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 1-888-335-9400. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider or other underlined terms see the Glossary. You may view the Glossary at healthcare.gov/sbc-glossary or call 1-888-335-9400 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Single Plan: $6,450 employee Family Plan: $6,450 person/$12,900 family HRA pays first $1,400 person/$2,800 family Employee pays last $5,050 person/$10,100 family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay, but your HRA may cover some or all of that amount. 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. In-network preventive services are covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at healthcare.gov /coverage/preventive-care-benefits
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?	Single Plan: $6,450 employee Family Plan: $6,450 person/$12,900 family --Includes a prescription drug out-of-pocket limit of $1,300 person/$2,600 family	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, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit is met.
What is not included in the out-of-pocket limit?	Preauthorization penalties, premiums, balance-billing charges 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 hpiTPA.com or call 1-888-335-9400 for a list of network providers.	This plan uses a provider network. You pay less if you use a provider in the plan's network. You 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 may see a 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
		In-Network Provider (You pay the least)	Out-of-Network Provider (You pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	deductible only	Not covered	You may have to pay for services that aren't preventive. Ask your provider if services are preventive. Then check what your plan will pay.
	Specialist visit			
	Preventive care/screening/Immunization	No charge; deductible waived		
If you have a test	Diagnostic test (x-ray, blood work)	deductible only	Not covered	None
	Imaging (CT/PET scans, MRIs)	deductible only	Not covered	None
If you need drugs to treat your illness or condition. More information about **prescription drug coverage** is available at hpiTPA.com	Generic drugs— Retail/Mail Order	deductible only	Not covered	Covers up to 90-day supply (retail); 31-90-day supply (mail order). Preventive drugs are covered at No charge; deductible waived
	Preferred brand drugs— Retail/Mail Order			
	Non-preferred brand & Specialty drugs— Retail/Mail Order			
	The medical out-of-pocket limit includes a prescription drug out-of-pocket limit of $1,300 per person and $2,600 per family that is an accumulation of prescription drug expenses only. If this limit is met prior to the combined out-of-pocket limit, prescription drugs will be paid at 100%, while medical expenses will continue to accumulate.			
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	deductible only	Not covered	Preauthorization required for total joint replacement and non-emergent spine surgeries
	Physician/surgeon fees	deductible only	Not covered	
If you need immediate medical attention	Emergency room care	deductible only		None
	Emergency medical transportation	deductible only		Preauthorization required for air ambulance
	Urgent care	deductible only		None
If you have a hospital stay	Facility fee (e.g., hospital room)	deductible only	Not covered	Preauthorization required or you pay $500 more
	Physician/surgeon fees	deductible only	Not covered	
If you need mental health, behavioral health or substance abuse services	Outpatient services	deductible only		Preauthorization required for intensive outpatient treatment
	Inpatient services	deductible only		Preauthorization required or you pay $500 more
If you are pregnant	Office visits	No charge; deductible waived	Not covered	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Requires preauthorization for stays over 48 hrs (normal delivery) or 96 hrs (caesarean) or you pay $500 more.
	Childbirth/delivery professional services			
	Childbirth/delivery facility services	deductible only	Not covered	

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
		In-Network Provider (You pay the least)	Out-of-Network Provider (You pay the most)	
If you need help recovering or have other special health needs	Home health care	deductible only	Not covered	Preauthorization required
	Rehabilitation services— Inpatient	deductible only	Not covered	Requires preauthorization for Inpatient (or you pay $500 more) & Speech therapy. 30 visits/yr combined for Occupational, Physical & Speech therapies.
	Outpatient	deductible only	Not covered	
	Habilitation services— Early Intervention	deductible only	Not covered	Up to age 22 Covered under Autism Spectrum Disorders & Early Intervention
	Developmental Delay	deductible only	Not covered	
	Skilled nursing care	deductible only	Not covered	Preauthorization required or you pay $500 more
	Durable medical equipment	deductible only	Paid at in-network Level when equipment is not available in-network	Preauthorization required for rental over 3 months, equipment over $1,000, neuromuscular stimulator equipment, implantable loop reorders & implantable defibrillators
	Hospice services	deductible only	Not covered	Preauthorization required for Inpatient hospice
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	n/a
	Children's glasses	Not covered	Not covered	n/a
	Children's dental check-up	Not covered	Not covered	n/a

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
- Cosmetic surgery
- Dental care (routine child & adult)
- Hearing aids
- Long term care
- Non-emergency care when traveling outside U.S.
- Routine eye care (adult & child)
- 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.)

- Bariatric Surgery
- Chiropractic care (12 visits/yr)
- Infertility Treatment (4 months of fertility drugs/yr)
- 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 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, you can contact the plan at 1-888-335-9400. You may also contact the U.S. Department of Labor, 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 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.

Language Access Services:
Spanish (Español): Para obtener asistencia en Español, llame al 1-888-335-9400
Portuguese (Português): De assistència em Português, ligue 1-888-335-9400
Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-888-335-9400

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*** **$6,450**
- **Specialist *deductible***
- **Hospital (facility) *deductible***
- **Other *deductible***

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*	$6,450
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$6,510**

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

- **The plan's overall *deductible*** **$6,450**
- **Specialist *deductible***
- **Hospital (facility) *deductible***
- **Other *deductible***

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*	$5,400
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$5,420**

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

- **The plan's overall *deductible*** **$6,450**
- **Specialist *deductible***
- **Hospital (facility) *deductible***
- **Other *deductible***

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*	$2,800
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$2,800**

*For deductibles, you may be able to request reimbursement from available balance in your HRA account.
The **plan** would be responsible for the other costs of these EXAMPLE covered services.