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, 1-888-494-4443. 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.com or call 1-888-494-4443 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	**$250** Individual / **$500** Family	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**	This plan covers certain preventive services without cost-sharing and before you meet your deductible.
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?	**$3,600 Medical/$3,000 Rx/Ind** **$7,200 Medical/$6,000 Rx/Family**	If you have other family members on the 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, deductibles, balance-billed charges and health care this plan does not 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. **Visit www.MyIBTPAbenefits.com or call 1-833-242-3330 for a list of preferred providers.**	This plan uses a provider network, You will pay less if you use a provider in the plan's network. You will pay 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 you 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
		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	$25 copayment per visit	$25 copayment per visit	Balance Billing may apply to out-of-network services.
	Specialist visit	$25 copayment per visit	$25 copayment per visit	Balance Billing may apply to out-of-network services.
	Preventive care/screening/ immunization	$0	$0	You may have to pay for services that aren't preventive. Ask your doctor if the services needed are preventive. Then check what your plan will pay.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	20% coinsurance	Balance Billing may apply to out-of-network services.
	Imaging (CT/PET scans, MRIs)	20% coinsurance	20% coinsurance	Balance Billing may apply to out-of-network services.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at **www.express-scripts.com**	Generic drugs	$5 copayment/ retail $10 copayment/ mail	Full cost of prescription – submit claim for reimbursement	Covers up to 30-day supply for retail; 31-90 day supply for mail order prescriptions
	Preferred brand drugs	25% coinsurance / retail to maximum $75/fill 25% coinsurance / maill to maximum $150/fill	Full cost of prescription – submit claim for reimbursement	Covers up to 30-day supply for retail; 31-90 day supply for mail order prescriptions, Mandatory Generic program.
	Non-preferred brand drugs	40% coinsurance / retail and mail order	Full cost of prescription – submit claim for reimbursement	Covers up to 30-day supply for retail; 31-90 day supply for mail order prescriptions, Mandatory Generic program
	Specialty drugs	25% coinsurance for preferred drugs; 40% coinsurance for non-preferred drugs	Full cost of prescription – submit claim for reimbursement	Limited injectable drugs; some require pre-approval – Contact Express Scripts at 800-451-6245
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	20% coinsurance	Balance Billing may apply to out-of-network services.
	Physician/surgeon fees	20% coinsurance	20% coinsurance	Balance Billing may apply to out-of-network

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)	
				services.
If you need immediate medical attention	Emergency room care	20% coinsurance	20% coinsurance	Expenses must be incurred within 72 hours of onset of illness or injury – must be true emergency
	Emergency medical transportation	20% coinsurance	20% coinsurance	Expenses must be incurred within 72 hours of onset of illness or injury – must be true emergency
	Urgent care	$25 copayment per visit	$25 copayment per visit	Balance Billing may apply to out-of-network services.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	20% coinsurance	Requires pre-certification – **contact IA at 1-888-234-2393**
	Physician/surgeon fees	20% coinsurance	20% coinsurance	Balance Billing may apply to out-of-network services.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$25 copayment per visit	$25 copayment per visit	Balance Billing may apply to out-of-network services.
	Inpatient services	20% coinsurance	20% coinsurance	Requires pre-certification – **contact IA at 1-888-234-2393**
If you are pregnant	Office visits	$25 copayment per visit	$25 copayment per visit	**Pre-natal care only for dependent children.** Charges above allowed amount are your responsibility.
	Childbirth/delivery professional services	20% coinsurance	20% coinsurance	**Members and spouses only**. Charges above allowed amount are your responsibility.
	Childbirth/delivery facility services	20% coinsurance	20% coinsurance	**Members and spouses only**. Charges above allowed amount are your responsibility.
If you need help recovering or have other special health needs	Home health care	20% coinsurance	20% coinsurance	Balance Billing may apply to out-of-network services.
	Rehabilitation services	20% coinsurance	20% coinsurance	Maximum plan payment $25/visit. Maximum treatment duration 6 month/injury or illness.
	Habilitation services	Not Covered	Not Covered	
	Skilled nursing care	20% coinsurance	20% coinsurance	Balance Billing may apply to out-of-network 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)	
	Durable medical equipment	20% coinsurance	20% coinsurance	Balance Billing may apply to out-of-network services.
	Hospice services	20% coinsurance	20% coinsurance	Requires pre-certification –**contact IA at 1-888-234-2393**
If your child needs dental or eye care	Children's eye exam	**$0**		Limited to An exam and one pair of glasses per year
	Children's glasses	**$0**		
	Children's dental check-up	**$0**		No Limit for children

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
- Chiropractic Care
- Cosmetic Surgery
- Habilitation Services
- Hearing aids
- Infertility treatment
- Long term care
- Non-emergency care outside U.S.
- 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.)

- Routine Dental care (separate plan – up to $1,500 person/year)
- Routine Vision care (separate plan – up to $250/person/year)

*To the extent required under the federal No Surprises Act, out-of-network provider services will be covered at the copay and coinsurance rates applicable to in-network provider services, and balance billing will not apply.

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: U.S. Department of Labor Employee Benefits Security Administration 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 the plan at 1-888-494-4443.

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.

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	$250
Specialist *[cost sharing]*	$25
Hospital (facility) *[cost sharing]*	20%
Other *[cost sharing]*	20%

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	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$250
Copayments	$30
Coinsurance	$1900
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$2,240**

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

The plan's overall deductible	$250
Specialist *[cost sharing]*	$25
Hospital (facility) *[cost sharing]*	20%
Other *[cost sharing]*	20%

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	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$250
Copayments	$500
Coinsurance	$100
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$870**

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

The plan's overall deductible	$250
Specialist *[cost sharing]*	$25
Hospital (facility) *[cost sharing]*	20%
Other *[cost sharing]*	20%

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	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$250
Copayments	$200
Coinsurance	$400
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$850**

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