or less.
If your child needs dental or eye care	Children's eye exam	$10 copay/visit	$10 copay/visit	Limited to one exam per 12 months. Maximum Plan payment for non-network providers is $40.
	Children's glasses	No charge for standard lenses and frames.	Partial payment depending on lens type. See Summary Plan Document for details.	Limited to one set of lenses per 12 months; one set of frames per 24 months.
	Children's dental check-up	Not Covered	Not Covered	Must enroll in a separate dental plan for dental 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
- Long Term Care
- Non-emergency care when traveling outside the U.S.
- Private Duty Nursing
- Weight Loss Programs
- Routine Foot Care

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

- Acupuncture (if prescribed for rehabilitation purposes)
- Bariatric Surgery
- Chiropractic Care
- Hearing Aids
- Infertility Treatment

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, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov. For more information on your rights to continue coverage, contact the plan at 1-877-552-7247. You may also contact your state insurance department, the California Department of Insurance. 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, contact: 1-877-552-7247.

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 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 1-877-552-7247.
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-552-7247.
Chinese (中文): 如果需要中文的帮助，请拨打这个号码1-877-552-7247.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-877-552-7247.

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 copayment	$40
Hospital (facility) copay	$300
Other coinsurance	0%

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	$360
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Peg would pay is	**$380**

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	$500
Specialist copayment	$50
Hospital (facility) coinsurance	20%
Other coinsurance	20%

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*	$60
Copayments	$1,200
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Joe would pay is	**$1,320**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	$0
Specialist copayment	$40
Hospital (facility) copay	$200
Other coinsurance	0%

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*	$200
Copayments	$500
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$700**

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: [insert].
*Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

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