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 can view the Glossary at www.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?	Tier 1---Single Plan: $2,500 employee Family Plan: $2,500 person/$5,000 family Tier 2---Single Plan: $3,000 employee Family Plan: $3,000 person/$6,000 family Tier 3---Single Plan: $6,000 employee Family Plan: $6,000 person/$12,000 family	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, 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. Tiers 1 & 2 preventive services and physician office visits are some of the services covered before you meet your deductible.	This plan covers some items & services even if you haven't yet met deductible. 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 list of covered preventive services at www.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?	Tier 1---Single Plan: $4,500 employee Family Plan: $4,500 person/$9,000 family Tier 2---Single Plan: $5,000 employee Family Plan: $5,000 person/$10,000 family Tier 3---Single Plan: $10,000 employee Family Plan: $10,000 person/$20,000 family Note: Each Family Plan has an individual out-of-pocket limit embedded within the aggregate family limit.	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?	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 www.healthplansinc.com/members/benefits or call 1-888-335-9400 for a list of network providers.	You pay the least if you use a Tier 1 provider. You may pay more if you use a Tier 2 provider. You pay the most if you use a Tier 3 provider and you might receive a bill from a provider for difference between 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 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
		Mary Hitchcock Memorial Hospital Facility-Based Inpatient & Outpatient Surgical Services [Tier 1]	In-Network Physician/ Providers & All Other In-Network Facilities [Tier 2]	Out-Of-Network Providers [Tier 3]	
		(You pay the least)	(You may pay more)	(You pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$25 copay/visit; deductible does not apply		30% coinsurance	You may have to pay for services that aren't preventive. Ask provider if services are preventive. Then check what your plan will pay.
	Specialist visit	$50 copay/visit; deductible does not apply			
	Preventive care/screening/ Immunization	No charge; deductible does not apply			
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance		30% coinsurance	None
	Imaging (CT/PET scans, MRIs)	20% coinsurance		30% coinsurance	None
If you need drugs to treat your illness or condition. More information about **prescription drug coverage** is available at healthplansinc.com /member/benefits	Generic drugs— Retail (30-day supply) Retail (90-day supply) Dartmouth-Hitchcock Mail Order*	 $5 copay/prescription $15 copay/prescription $10 copay/prescription		Not covered	Deductible does not apply. *90-day supplies may be purchased through Dartmouth-Hitchcock Mail Order.
	Preferred brand drugs— Retail (30-day supply) Retail (90-day supply) Dartmouth-Hitchcock Mail Order*	 $30 copay/prescription $90 copay/prescription $60 copay/prescription			
	Non-preferred drugs— Retail (30-day supply) Retail (90-day supply) Dartmouth-Hitchcock Mail Order*	 $50 copay/prescription $150 copay/prescription $100 copay/prescription			
	Specialty drugs— only a 30-day supply from D-H Mail Order	Retail (30-day supply) copays as shown above			
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	20% coinsurance	30% coinsurance	None
	Physician/surgeon fees	10% coinsurance	20% coinsurance	30% coinsurance	
If you need immediate medical attention	Emergency room care	$150 copay/visit; deductible does not apply			Copay waived if admitted
	Emergency medical transportation	Not available	20% coinsurance	20% coinsurance	None
	Urgent care	$100 copay/visit; deductible does not apply			None
If you have a hospital stay	Facility fee (hospital room)	10% coinsurance	20% coinsurance	30% coinsurance	Preauthorization required
	Physician/surgeon fees	10% coinsurance	20% coinsurance	30% coinsurance	

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
		Mary Hitchcock Memorial Hospital Facility-Based Inpatient & Outpatient Surgical Services [Tier 1]	In-Network Physician/ Providers & All Other In-Network Facilities [Tier 2]	Out-Of-Network Providers [Tier 3]	
		(You pay the least)	(You may pay more)	(You pay the most)	
If you need mental health, behavioral health, substance abuse services	Outpatient services— Office visit	Not available	$25 copay/visit; deductible does not apply		Preauthorization required for Intensive Outpatient Treatment & Inpatient Services
	Intensive Outpatient Treatment	No charge; deductible does not apply			
	Inpatient services	10% coinsurance	20% coinsurance	30% coinsurance	
If you are pregnant	Office visits--- Prenatal care Postnatal care	No charge; deductible does not apply 20% coinsurance		30% coinsurance	Maternity care may include tests and services described elsewhere in SBC. Requires preauthorization for stays over 48 hrs (normal delivery) or 96 hrs (caesarean).
	Childbirth/delivery professional services	10% coinsurance	20% coinsurance	30% coinsurance	
	Childbirth/delivery facility services	10% coinsurance	20% coinsurance	30% coinsurance	
If you need help recovering or have other special health needs	Home health care	20% coinsurance		30% coinsurance	Preauthorization required
	Rehabilitation services— Inpatient	10% coinsurance	20% coinsurance	Not covered	Preauthorization required for Inpatient & Speech therapy. 30 visits/yr combined for Occupational, Physical & Speech therapies.
	Outpatient	$25 copay/visit; deductible does not apply	$25 copay/visit; deductible does not apply	30% coinsurance	
	Habilitation services— Early Intervention	20% coinsurance		30% coinsurance	to age 3
	Developmental Delay	Not covered			n/a
	Skilled nursing care	20% coinsurance		Not covered	Preauthorization required
	Durable medical equipment	20% coinsurance		30% coinsurance	Preauthorization required for rental over 3 months, TENS units, equipment over $1,000.
	Hospice services	20% coinsurance		30% coinsurance	Preauthorization required
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Not covered	n/a
	Children's glasses	Not covered	Not covered	Not covered	n/a
	Children's dental check-up	Not covered	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 (child & adult)
• Habilitation Services—Developmental Delay	• Hearing aids	• Infertility Treatment
• Long term care	• Non-emergency care when traveling outside U.S.	• Routine eye care (child & adult)
• 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)	• Private Duty Nursing (14 hours/yr)

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 1-888-335-9400.

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**.
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 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*** **$2,500**
- **Specialist *copayment*** **$50**
- **Hospital (facility) *coinsurance*** **10%**
- **Other *coinsurance*** **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	$2,500
Copayments	$10
Coinsurance	$900
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$3,470**
Plan pays	**$9,230**

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

- **The plan's overall *deductible*** **$2,500**
- **Specialist *copayment*** **$50**
- **Hospital (facility) *coinsurance*** **10%**
- **Other *coinsurance*** **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	**$7,400**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$1,730
Copayments	$980
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Joe would pay is	**$2,770**
Plan pays	**$4,630**

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

- **The plan's overall *deductible*** **$2,500**
- **Specialist *copayment*** **$50**
- **Hospital (facility) *coinsurance*** **10%**
- **Other *copayment*** **$25**

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	**$1,930**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$830
Copayments	$400
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,230**
Plan pays	**$700**

See Notice about Nondiscrimination and Accessibility next page

Language Assistance Services

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-800-532-7575 (TTY: 711).

Español (Spanish) ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están a su disposición. Llame al 1-800-532-7575 (TTY: 711).

Português (Portuguese) ATENÇÃO: Se você fala português, encontram-se disponíveis serviços linguísticos gratuitos. Ligue para 1-800-532-7575 (TTY: 711).

Kreyòl Ayisyen (French Creole) ATANSYON: Si nou palé Kreyòl Ayisyen, gen asistans pou sèvis ki disponib nan lang nou pou gratis. Rele 1-800-532-7575 (TTY: 711).

繁體中文 (Traditional 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 1-800-532-7575（TTY：711）。

Tiếng Việt (Vietnamese) CHÚ Ý: Nếu quí vị nói Tiếng Việt, dịch vụ thông dịch của chúng tôi sẵn sàng phục vụ quí vị miễn phí. Gọi số 1-800-532-7575 (TTY: 711).

Русский (Russian) ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-532-7575 (телетайп: 711).

العربية (Arabic)
إنتباه: إذا أنت تتكلم أللُّغةِ **العربية** ، خَدَمات ألمُساعَدة أللُّغَوية مُتَوفرة لك مَجاناً. **إتصل على 1 800-532-7575**
(TTY: 711)

ខ្មែរ (Cambodian) ប្រសិនបើអ្នកនិយាយភាសាខ្មែរ, យើងមានសេវាកម្មបកប្រែ ជូនលោកអ្នកដោយឥតគិតថ្លៃ។ ចូរ ទូរស័ព្ទ 1-800-532-7575 (TTY: 711)។

Français (French) ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-532-7575 (ATS: 711).

Italiano (Italian) ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-532-7575 (TTY: 711).

한국어 (Korean) '알림': 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-532-7575 (TTY: 711) 번으로 전화해 주십시오.

ελληνικά (Greek) ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, υπάρχουν στη διάθεσή σας δωρεάν υπηρεσίες γλωσσικής υποστήριξης. Καλέστε 1-800-532-7575 (TTY: 711).

Polski (Polish) UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-532-7575 (TTY: 711).

हिंदी (Hindi) ध्यान दीजिए: अगर आप हिंदी बोलते हैं तो आपके लिये भाषाकी सहायता मुफ्त में उपलब्ध है. जानकारी के लिये फोन करे. 1-800-532-7575 (TTY: 711)

ગુજરાતી (Gujarati) ધ્યાન આપો : જો તમે ગુજરાતી બોલતા હો તો આપને માટે ભાષાકીય સહાય તદ્દન મફત ઉપલબ્ધ છે. વિશેષ માહિતી માટે ફોન કરો. 1-800-532-7575 (TTY: 711)

(Continued)

Notice about Nondiscrimination and Accessibility

Your employer complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Your employer does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Your employer:

- 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, other formats)
- Provides free language services to people whose primary language is not English, such as qualified interpreters.

If you need these services, contact your employer's Civil Rights Compliance Officer or call 800-532-7575.

If you believe that your employer has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance. For contact information for your employer's Grievance Coordinator, please go to https://www.**healthplansinc.com**/, click on *Log in to My Plan*, then click on the link to Important Non-Discrimination Information. If you have no internet access, you may call 800-532-7575 for help. You can file a grievance with your employer in person or by mail, fax or email. If you need help filing a grievance, the Grievance Coordinator is available to help you. 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 https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
(800) 368-1019, (800) 537-7697 (TTY)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.