
 **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 1-877-380-0193 to request a copy.

| Important Questions | Answers | Why This Matters: |
|--|--|--|
| What is the overall deductible? | In-Network: \$3,000/person; \$6,000/family of 3+ Out-of-Network: \$6,000/person; \$12,000/family of 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 <u>preventive care</u> , <u>screening</u> and <u>immunization</u> at an <u>in-network provider</u> . | This plan covers some items and services even if you haven't met the deductible amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this plan covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your deductible. 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, there are no other <u>deductibles</u> . | You do not have to meet <u>deductibles</u> for specific service, but see the chart starting on page 2 for other costs for services this plan covers. |
| What is the out-of-pocket limit for this plan? | In-Network: \$3,000/person; \$6,000/family of 3+ Out-of-Network: Unlimited Annual Maximum including Transplants: Unlimited | The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this plan, the overall <u>out-of-pocket limit</u> must be met. |
| What is not included in the out-of-pocket limit? | <u>Premiums</u> , <u>balance-billed charges</u> , <u>Penalties for failure to obtain pre-authorization</u> for services, certain <u>specialty drugs</u> , and health care this plan doesn't cover. | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> . |
| 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 <u>network providers</u> . | This plan uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the plan's <u>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 plan 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. |
| Do you need a referral to see a specialist? | No | You can see the <u>specialist</u> you choose without <u>referral</u> . |

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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 | | Limitations, Exceptions, & Other Important Information |
|--|--|--|--|---|
| | | Network Provider (You will pay the least) | Out-of-Network 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 | <u>Deductible</u> | 50% <u>coinsurance</u> after <u>deductible</u> | -----None----- You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for. |
| | <u>Specialist</u> visit | <u>Deductible</u> | 50% <u>coinsurance</u> after <u>deductible</u> | -----None----- |
| | <u>Preventive care/screening/immunization</u> | No Charge | Not Covered | Includes <u>preventive</u> health services specified in the health care reform law. |
| If you have a test | <u>Diagnostic test</u> (x-ray, blood work) | <u>Deductible</u> | 50% <u>coinsurance</u> after <u>deductible</u> | -----None----- |
| | Imaging (CT/PET scans, MRIs) | <u>Deductible</u> | 50% <u>coinsurance</u> after <u>deductible</u> | -----None----- |
| If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.express-scripts.com | <u>Prescription Drug Coverage</u> (except non-EHB Non-Specialty Drugs) | <u>Deductible</u> | 50% <u>coinsurance</u> after <u>deductible</u> | 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) | <u>Deductible</u> | 50% <u>coinsurance</u> after <u>deductible</u> | There are <u>pre-authorization</u> requirements for all in-patient admissions and certain out-patient procedures. |
| | Physician/surgeon fees | <u>Deductible</u> | 50% <u>coinsurance</u> after <u>deductible</u> | |
| If you need immediate medical attention | <u>Emergency room care</u> | <u>Deductible</u> | <u>Deductible</u> | Must meet Emergency criteria. |
| | <u>Emergency medical transportation</u> | <u>Deductible</u> | <u>Deductible</u> | Must meet Emergency criteria. |
| | <u>Urgent care</u> | <u>Deductible</u> | 50% <u>coinsurance</u> after <u>deductible</u> | -----None----- |

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

| 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 have a hospital stay | Facility fee (e.g., hospital room) | <u>Deductible</u> | 50% <u>coinsurance</u> after <u>deductible</u> | <u>Pre-authorization</u> is required for all in-patient admissions. If you do not get <u>pre-authorization</u> , benefits could be reduced by \$500 (waived for the first non-compliance event) |
| | Physician/surgeon fees | <u>Deductible</u> | 50% <u>coinsurance</u> after <u>deductible</u> | -----None----- |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | <u>Deductible</u> | 50% <u>coinsurance</u> after <u>deductible</u> | <u>Pre-authorization</u> is required for all in-patient admissions. If you do not get <u>pre-authorization</u> , benefits could be reduced by \$500 (waived for the first non-compliance event) |
| | Inpatient services | <u>Deductible</u> | 50% <u>coinsurance</u> after <u>deductible</u> | |
| If you are pregnant | Office visits | <u>Deductible</u> | 50% <u>coinsurance</u> after <u>deductible</u> | <u>Pre-authorization</u> requirements apply. <u>Cost-sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). |
| | Childbirth/delivery professional services | <u>Deductible</u> | 50% <u>coinsurance</u> after <u>deductible</u> | |
| | Childbirth/delivery facility services | <u>Deductible</u> | 50% <u>coinsurance</u> after <u>deductible</u> | |
| If you need help recovering or have other special health needs | <u>Home health care</u> | <u>Deductible</u> | 50% <u>coinsurance</u> after <u>deductible</u> | 60 days/calendar year |
| | <u>Rehabilitation services</u> (Combined max of 30 visits/yr.) | <u>Deductible</u> | 50% <u>coinsurance</u> after <u>deductible</u> | <u>Pre-authorization</u> requirements apply |
| | <u>Habilitation services</u> | <u>Deductible</u> | 50% <u>coinsurance</u> after <u>deductible</u> | |
| | <u>Skilled nursing care</u> | <u>Deductible</u> | 50% <u>coinsurance</u> after <u>deductible</u> | <u>Pre-authorization</u> requirements 60 days/calendar year |
| | <u>Durable medical equipment</u> | <u>Deductible</u> | 50% <u>coinsurance</u> after <u>deductible</u> | <u>Pre-authorization</u> required |
| | <u>Hospice services</u> | <u>Deductible</u> | <u>Deductible</u> | 180 days/calendar year |
| If your child needs dental or eye care | Children's eye exam | Not Covered | Not Covered | Certain <u>preventive services</u> are covered elsewhere in the SBC |
| | Children's glasses | Limited Coverage | Limited Coverage | |
| | Children's dental check-up | Not Covered | Not Covered | |

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

Excluded Services & Other Covered Services:

| Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u> .) | | |
|--|---|--|
| <ul style="list-style-type: none">• Acupuncture• Bariatric Surgery• Chiropractic Care• Cosmetic Surgery• Dental & Routine Eye Care (Adult) | <ul style="list-style-type: none">• Dependent Child Pregnancy• Experimental/Investigational Services• Genetic Testing• Infertility Treatments• Long-Term Care | <ul style="list-style-type: none">• 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 <u>plan</u> document). | | |
| <ul style="list-style-type: none">• Hearing Aids | <ul style="list-style-type: none">• Alternative Treatment Plan ("ATP") if approved by the <u>plan</u> | |

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

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 a 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.

—————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 \$3,000
- Specialist coinsurance N/A
- Hospital (facility) coinsurance N/A
- Other coinsurance N/A

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)

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

- The plan's overall deductible \$3,000
- Specialist coinsurance N/A
- Hospital (facility) coinsurance N/A
- Other coinsurance N/A

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)

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

- The plan's overall deductible \$3,000
- Specialist coinsurance N/A
- Hospital (facility) coinsurance N/A
- Other coinsurance N/A

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 | | \$12,731 | Total Example Cost | | \$7,389 | Total Example Cost | | \$1,925 |
|--|----------------|-----------------------------------|--|-----------------------------------|----------------|--|---------|---------|
| In this example, Peg would pay: | | | In this example, Joe would pay: | | | In this example, Mia would pay: | | |
| <i>Cost Sharing</i> | | | <i>Cost Sharing</i> | | | <i>Cost Sharing</i> | | |
| <u>Deductibles</u> | \$3,000 | <u>Deductibles</u> | \$3,000 | <u>Deductibles</u> | \$1,925 | <u>Deductibles</u> | \$1,925 | |
| <u>Copayments</u> | \$0 | <u>Copayments</u> | \$0 | <u>Copayments</u> | \$0 | <u>Copayments</u> | \$0 | |
| <u>Coinsurance</u> | \$0 | <u>Coinsurance</u> | \$0 | <u>Coinsurance</u> | \$0 | <u>Coinsurance</u> | \$0 | |
| <i>What isn't covered</i> | | | <i>What isn't covered</i> | | | <i>What isn't covered</i> | | |
| Limits or exclusions | \$0 | Limits or exclusions | \$0 | Limits or exclusions | \$0 | Limits or exclusions | \$0 | |
| The total Peg would pay is | \$3,000 | The total Joe would pay is | \$3,000 | The total Mia would pay is | \$1,925 | | | |

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

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