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 MercyCare HMO, Inc. at 1-800-895-242 1 or visit our website at www.mercycarehealthplans.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 http://www.cciio.cms.gov or call 1-800-895-2421 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$7,500 single/ $15,000 family	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 services primary and specialty care services; chiropractic care; outpatient mental health and substance abuse services; physical, speech, and occupational therapy; prescription drugs; children's eye exams; and urgent care 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?	$8,550 single/ $17,100 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.
What is not included in the out-of-pocket limit?	Premiums, charges for services when required prior authorization is not obtained, charges above benefit limits if applicable, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.

* For more information about limitations and exceptions, see the plan or policy document at www.mercycarehealthplans.com.

Important Questions	Answers	Why This Matters:
Will you pay less if you use a network provider?	Yes. See https://mercycarehealthplans.com/provider-directory/#!/directory call 1-800-895-2421 for a list of network 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.

⚠ 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
		Participating Provider (You will pay the least)	Non-Participating 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	$65 copay/visit. Deductible does not apply.	Not covered	--none--
	Specialist visit	$130 copay/visit. Deductible does not apply.	Not covered	--none--
	Preventive care/screening/ immunization	No charge. Deductible does not apply.	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	Diagnostic test (x-ray, blood work)	40% coinsurance	Not covered	Prior authorization is required for PET scans, and MRIs. Non-compliance may result in claim denial.
	Imaging (CT/PET scans, MRIs)	40% coinsurance	Not covered	
If you need drugs to treat your illness or condition	Tier 1 (Preferred generic and limited preferred brand drugs)	$20 copay/visit. Deductible does not apply.	Not covered	The maximum quantity of medication you may receive in a single prescription is a supply sufficient for 30 days. Prior

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
More information about **prescription drug coverage** is available at https://mercycarehealthplans.com/pharmacy-programs/	Tier 2 (Preferred brand and select generic drugs)	40% coinsurance	Not covered	authorization is required for certain prescription drugs. See https://mercycarehealthplans.com/pharmacy-programs/ for the prescription drug formulary and a list of drugs that require prior authorization. Failure to obtain prior authorization may result in claim denial.
	Tier 3 (Non-preferred brand drugs and clinically-appropriate non-formulary drugs with prior approval)	40% coinsurance	Not covered	
	Tier 4 (Specialty drugs, select generic and brand drugs, and clinically-appropriate non-formulary Specialty drugs with prior approval)	40% coinsurance	Not covered	The maximum quantity of medication you may receive in a single prescription is a supply sufficient for 30 days. Prior authorization is required for certain prescription drugs. See https://mercycarehealthplans.com/pharmacy-programs/ for the drug formulary and a list of prescription drugs that require prior authorization. Failure to obtain prior authorization may result in claim denial.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	40% coinsurance	Not covered	Prior authorization is required. Non-compliance may result in claim denial.
	Physician/surgeon fees	40% coinsurance	Not covered	
If you need immediate medical attention	Emergency room care	40% coinsurance	40% coinsurance	Copay waived if admitted.
	Emergency medical transportation	40% coinsurance	40% coinsurance	--none--
	Urgent care	$155 copay/visit. Deductible does not apply.	$155 copay/visit. Deductible does not apply.	--none--
If you have a hospital stay	Facility fee (e.g., hospital room)	40% coinsurance	Not covered	Prior authorization is required. Non-compliance may result in claim denial.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
	Physician/surgeon fees	40% coinsurance	Not covered	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$65 copay/visit. Deductible does not apply.	Not covered	Prior authorization is required for certain services. *See the Prior authorization Provision in the Obtaining Services section. Non-compliance may result in claim denial.
	Inpatient services	40% coinsurance	Not covered	Prior authorization is required. Non-compliance may result in claim denial.
If you are pregnant	Office visits	40% coinsurance	Not covered	Cost sharing does not apply for preventive services. Prior authorization is required for services received outside the service area in the last 30 days of pregnancy. Non-compliance may result in claim denial.
	Childbirth/delivery professional services	40% coinsurance	Not covered	
	Childbirth/delivery facility services	40% coinsurance	Not covered	
If you need help recovering or have other special health needs	Home health care	40% coinsurance	Not covered	Limited to 60 visits per contract period for home health care services. . Prior authorization is required for home health care. Non-compliance may result in claim denial.
	Rehabilitation services	$65 copay/visit. Deductible does not apply.	Not covered	Limited to 30 visits per contract period for all outpatient therapies combined. Phase I & II cardiac rehabilitation limited to 36 visits per contract period. Prior authorization is required for cardiac rehabilitation. Non-compliance may result in claim denial.
	Habilitation services	40% coinsurance.	Not covered	Prior authorization is required. Non-compliance may result in claim denial. Coverage for autism treatment is limited per WI Autism statute. *See the Autism Treatment provision in the Medical

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
				Benefit Provisions section. Other outpatient habilitation services limited to 30 visits per contract period for all therapies combined.
	Skilled nursing care	40% coinsurance	Not covered	Limited to 30 visits per contract period. Prior authorization is required. Non-compliance may result in claim denial.
	Durable medical equipment	40% coinsurance	Not covered	Prior authorization is required. Non-compliance may result in claim denial. *See the Durable Medical Equipment and Medical Supplies provision in the Medical Benefit Provisions section.
	Hospice services	40% coinsurance	Not covered	Prior authorization is required. Non-compliance may result in claim denial.
If your child needs dental or eye care	Children's eye exam	$130 copay/visit. Deductible does not apply.	Not covered	Limited to one exam per contract period.
	Children's glasses	40% coinsurance	Not covered	Limited to one pair of glasses per contract period.
	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.)

- Abortion care
- Acupuncture
- Bariatric surgery
- Cosmetic surgery (Covered for children for correction of congenital deformities or abnormality that results in functional deficit)
- Dental care
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care (Covered for persons with diabetes or peripheral vascular disease)
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)			
• Chiropractic care	• Hearing aids (Limited to 1 per 3 years; and bone anchored)	• Routine eye care (Adult)	• Rou

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: Wisconsin Office of the Commissioner of Insurance at 1-800-236-8517 or http://www.oci.wi.gov; the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa; www.HealthCare.gov or 1-800-318-2596. 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: Wisconsin Office of the Commissioner of Insurance at 1-800-236-8517 or http://www.oci.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? **Not Applicable**

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 1-800-895-2421

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-895-2421

Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-800-895-2421

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-895-2421

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	$7,500
Specialist copayment	$130
Hospital (facility) coinsurance	40%
Other coinsurance	40%

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	
Deductibles	$3,590
Copayments	$0
Coinsurance	$4,960
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$8,610**

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

The plan's overall deductible	$7,500
Specialist copayment	$130
Hospital (facility) coinsurance	40%
Other coinsurance	40%

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	**$7,735**
In this example, Joe would pay:	
Cost Sharing	
Deductibles	$3,266
Copayments	$1,555
Coinsurance	$2,177
What isn't covered	
Limits or exclusions	$55
The total Joe would pay is	**$7,054**

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

The plan's overall deductible	$7,500
Specialist copayment	$130
Hospital (facility) coinsurance	40%
Other coinsurance	40%

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	**$2,076**
In this example, Mia would pay:	
Cost Sharing	
Deductibles	$850
Copayments	$650
Coinsurance	$566
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$2,066**

Note: These numbers assume the patient received care from an IHCP provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher.
The plan would be responsible for the other costs of these EXAMPLE covered services