



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.** Please read the FEHB Plan brochure (RI-73-010) that contains the complete terms of this plan. **All benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB Plan brochure.** Benefits may vary if you have other coverage, such as Medicare. 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 get the FEHB Plan brochure at [www.hmsa.com/federalplan](http://www.hmsa.com/federalplan), and view the Glossary at [www.hmsa.com/federalplan/SBCuniformglossary](http://www.hmsa.com/federalplan/SBCuniformglossary). You can call 1-800-776-4672 to request a copy of either document.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$ 150 / Self Only \$ 300 / Self Plus One \$ 300 / Self and Family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. Copayments and coinsurance amounts do not count toward your deductible, which generally starts over January 1. When a covered service/supply is subject to a deductible, only the Plan allowance for the service/supply counts toward the deductible. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. Some examples are <u>preventive care</u> , telehealth services, maternity care, and family planning.	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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	\$5,000 Self Only \$10,000 Self Plus One (\$5,000 per covered individual) \$10,000 Self and Family (\$5,000 per covered individual)	The <u>out-of-pocket limit</u> , or catastrophic maximum, is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premiums</u> , <u>balance-billed</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .

<b>Will you pay less if you use a <u>network provider</u>?</b>	Yes. See <a href="http://www.hmsa.com/federalplan">www.hmsa.com/federalplan</a> or call 1-800-776-4672 for a 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 <u>provider</u> for the difference between the <u>provider's charge</u> 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.
<b>Important Questions</b>	<b>Answers</b>	<b>Why This Matters:</b>
<b>Do you need a <u>referral</u> to see a <u>specialist</u>?</b>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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, plus you may be balance billed)	
<b>If you visit a health care <u>provider's</u> office or clinic</b>	Primary care visit to treat an injury or illness	\$20 <u>copay</u> / visit ( <u>deductible</u> does not apply)	40% <u>coinsurance</u>	None
	<u>Specialist</u> visit	\$20 <u>copay</u> / visit ( <u>deductible</u> does not apply)	40% <u>coinsurance</u>	None
	<u>Preventive care/screening/immunization</u>	No charge ( <u>deductible</u> does not apply)	40% <u>coinsurance</u>	Physical Exams / Mammography ( <u>screening</u> ) / Immunizations 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.
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	X-ray: 30% <u>coinsurance</u> Blood Work: 30% <u>coinsurance</u> ( <u>deductible</u> does not apply)	40% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	30% <u>coinsurance</u>	40% <u>coinsurance</u>	Services may require <u>prior approval</u>

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, plus you may be balance billed)	
<b>If you need drugs to treat your illness or condition</b> More information about <b>prescription drug coverage</b> is available at <a href="http://www.hmsa.com/federalplan">http://www.hmsa.com/federalplan</a>	Generic drugs	\$7 <u>copay</u> / prescription (retail – <u>deductible</u> does not apply) \$0 <u>copay</u> / prescription (mail order – <u>deductible</u> does not apply)	\$7 <u>copay</u> plus 20% <u>coinsurance</u> / prescription (retail)	30-day supply limit for retail benefits 90-day supply limit for mail order benefits
	Preferred brand drugs	40% <u>coinsurance</u> , up to \$100 / prescription (retail) 40% <u>coinsurance</u> , up to \$200 / prescription (mail order)	60% <u>coinsurance</u> / prescription (retail)	30-day supply limit for retail benefits 90-day supply limit for mail order benefits
	Non-preferred brand drugs	40% <u>coinsurance</u> , up to \$600 / prescription (retail) 40% <u>coinsurance</u> , up to \$1,200 / prescription (mail order)	60% <u>coinsurance</u> / prescription (retail)	30-day supply limit for retail benefits 90-day supply limit for mail order benefits
	<u>Specialty drugs</u>	Preferred <u>Specialty Drug</u> \$200 <u>copay</u> / prescription ( <u>plan provider</u> ) Non-Preferred <u>Specialty Drug</u> 40% <u>coinsurance</u> , up to \$1,200 / prescription ( <u>plan provider</u> )	Not covered	30-day supply limit at a participating <u>plan provider</u>
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	30% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	Physician/surgeon fees	Physician: \$20 <u>copay</u> / visit ( <u>deductible</u> does not apply) Surgeon fees: 30% <u>coinsurance</u>	40% <u>coinsurance</u>	None
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	Emergency Room Facility: 30% <u>coinsurance</u> Physician: \$20 <u>copay</u> ( <u>deductible</u> does not apply)	Emergency Room Facility: 30% <u>coinsurance</u> Physician: \$20 <u>copay</u>	None
	<u>Emergency medical transportation</u>	30% <u>coinsurance</u> (ground ambulance)	30% <u>coinsurance</u> (ground ambulance)	None

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, plus you may be balance billed)	
	<u>Urgent care</u>	\$20 <u>copay</u> / visit ( <u>deductible</u> does not apply)	40% <u>coinsurance</u>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	30% <u>coinsurance</u>	40% <u>coinsurance</u>	The <u>allowed amount</u> is based on semi-private room rate
	Physician/surgeon fees	Physician: \$20 <u>copay</u> / visit ( <u>deductible</u> does not apply) Surgeon fees: 30% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	30% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	Inpatient services	30% <u>coinsurance</u>	40% <u>coinsurance</u>	The <u>allowed amount</u> is based on semi-private room rate
If you are pregnant	Office visits	No charge ( <u>deductible</u> does not apply)	40% <u>coinsurance</u>	None
	Childbirth/delivery professional services	No charge ( <u>deductible</u> does not apply)	40% <u>coinsurance</u>	None
	Childbirth/delivery facility services	30% <u>coinsurance</u>	40% <u>coinsurance</u>	The <u>allowed amount</u> is based on semi-private room rate
If you need help recovering or have other special health needs	<u>Home health care</u>	30% <u>coinsurance</u>	40% <u>coinsurance</u>	150 visit limit per calendar year
	<u>Rehabilitation services</u>	30% <u>coinsurance</u>	40% <u>coinsurance</u>	Services may require <u>prior approval</u>
	<u>Habilitation services</u>	30% <u>coinsurance</u>	40% <u>coinsurance</u>	Services may require <u>prior approval</u>
	<u>Skilled nursing care</u>	30% <u>coinsurance</u>	40% <u>coinsurance</u>	100 days limit per calendar year
	<u>Durable medical equipment</u>	30% <u>coinsurance</u>	40% <u>coinsurance</u>	Services may require <u>prior approval</u>
	<u>Hospice services</u>	No charge	Not covered	None
If your child needs dental or eye care	Children's eye exam	30% <u>coinsurance</u>	40% <u>coinsurance</u>	One exam per year limit
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	None

## Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your <u>plan's</u> FEHB brochure for more information and a list of any other <u>excluded services</u> .)		
<ul style="list-style-type: none"><li>• Acupuncture</li><li>• Cardiac Rehabilitation (except as offered through an HMSA program)</li></ul>	<ul style="list-style-type: none"><li>• Cosmetic Surgery</li><li>• Dental Care (Adult)</li><li>• Glasses (except for certain medical conditions)</li></ul>	<ul style="list-style-type: none"><li>• Long-term Care</li><li>• Private Duty Nursing</li><li>• Weight loss programs not offered through HMSA</li></ul>
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan's</u> FEHB brochure.)		
<ul style="list-style-type: none"><li>• Bariatric Surgery</li><li>• Chiropractic Care</li><li>• Hearing Aids</li></ul>	<ul style="list-style-type: none"><li>• Infertility Treatment</li><li>• Non-emergency care when traveling outside the U.S.</li></ul>	<ul style="list-style-type: none"><li>• Routine Eye Care (Adult)</li><li>• Routine Foot Care</li></ul>

**Your Rights to Continue Coverage:** You can get help if you want to continue your coverage after it ends. See the FEHB Plan brochure, contact your HR office/retirement system, contact your plan at 1-800-776-4672 or visit [www.opm.gov/insure/health](http://www.opm.gov/insure/health). Generally, if you lose coverage under the plan, then, depending on the circumstances, you may be eligible for a 31-day free extension of coverage, a conversion policy (a non-FEHB individual policy), spouse equity coverage, or temporary continuation of coverage (TCC). 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:** If you are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal. For information about your appeal rights please see Section 3, "How you get care," and Section 8 "The disputed claims process," in your FEHB Plan brochure. If you need assistance, you can contact: HMSA, Member Advocacy and Appeals. P.O. Box 1958, Honolulu, Hawaii 96805-1958 or call us at 808-948-5090 or toll-free at 1-800-462-2085.

### 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 1-800-776-4672.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-776-4672.]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-800-776-4672.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-776-4672.]

*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 <u>deductible</u>	\$150
■ <u>Specialist [cost sharing]</u>	\$20
■ <u>Hospital (facility) [cost sharing]</u>	30%
■ <u>Other [cost sharing]</u>	30%

**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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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**In this example, Peg would pay:**

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$150
<u>Copayments</u>	\$30
<u>Coinsurance</u>	\$2,500
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$2,740</b>

### Managing Joe's type 2 Diabetes

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

■ The plan's overall <u>deductible</u>	\$150
■ <u>Specialist [cost sharing]</u>	\$20
■ <u>Hospital (facility) [cost sharing]</u>	30%
■ <u>Other [cost sharing]</u>	30%

**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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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**In this example, Joe would pay:**

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$150
<u>Copayments</u>	\$400
<u>Coinsurance</u>	\$200
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$770</b>

### Mia's Simple Fracture

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

■ The plan's overall <u>deductible</u>	\$150
■ <u>Specialist [cost sharing]</u>	\$20
■ <u>Hospital (facility) [cost sharing]</u>	30%
■ <u>Other [cost sharing]</u>	30%

**This EXAMPLE event includes services like:**

Emergency room care (*including medical supplies*)  
Diagnostic test (*x-ray*)  
Durable medical equipment (*crutches*)  
Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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**In this example, Mia would pay:**

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$150
<u>Copayments</u>	\$100
<u>Coinsurance</u>	\$600
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$850</b>