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, www.novahealthcare.com. 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 or call 1-800-999-5703 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	**$1,000** individual / **$2,000** family for In-Network **$1,000** individual / **$2,000** family for Out-of-Network	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?	Yes. Preventive care and primary care services are covered before you meet your 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?	No.	You don't have to meet **deductibles** for specific services.
What is the out-of-pocket limit for this plan?	**$2,400** individual / **$4,000** family for In-Network Medical only **$3,000** individual / **$5,000** family for Out-of-Network	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.
What is not included in the out-of-pocket limit?	Premiums, balance-billed charges and health care this plan does not cover.	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?	Yes. See **www.novahealthcare.com** or call **1-800-999-5703** for a list of participating providers.	This **plan** uses a provider **network**. You will pay less if you use a **provider** in the plan's **network**. You will pay the most if you use an **out-of-network provider**, and you might receive a bill from a **provider** for the

		difference between the provider's charge and what your **plan** pays (**balance billing**). 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 can see the **specialist** you choose without a referral.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network providers Provider	Out-of-Network Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$25/visit	60% coinsurance after deductible	None
	Specialist visit	80% coinsurance after deductible	60% coinsurance after deductible	None
	Preventive care/screening/immunization	No charge	No charge	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	Diagnostic test (x-ray, blood work)	80% coinsurance after deductible	60% coinsurance after deductible	None
	Imaging (CT/PET scans, MRIs)	80% coinsurance after deductible	60% coinsurance after deductible	Prior-Authorization is required.
If you need drugs to treat your illness or condition **More information about prescription drug coverage is available at www.pbdrx.com**	Generic Drugs	$10/prescription (in-house pharmacy); $15/prescription (retail) Deductible does not apply	Not covered	Covers up to 30-day Supply (retail prescription). Must be obtained through a participating pharmacy. Prior Authorization may be required for certain medications. **Prescription Drug Out-of-Pocket Max:** $1,850 individual / $3,700 family for In-Network
	Preferred Brand Drugs	$20/prescription (in-house pharmacy); $30/prescription (retail) Deductible does not apply	Not covered	
	Non Preferred Brand Drugs	$35/prescription (in-house pharmacy); $50/prescription (retail) Deductible does not apply	Not covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network providers Provider	Out-of-Network Provider	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	80% coinsurance after deductible	60% coinsurance after deductible	Prior-Authorization is required.
	Physician/surgeon fees	80% coinsurance after deductible	60% coinsurance after deductible	None
If you need immediate medical attention	Emergency room care	80% coinsurance after deductible	80% coinsurance after deductible	None
	Emergency medical transportation	80% coinsurance after deductible	80% coinsurance after deductible	None
	Urgent care	$50/visit	60% coinsurance after deductible	None
If you have a hospital stay	Facility fee (e.g., hospital room)	80% coinsurance after deductible	60% coinsurance after deductible	Prior-Authorization is required. $1,000 Penalty for no Prior-Authorization.
	Physician/surgeon fee	80% coinsurance after deductible	60% coinsurance after deductible	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	80% coinsurance after deductible	60% coinsurance after deductible	None
	Inpatient services	80% coinsurance after deductible	60% coinsurance after deductible	Prior-Authorization is required. $1,000 Penalty for no Prior-Authorization.
If you are pregnant	Office visits	80% coinsurance after deductible	60% coinsurance after deductible	None
	Childbirth/delivery professional services	80% coinsurance after deductible	60% coinsurance after deductible	None
	Childbirth/delivery facility services	80% coinsurance after deductible	60% coinsurance after deductible	None
If you need help recovering or have other special health needs	Home health care	80% coinsurance after deductible	60% coinsurance after deductible	Prior-Authorization is required.
	Rehabilitation services	80% coinsurance after deductible	60% coinsurance after deductible	45 visits per Calendar year. Visits for Physical, Occupational and Speech Therapies combined.
	Skilled nursing care	80% coinsurance after deductible	60% coinsurance after deductible	Prior-Authorization is required. 120 days per admittance. 360 days per lifetime.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network providers Provider	Out-of-Network Provider	
	Durable medical equipment	80% coinsurance after deductible	60% coinsurance after deductible	Prior-Authorization is required. for In-Network providers
	Hospice services	80% coinsurance after deductible	Not covered	210 days per lifetime. for In-Network providers
If you need eye care	eye exam	$25/visit	60% coinsurance after deductible	1 per 24 months.
	Glasses	Up to allowance	Up to allowance	$60 per 24 months.
	Dental check-up	Not covered	Not covered	Not covered.

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.)		
• Acupuncture • Cosmetic Surgery	• Dental Care (Adult) • Infertility Treatment • Long Term Care	• Non-emergency care when traveling outside the U.S.

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.)		
• Bariatric Surgery (limited to: Medical Necessity Required)	• Chiropractic Care	• Hearing Aids (limited to: $600 per 3 years.)

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. 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 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 plan at 1-800-999-5703. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. "Additionally, a consumer assistance program can help you file your appeal. Contact New York Consumer Assistance Helpline." A list of states with Consumer Assistance Programs is available at: https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/affordable-care-act/for-employers-and-advisers and http://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/.

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 [1-800-999-5703].
[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa [1-800-999-5703].
[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' [1-800-999-5703.]

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	$1,000
■ Specialist *[cost sharing]*	80%
■ Hospital (facility) *[cost sharing]*	80%
■ Other *[cost sharing]*	80%
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: This condition is not covered, so patient pays 100 percent.	
Cost Sharing	
Deductibles	$1,000
Copayments	$0
Coinsurance	$1,400
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$2,460**

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)	
■ The plan's overall deductible	$1,000
■ Specialist *[cost sharing]*	80%
■ Hospital (facility) *[cost sharing]*	80%
■ Other *[cost sharing]*	80%
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: This condition is not covered, so patient pays 100 percent.	
Cost Sharing	
Deductibles	$1,000
Copayments	$700
Coinsurance	$40
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$1,760**

Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The plan's overall deductible	$1,000
n Specialist *[cost sharing]*	80%
■ Hospital (facility) *[cost sharing]*	80%
■ Other *[cost sharing]*	80%
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: This condition is not covered, so patient pays 100 percent.	
Cost Sharing	
Deductibles	$1,000
Copayments	$10
Coinsurance	$400
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,410**

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: 1-800-999-5703.
*Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.