



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, call 800-367-3762. 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 [MutualHealthServices.com/SBC](https://MutualHealthServices.com/SBC) or call 800-367-3762 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$0/single, \$0/family Preferred	Generally, you must pay all of the costs from providers up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. 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. Certain <u>preventive care</u> and all services with <u>copayments</u> are covered and paid by the plan before you meet your <u>deductible</u> .	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.
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> ?	\$4,000/single, \$8,000/family Preferred	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 <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> , balance-billed 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> .
Will you pay less if you use a <u>network provider</u> ?	Yes, See <a href="https://MutualHealthServices.com/SBC">MutualHealthServices.com/SBC</a> or call 800-367-3762 for a list of participating providers.	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</u> charge 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.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No	You can see the <u>specialist</u> you choose without a <u>referral</u> .

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	No charge	\$20 copay/visit	Not Covered	(Includes labs, x-rays, injections, and medical supplies)
	<u>Specialist</u> visit	No charge	\$40 copay/visit	Not Covered	(Includes labs, x-rays, injections, and medical supplies)
	<u>Preventive care/ screening/ immunization</u>	No charge	No charge	Not Covered	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services you need are <u>preventive</u> . Then check what your plan will pay for.
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray)	No charge	\$20 copay (PCP) \$40 (SPEC) No charge for all other places	Not Covered	None
	<u>Diagnostic test</u> (blood work)	No charge	\$20 copay (PCP) \$40 (SPEC) No charge for all other places	Not Covered	None
	Imaging (CT/PET scans, MRIs)	No charge	No charge	Not Covered	None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)		Non-Network Provider (You will pay the most)	
<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="https://MutualHealthServices.com/SBC">MutualHealthServices.com/SBC</a>	Generic copay - retail Tier 1	20% <u>coinsurance</u> , \$5 minimum, \$50 maximum		Does Not Apply	31-day supply. Southwest Pharmacy 10% <u>coinsurance</u> , \$5 minimum, \$50 maximum
	Generic copay - home delivery Tier 1	20% <u>coinsurance</u> , \$10 minimum, \$125 maximum		Does Not Apply	90-day supply. Southwest Pharmacy 10% <u>coinsurance</u> , \$5 minimum, \$50 maximum
	Preferred brand copay - retail Tier 2	30% <u>coinsurance</u> , \$30 minimum, \$75 maximum		Does Not Apply	31-day supply. Southwest Pharmacy 20% <u>coinsurance</u> , \$30 minimum, \$75 maximum
	Preferred brand copay - home delivery Tier 2	30% <u>coinsurance</u> , \$75 minimum, \$188 maximum		Does Not Apply	90-day supply. Southwest Pharmacy 20% <u>coinsurance</u> , \$30 minimum, \$75 maximum
	Non-preferred brand copay - retail Tier 3	50% <u>coinsurance</u> , \$70 minimum, \$200 maximum		Does Not Apply	31-day supply. Southwest Pharmacy 50% <u>coinsurance</u> , \$70 minimum, \$200 maximum
	Non-preferred brand copay - home delivery Tier 3	50% <u>coinsurance</u> , \$175 minimum, \$500 maximum		Does Not Apply	90-day supply. Southwest Pharmacy 40% <u>coinsurance</u> , \$140 minimum, \$400 maximum
	<u>Specialty drugs</u>	20% <u>coinsurance</u>		Does Not Apply	None
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No charge	20% <u>coinsurance</u>	Not Covered	None
	Physician/surgeon fees (Outpatient)	\$100 copay	20% <u>coinsurance</u>	Not Covered	None

[ For more information about limitations and exceptions, see the plan or policy document at [MutualHealthServices.com/SBC](https://MutualHealthServices.com/SBC).]

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	
If you need immediate medical attention	<u>Emergency room care</u>	\$250 copay/visit			copay waived if admitted
	<u>Emergency medical transportation</u>	No charge			None
	<u>Urgent care</u>	Not Applicable	\$40 copay/visit	Not Covered	Includes facility and <u>urgent care</u> related services
If you have a hospital stay	Facility fee (e.g., hospital room)	\$250 copay/admission	\$250 copay/admission, 20% <u>coinsurance</u>	Not Covered	Pre-certification is required
	Physician/ surgeon fee (inpatient)	No charge	20% <u>coinsurance</u>	Not Covered	None
	Outpatient services	Benefits paid based on corresponding medical benefits	Benefits paid based on corresponding medical benefits	Not Covered	None
If you need mental health, behavioral health, or substance abuse services	Inpatient services	Benefits paid based on corresponding medical benefits	Benefits paid based on corresponding medical benefits	Not Covered	None
If you are pregnant	Office visits	No charge	No charge	Not Covered	<u>Cost sharing</u> does not apply to certain <u>preventive services</u> . Depending on the type of services, copay, <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound)
	Childbirth/delivery professional services	No charge	20% <u>coinsurance</u>	Not Covered	Benefits paid are based on corresponding medical benefits. All females covered on plan
	Childbirth/delivery facility services	No charge	\$250 copay/admission, 20% coinsurance	Not Covered	Benefits paid are based on corresponding medical benefits. All females covered on <u>plan</u>

[ For more information about limitations and exceptions, see the plan or policy document at [MutualHealthServices.com/SBC](https://MutualHealthServices.com/SBC).]

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	<u>Home health care</u>	No charge	20% <u>coinsurance</u>	Not Covered	75 visits per benefit period
	<u>Rehabilitation services</u> (Physical Therapy)	No charge	\$20 copay/visit	Not Covered	(30 visits per benefit period, combined with Occupational Thera
	<u>Habilitation services</u> (Occupational Therapy)	No charge	\$20 copay/visit	Not Covered	(30 visits per benefit period, combined with Physical Therap
	<u>Habilitation services</u> (Speech Therapy)	No charge	\$20 copay/visit	Not Covered	(30 visits per benefit period)
	<u>Skilled nursing care</u>	Not Applicable	\$250 copay/admission, 20% <u>coinsurance</u>	Not Covered	None
	<u>Durable medical equipment</u>	No charge	20% <u>coinsurance</u>	Not Covered	None
	<u>Hospice services</u>	No charge	20% <u>coinsurance</u>	Not Covered	None
If your child needs dental or eye care	Children's eye exam	No charge	No charge	Not Covered	None
	Children's	Not Covered			Excluded Service
	Children's dental check-up	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.)

- |                            |                       |  |
|----------------------------|-----------------------|--|
| Acupuncture                | • Dental Care (Adult) | • Non-emergency care when traveling outside the U.S. |
| Children's dental check-up | • Hearing Aids        | • Routine Foot Care                                  |
| Children's glasses         | • Long-Term Care      | • Weight Loss Programs                               |
| Cosmetic Surgery           |                       |  |

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

- |                   |                        |                            |
|-------------------|------------------------|----------------------------|
| Bariatric Surgery | Infertility Treatment  | • Routine Eye Care (Adult) |
| Chiropractic Care | • 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: the Department of Labor's Employee Benefits Security Administration at 866-444-EBSA (3272) or [dol.gov/ebsa/healthreform](http://dol.gov/ebsa/healthreform) and the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 877-267-2323 x61565 or [cciio.cms.gov](http://cciio.cms.gov). Other coverage options may be available to you, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit [HealthCare.gov](http://HealthCare.gov) or call 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 Department of Labor's Employee Benefits Security Administration at 866-444-EBSA (3272) or [dol.gov/ebsa/healthreform](http://dol.gov/ebsa/healthreform) or your plan at 800-367-3762.

### 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 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 sample medical situations, see the next section*

The coverage example numbers assume that the patient does not use an HRA or FSA. If you participate in an HRA or FSA and use it to pay for out-of-pocket expenses, then your costs may be lower.

## 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 \$0
- Specialist coinsurance 0%
- Hospital (facility) 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*)

### Managing Joe's Type 2 Diabetes

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

- The plan's overall deductible • \$0
- Specialist coinsurance 0%
- Hospital (facility) 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*)

### Mia's Simple Fracture

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

- The plan's overall deductible • \$0
- Specialist coinsurance 0%
- Hospital (facility) 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	\$12,700
--------------------	----------

In this example, Peg would pay

*Cost Sharing*

<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0

*What isn't covered*

Limits or exclusions	\$60
----------------------	------

The total Peg would pay is	\$60
----------------------------	------

Total Example Cost	\$5,600
--------------------	---------

In this example, Joe would pay

*Cost Sharing*

<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$900

*What isn't covered*

Limits or exclusions	\$20
----------------------	------

The total Joe would pay is	\$920
----------------------------	-------

Total Example Cost	\$2,800
--------------------	---------

In this example, Mia would pay

*Cost Sharing*

<u>Deductibles</u>	\$0
<u>Copayments</u>	\$300
<u>Coinsurance</u>	\$0

*What isn't covered*

Limits or exclusions	\$0
----------------------	-----

The total Mia would pay is	\$300
----------------------------	-------

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 800-367-3762.

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



# Multi-Language Interpreter Services & Nondiscrimination Notice



This document notifies individuals of how to seek assistance if they speak a language other than English.

## Spanish

**ATENCIÓN:** Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-367-3762.

## Chinese

**注意:** 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 1-800-367-3762。

## German

**ACHTUNG:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-367-3762.

## Arabic

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات الكلفة وظلالته  
مكثلا ومصلافاها مق 1-800-367-3762 مقياصا ناجملا

## Pennsylvania Dutch

Wann du Deitsch schwet, kannscht du mitaus Koschte  
ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf  
seli Nummer uff: Call 1-800-367-3762.

## Russian

**ВНИМАНИЕ:** Если вы говорите на русском языке,  
то вам доступны бесплатные услуги перевода.  
Звоните 1-800-367-3762.

## French

**ATTENTION:** Si vous parlez français, des services  
d'aide linguistique vous sont proposés gratuitement.  
Appelez le 1-800-367-3762.

## Vietnamese

**CHÚ Ý:** Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ  
miễn phí dành cho bạn. Gọi số 1-800-367-3762.

## Navajo

Díí baa akó nínízin: Díí saad bee yáníłtí' go Diné  
Bizaad, saad bee áká'ánída'áwo'dę́ę', t'áá jiik'eh,  
éí ná hólq', kóíí' hódííłnih 1-800-367-3762.

## Oromo

**XIYYEEFFANNAA:** Afaan dubbattu Oroomiffa,  
tajaajila gargaarsa afaanii, kanfaltiidhaan ala,  
ni argama. Bilbilaa 1-800-367-3762.

## Korean

수익: 한국어를 사봉하시는 경우, 언어 지원 서비스를  
무료로 이용하실 수 있습니다. 1-800-367-3762 번으로  
전화해 주십시오.

## Italian

**ATTENZIONE:** In caso la lingua parlata sia l'italiano,  
sono disponibili servizi di assistenza linguistica  
gratuiti. Chiamare il numero 1-800-367-3762.

## Japanese

注意事項: 日本語を話される場合、無料の言語支援を  
ご利用いただけます。1-800-367-3762 まで、お電話  
にてご連絡ください。

## Dutch

**AANDACHT:** Als u Nederlands spreekt, kunt u  
gratis gebruikmaken van de taalkundige diensten.  
Bel 1-800-367-3762.

## Ukrainian

**УВАГА!** Якщо ви розмовляєте українською мовою, ви  
можете звернутися до безкоштовної служби мовної  
підтримки. Телефонуйте за номером 1-800-367-3762.

## Romanian

**ATENȚIE:** Dacă vorbiți limba română, vă stau  
la dispoziție servicii de asistentă lingvistică,  
gratuit. Sunați la 1-800-367-3762.

## Tagalog

**PAUNAWA:** Kung nagsasalita ka ng Tagalog, maaari  
kang gumamit ng mga serbisyo ng tulong sa wika  
nang walang bayad. Tumawag sa 1-800-367-3762.



**QUESTIONS ABOUT YOUR BENEFITS OR OTHER INQUIRIES ABOUT YOUR HEALTH INSURANCE SHOULD BE DIRECTED TO MUTUAL HEALTH SERVICES' CUSTOMER CARE DEPARTMENT AT 1-800-367-3762.**

### **Nondiscrimination Notice**

Mutual Health Services complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex in its operation of health programs and activities. Mutual Health Services does not exclude people or treat them differently because of race, color, national origin, age, disability or sex in its operation of health programs and activities.

- Mutual Health Services provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters, and written information in other formats (large print, audio, accessible electronic formats, etc.).
- Mutual Health Services provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

**If you need these services or if you believe Mutual Health Services failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, with respect to your health care benefits or services, you can submit a written complaint to the person listed below. Please include as much detail as possible in your written complaint to allow us to effectively research and respond.**

#### **Civil Rights Coordinator**

Medical Mutual of Ohio  
2060 East Ninth Street  
Cleveland, OH 44115-1355  
MZ: 01-10-1900

**Email:** [CivilRightsCoordinator@MedMutual.com](mailto:CivilRightsCoordinator@MedMutual.com)

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights.

- Electronically through the Office for Civil Rights Complaint Portal available at:

[ocrportal.hhs.gov/ocr/portal/lobby.jsf](https://ocrportal.hhs.gov/ocr/portal/lobby.jsf)

- By mail at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW Room 509F  
HHH Building  
Washington, DC 20201-0004

- By phone at:

(800) 368-1019 (TDD: (800) 537-7697)

- Complaint forms are

[hhs.gov/ocr/office/file/index.html](https://hhs.gov/ocr/office/file/index.html)