Coverage Period: 1/1/2022- 12/31/2022
Group Type: Individual & 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, [Contact ETF at https://etf.wi.gov/contact-us or 1-877-533-5020. 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 https://www.healthcare.gov/sbc-glossary/ or call 1-877-533-5020 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$1,500 Individual/\$3,000 Family Combined medical and prescription drug deductible	If you have other family members on the policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay. <u>Deductible</u> exceptions include office visit <u>copays</u> and for federally required <u>preventive services</u> . The <u>deductible</u> starts over with each plan year beginning on January 1st.
Are there services covered before you meet your deductible?	Yes. <u>Preventive care</u> and primary care services are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other deductibles for specific services?	No	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Individual/ \$5,000 Family	Families must meet full family <u>out-of-pocket limit</u> before your <u>plan</u> pays. The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses. The federal <u>maximum out-of-pocket</u> is \$8,700 individual/\$17,400 family. This applies to all essential health benefits, including some services not included in the <u>out-of-pocket limit.</u> (i.e. certain level 3 & 4 <u>prescription drugs</u> and adult hearing aids covered under this <u>plan</u>).
What is not included in the <u>out-of-pocket limit</u> ?	Copayments paid by for adult hearing aids, premiums and health care this plan doesn't 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 <u>network provider</u> ?	list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a provider for the different between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services

(DT - OMB control number: 1545-0047/Expiration Date: 12/31/2019)(DOL - OMB control number: 1210-0147/Expiration date: 5/31/2022) (HHS - OMB control number: 0938-1146/Expiration date: 10/31/2022)

Page 1 of 8

Do you need a referral to	No	You can see the specialist you choose without a referral. However, it is recommended you get a
see a <u>specialist</u> ?		referral to an orthopedist or neurosurgeon for low back pain

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All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

		What Yo	ou Will Pay	Limitations, Exceptions, & Other
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$15 <u>copay</u> /visit	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for. <u>Deductible</u> does not apply
	<u>Specialist</u> visit	\$25 <u>copay</u> /visit	Not covered without <u>prior</u> authorization	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for. <u>Deductible</u> does not apply
	Preventive care/screening/ immunization	\$15 <u>copay</u> /visit 10% <u>coinsurance</u> after <u>deductible</u> for related services	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for. <u>Deductible</u> does not apply. Full coverage if <u>required by federal law</u> .
If you have a test	Diagnostic test (x-ray, blood work)	10% <u>coinsurance</u> after <u>deductible</u>	Not covered	Full coverage if <u>required by federal law</u> .
	Imaging (CT/PET scans, MRIs)	10% <u>coinsurance</u> after <u>deductible</u>	Not covered	Prior <u>authorization required</u> or benefits not payable.

(DT - OMB control number: 1545-0047/Expiration Date: 12/31/2019)(DOL - OMB control number: 1210-0147/Expiration date: 5/31/2022) (HHS - OMB control number: 0938-1146/Expiration date: 10/31/2022)

Page 2 of 8

	What You Will Pay Limitations, Exceptions, & Other			Limitations Evaportions 2 Other
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at navitus.com and etf.benefits.navitus.com	Level 1: Preferred generic drugs and certain lower cost preferred brand name drugs	\$5/prescription to <u>out-of-pocket limit</u> . (2 <u>copays</u> apply to certain 90-day supply <u>mail orders</u>)	Prescriptions may be filled at an <u>out-of-network</u> pharmacy in emergency situations only. At the <u>out-of-network</u> pharmacy, during the emergency situation, you should pay for the prescription in full and submit a reimbursement form to <u>Navitus</u> .	In-network covers most up to a 30-day supply (90-day for certain prescriptions) retail and mail order. Out-of-pocket-limit of \$600 for an individual and \$1,200 for a family.
	Level 2: Preferred brand drugs and certain higher cost preferred generic drugs	max) per prescription to out-of-pocket limit. (2	Prescriptions may be filled at an <u>out-of-network</u> pharmacy in emergency situations only. At the <u>out-of-network</u> pharmacy, during the emergency situation, you should pay for the prescription in full and submit a reimbursement form to <u>Navitus</u> .	In-network covers most up to a 30-day supply (90-day for certain prescriptions) retail and mail order. Out-of-pocket-limit of \$600 for an individual and \$1,200 for a family.
	Level 3: Non-preferred brand name and certain high cost generic drugs	40% coinsurance (\$150 max) per prescription. Member must pay the cost difference between the non-preferred brand drug and the preferred generic equivalent drug if not medically necessary.	Prescriptions may be filled at an <u>out-of-network</u> pharmacy in emergency situations only. At the <u>out-of-network</u> pharmacy, during the emergency situation, you should pay for the prescription in full and submit a reimbursement form to <u>Navitus</u> .	Federal maximum <u>out-of-pocket-limit</u> of \$8,700 for an individual and \$17,400 for a family applies for some Level 3 drugs.
	Level 4: Specialty drugs at preferred specialty pharmacy provider	\$50 copay per prescription for preferred drugs to specialty out-of-pocket limit. 40% coinsurance (\$200 max) per prescription for	Prescriptions may be filled at an out-of-network pharmacy in emergency situations only. At the out-of-network pharmacy, during the emergency situation,	Federal maximum <u>out-of-pocket-limit</u> of \$8,700 for an individual and \$17,400 for a family applies for some Level 4 drugs.

	Level 4: Specialty drugs at participating pharmacy provider	non-preferred drugs. No out-of-pocket limit. 40% coinsurance (\$200 max) per prescription for preferred drugs to specialty out-of-pocket limit. 40% coinsurance (\$200 max) per prescription for non-preferred drugs. No out-of-pocket limit.	you should pay for the prescription in full and submit a reimbursement form to Navitus. Prescriptions may be filled at an out-of-network pharmacy in emergency situations only. At the out-of-network pharmacy, during the emergency situation, you should pay for the prescription in full and submit a reimbursement form to Navitus.	Federal maximum <u>out-of-pocket-limit</u> of \$8,700 for an individual and \$17,400 for a family applies for some Level
Common Medical Event	Sarvione Vou May Nood		You Will Pay	Limitations, Exceptions, & Other
Common Medical Event	Services You May Need	Network Provider (You will pay the leas	Out-of-Network Provide t) (You will pay the most)	Important information
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u> after <u>deductible</u> .	Not covered	None
Surgery	Physician/surgeon fees	\$15 <u>copay</u> for primary doctor office visit \$25 <u>copay</u> for <u>specialist</u> office visit after deductible	Not covered	Additional services provided (e.g. costs of surgery, equipment, etc.) are subject to applicable <u>deductible</u> and <u>coinsurance</u> . <u>Prior approval</u> required for low back surgeries and MRI, CT and PET scans.
	Emergency room care	\$75 copay after deductible then 10% coinsurance	\$75 copay, deductible then	Copay is waived if admitted.
If you need immediate medical attention	Emergency medical transportation	10% coinsurance after deductible	10% coinsurance 10% coinsurance after deductible	None
	Urgent care	\$25 <u>copay</u> /visit after <u>deductible</u>	\$25 <u>copay</u> /visit after deductible	None
If you have a hospital	Facility fee (e.g., hospital room)	10% <u>coinsurance</u> after deductible	Not covered	Prior approval recommended
stay	Physician/surgeon fees	10% coinsurance after deductible	Not covered	Prior approval required for low back surgeries and MRI, CT and PET scans
Common Medical	Services You May Need	What Yo Network Provider	ou Will Pay Out-of-Network Provider	Limitations, Exceptions, & Other Important Information

Event		(You will Pay the Least)	(You Will Pay the Most)	
If you need mental	Outpatient services	\$15 <u>copay</u> /visit after deductible	Not covered	None
health, behavioral health, or substance abuse services	Inpatient services	10% <u>coinsurance</u> after <u>deductible</u>	Not covered	None
	Office visits	\$15 <u>copay</u> /visit after <u>deductible</u>	Not covered	Deductible and 10% coinsurance apply if prenatal and/or postnatal care billed as a package.
	Childbirth/delivery professional services	10% <u>coinsurance</u> after <u>deductible</u>	Not covered	None
	Childbirth/delivery facility services	10% <u>coinsurance</u> after <u>deductible</u>	Not covered	None
If you need help	Home health care	10% <u>coinsurance</u> after <u>deductible</u>	Not covered	Limited to 50 visits per year. Plan may approve 50 more per year.
recovering or have other special health needs	Rehabilitation services	\$15 <u>copay</u> /visit after <u>deductible</u>	Not covered	Physical, speech and occupational therapy limited to 50 visits per year, combined rehabilitation and habilitation services. Plan may approve 50 more per year.
	Habilitation services	\$15 <u>copay</u> /visit after <u>deductible</u>	Not covered	Physical, speech and occupational therapy limited to 50 visits per year, combined rehabilitation and habilitation services. Plan may approve 50 more per year.
	Skilled nursing care	10% <u>coinsurance</u> after <u>deductible</u>	Not covered	Facility coverage is limited to 120 days per benefit period, per condition.
	Durable medical equipment	20% coinsurance after deductible	Not covered	Hearing aids (adults) plan maximum payment \$1,000 per ear every 3 years. Children's hearing aids have no plan maximum payment.
	Hospice services	10% <u>coinsurance</u> after <u>deductible</u>	Not covered	None

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Common Medical Event	Services You May Need	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	\$25 <u>copay</u> after deductible		Limited to one per individual per year. Contact lens fitting not covered. Full coverage if required by federal law.
	Children's glasses	Not covered	Not covered	Excluded service.
	Children's dental check-up	Not covered	Not covered	Excluded service.

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 	 Infertility treatment 	 Non-emergency care whe 	en traveling outside US	 Routine foot care
 Dental care (Adult) 	 Long-term care 	 Private-duty nursing 		 Weight loss programs
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)				
 Bariatric Surgery 	Chiropractic care	Hearing aids	●Routine eye care (A	Adult)

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 and the Wisconsin Office of the Commissioner of Insurance at (800) 236-8517 or www.oci.wi.gov. 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.dealthcare.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 <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: MercyCare Health Plans at 1-800-895-2421 or TTY 711 or ETF at 1-877-533-5020 or www.etf.wi.gov

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:

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-895-2421-Option 5 or TTY 711].

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-800-895-2421-Option 5 or TTY 711.

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 1-800-895-2421-Option 5 or TTY 711.

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-895-2421-Option 5 or TTY 711.

. 711. 2717-895-2421-Option 5 or TTY 711. برقم اتصل بالمجان لك تتوافسر والبكم الصم هاتف ةى اللغو المساعدة خدمات فإن ، اللغة اذكر تتحدث كنت إذا :ملحوظة (رقم

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-895-2421-Option 5 or TTY 711.

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다 1-800-895-2421-Option 5 or TTY 711. 번으로 전화해 주십시오.

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-895-2421-Option 5 or TTY 711.

Wann du [Deitsch (Pennsylvania German / Dutch)] schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: 1-800-895-2421-Option 5 or TTY 711.

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-800-895-2421-Option 5 or TTY 711.

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-895-2421-Option 5 or TTY 711.

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-895-2421-Option 5 or TTY 711.

ध्यान दें: यदि आप · · · · · बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-895-2421-Option 5 or TTY 711.पर कॉल करें।
KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-800-895-2421-Option 5 or TTY 711.
PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag 1-800-895-2421-Option 5 or TTY 711.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

PRA Disclosure Statement: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

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

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$1,500
■ Specialist [cost sharing]	\$25
■ Hospital (facility) [cost sharing]	10%
■ Other [cost sharing]	10%

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	\$12,731
In this example, Peg would pay:	
Cost Sharing	
<u>Deductibles</u>	\$1,500
Copayments	\$30
Coinsurance	\$1,000
What isn't covered	
Limits or exclusions	\$0
The total Peg would pay is	\$2,530

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of awell-controlled condition)

■ The plan's overall deductible	\$1,500
Specialist [cost sharing]	\$25
■ Hospital (facility) [cost sharing]	10%
■ Other [cost sharing]	10%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs**

Total Example Cost

Durable medical equipment (glucose meter)

Total Example Cost	\$7,389
In this example, Joe would pay:	
Cost Sharing	
<u>Deductibles</u>	\$1,500
Copayments	\$200**
Coinsurance	\$800**
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$2,500**

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$1,50
Specialist [cost sharing]	\$25
■ Hospital (facility) [cost sharing]	10%
■ Other [cost sharing]	10%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Total Example Cost

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

otal Example Goot	Ψ1,020
In this example, Mia would pay:	
Cost Sharing	
<u>Deductibles</u>	\$1,500
Copayments	\$60
Coinsurance	\$10
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,570

^{**}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: https://www.webmdhealth.com/wellwisconsin/ or 1-800-821-6591

\$1.925