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, please contact MIT at 1-800-327-1021 or email at MITinfo@scmedical.org. 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 1-800-380-0193 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-Network: **$1,500 employee/$3,000 family 3+** Out-of-Network: **$3,000 employee/$6,000 family 3+**	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**, the overall family **deductible** must be met before the **plan** begins to pay.
Are there services covered before you meet your deductible?	Yes. Includes **preventive care**, **screening** and **immunization** at an **in-network provider**.	You must pay all the costs up to the **deductible** amount before this plan pays for any services.
Are there other deductibles for specific services?	No, there are no other **deductibles**.	You don't have to meet **deductibles** for specific services.
What is the out-of-pocket limit for this plan?	In-Network: **$1,500 employee/$3,000 family 3+** Out-of-Network: **Unlimited** Annual Maximum including Transplants:	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**, the overall family **out-of-pocket limit** must be met.
What is not included in the out-of-pocket limit?	**Premiums**, **balance-billed** charges, penalties for failure to obtain **pre-authorization** for services 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 network provider?	Yes. See http://www.paisc.com/members/scmamembersinsurancetrust.aspx or call 1-800-327-1021 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 **referral**.

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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: Network Provider (You will pay the least)	What You Will Pay: Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	**Deductible**	50% **coinsurance** after **deductible**	----------None---------- 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
	Specialist visit	**Deductible**	50% **coinsurance** after **deductible**	----------None----------
	Preventive care/**screening**/ **immunization**	No Charge	Not Covered	Includes **preventive** health services specified in the health care reform law.
If you have a test	**Diagnostic test** (x-ray, blood work)	**Deductible**	50% **coinsurance** after **deductible**	----------None----------
	Imaging (CT/PET scans, MRIs)	**Deductible**	50% **coinsurance** after **deductible**	----------None----------
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.express-scripts.com	**Prescription Drug Coverage**	**Deductible**	50% **coinsurance** after **deductible**	Step Therapy required. Specialty prescriptions must be processed through our preferred specialty pharmacy after one retail fill.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	**Deductible**	50% **coinsurance** after **deductible**	There are **pre-authorization** requirements for all in-patient admissions and certain out-patient procedures.
	Physician/surgeon fees	**Deductible**	50% **coinsurance** after **deductible**	
If you need immediate medical attention	**Emergency room care**	**Deductible**	**Deductible**	Must meet Emergency criteria.
	Emergency medical transportation	**Deductible**	**Deductible**	Must meet Emergency criteria.
	Urgent care	**Deductible**	50% **coinsurance** after **deductible**	----------None----------
If you have a hospital stay	Facility fee (e.g., hospital room)	**Deductible**	50% **coinsurance** after **deductible**	**Pre-authorization** is required for all in-patient admissions. If you don't get **preauthorization**, benefits could be reduced by $500 (waived for the first noncompliance event)
	Physician/surgeon fees	**Deductible**	50% **coinsurance** after **deductible**	----------None----------

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

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 need mental health, behavioral health, or substance abuse services	Outpatient services	**Deductible**	50% **coinsurance** after **deductible**	----------None----------
	Inpatient services	**Deductible**	50% **coinsurance** after **deductible**	**Pre-authorization** is required for all in-patient admissions. If you don't get **pre-authorization**, benefits could be reduced by $500 (waived for the first noncompliance event)
If you are pregnant	Office visits	**Deductible**	50% **coinsurance** after **deductible**	----------None----------
	Childbirth/delivery professional services	**Deductible**	50% **coinsurance** after **deductible**	**Pre-authorization** requirements apply. **Cost Sharing** does not apply to certain **preventive services**. Depending on the type of services, a **coinsurance** may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery facility services	**Deductible**	50% **coinsurance** after **deductible**	
If you need help recovering or have other special health needs	Home health care	**Deductible**	50% **coinsurance** after **Deductible**	60 days/calendar year
	Rehabilitation services (Combined max of 30 visits/yr.)	**Deductible**	50% **coinsurance** after **Deductible**	**Pre-authorization** requirements apply.
	Habilitation services	**Deductible**	50% **coinsurance** after **Deductible**	
	Skilled nursing care	**Deductible**	50% **coinsurance** after **Deductible**	**Pre-authorization** requirements 60 days/calendar year
	Durable medical equipment	**Deductible**	50% **coinsurance** after **Deductible**	**Pre-authorization** required
	Hospice services	**Deductible**	50% **coinsurance** after **deductible**	60 days/lifetime
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	Certain preventive services are covered elsewhere in the SBC.
	Children's glasses	Limited Coverage	Limited Coverage	
	Children's dental check-up	Not Covered	Not Covered	

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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 • Bariatric Surgery • Charges for counseling or other mental/emotional/spiritual health services regardless of who renders the services except as noted under "Covered Services" in the **SPD** • Chiropractic Care • Cosmetic Surgery • Dental & Routine Eye Care (Adult) • Dependent Child Pregnancy • Experimental/Investigational Services • Genetic Testing • Infertility Treatments • Long-Term Care • Non-emergency care outside the U.S.• Over the Counter Vitamins/Supplements • Routine foot care • Weight Loss Programs

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

• Hearing Aids • Private-duty nursing

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 Administrator 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 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: MIT at 1-800-327-1021 or your employer's human resources department. 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.

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 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.

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

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

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	$1,500
Specialist coinsurance	0%
Hospital coinsurance	0%
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	**$12,731**
In this example, Peg would pay:	
Cost Sharing	
Deductibles	$1,500
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Peg would pay is	$1,500

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

The plan's overall deductible	$1,500
Specialist coinsurance	0%
Hospital coinsurance	0%
Other coinsurance	0%

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	**$7,389**
In this example, Joe would pay:	
Cost Sharing	
Deductibles	$1,500
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Joe would pay is	$1,500

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

The plan's overall deductible	$1,500
Specialist coinsurance	0%
Hospital coinsurance	0%
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	**$1,925**
In this example, Mia would pay:	
Cost Sharing	
Deductibles	$1,500
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	$1,500

*Amounts owed are based upon in-network providers/facilities.

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