




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, visit iuhealthplans.org or call 1-866-895-5975. 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.cciio.cms.gov or call 1-866-895-5975 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	In Network: \$2,700 employee-only / \$5,400 all other coverage levels Out of Network: No coverage	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 policy, the overall family deductible must be met before the plan begins to pay.
Are there services covered before you meet your deductible ?	Yes, Preventive care 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 https://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 ?	In Network: \$3,400 employee-only / \$6,800 all other coverage levels Out of Network: No coverage	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 has been met.
What is not included in the out-of-pocket limit ?	Copayments on certain services, 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 iuhealthplans.org or call 1-866-895-5975 for a list of network providers .	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will 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 can see the specialist you choose without a referral .

*For more information about limitations and exceptions, see the plan or policy document at iuhealthplans.org

 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	20% coinsurance	Not covered	None
	Specialist visit	20% coinsurance	Not covered	Chiropractic care is limited to 12 manipulations per plan year.
	Preventive care/screening/immunization	No Charge - Deductible does not apply	Not covered	You may have to pay for services that aren't preventive . Ask your provider if the services needed are preventive . Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	Not covered	Preauthorization required
	Imaging (CT/PET scans, MRIs)	20% coinsurance	Not covered	Preauthorization required
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.iuhealthplans.org	Preferred generic drugs (Tier 1)	20% coinsurance (30 day supply / 90 day supply- mail in)	Not covered	Subject to deductible.
	Non-preferred generic drugs (Tier 2)	20% coinsurance (30 day supply / 90 day supply- mail in)	Not covered	Deductible does not apply to preventive prescriptions.
	Preferred brand drugs (Tier 3)	20% coinsurance (30 day supply / 90 day supply- mail in)	Not covered	Covers up to 30-day supply at Retail; 90-day supply through Mail-Order or at retail CVS pharmacy.
	Non-preferred brand drugs (Tier 4)	20% coinsurance (30 day supply / 90 day supply- mail in)	Not covered	
	Specialty drugs (Tier 5)	20% coinsurance (30 day supply)	Not covered	Subject to deductible. Coverage limited to in-network mail order only.
	Preventive drugs (Tier 6)	20% coinsurance (30 day supply / 90 day supply- mail in)	Not covered	Deductible does not apply
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	Not covered	Subject to Deductible

*For more information about limitations and exceptions, see the plan or policy document at http://www.hr.iu.edu/benefits/plan_booklets.html

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)	
	Physician/surgeon fees	20% coinsurance	Not covered	Subject to Deductible
If you need immediate medical attention	Emergency room care	20% coinsurance	Paid as in-network if an emergency.	Subject to Deductible. Benefits will be paid at Tier 1 benefit, however member may be <u>balance billed</u> by out-of-network provider .
	Emergency medical transportation	20% coinsurance	Paid as in-network if an emergency.	None
	Urgent care	20% coinsurance	20% coinsurance	Out of network – Paid as in-network if more than 50 miles from home.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	Not covered	Preauthorization required
	Physician/surgeon fees	20% coinsurance	Not covered	Preauthorization required
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% coinsurance	Not covered	Treatment plan required after 10 visits
	Inpatient services	20% coinsurance	Not covered	Preauthorization required
If you are pregnant	Office visits	20% coinsurance	Not covered	None
	Childbirth/delivery professional services	20% coinsurance	Not covered	None
	Childbirth/delivery facility services	20% coinsurance	Not covered	None
If you need help recovering or have other special health needs	Home health care	20% coinsurance	Not covered	Preauthorization required. Unlimited In-Network visits and 30 visits Out-of-Network
	Rehabilitation services	20% coinsurance	Not covered	Outpatient limits: Physical Therapy, Occupational Therapy, and Speech Therapy, combined 140 visits per calendar year.
	Habilitation services	20% coinsurance	Not covered	Habilitation visits count towards your rehabilitation limit.
	Skilled nursing care	20% coinsurance	Not covered	Preauthorization required
	Durable medical equipment	20% coinsurance	Not covered	See plan booklet
	Hospice services	20% coinsurance	Not covered	Subject to Deductible
If your child needs	Children's eye exam	\$10 copayment	\$42 allowance	Limited to 1 exam per enrollee per year

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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)	
dental or eye care	Children's glasses	Varies	Varies	None
	Children's dental check-up	Not covered	Not covered	None

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 .)		
<ul style="list-style-type: none"> Acupuncture Cosmetic Surgery 	<ul style="list-style-type: none"> Infertility Treatment Long-Term Care 	<ul style="list-style-type: none"> 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.)		
<ul style="list-style-type: none"> Bariatric surgery Chiropractic Care (12 visits/year) 	<ul style="list-style-type: none"> Hearing Aids (Adults 18 or Over) Private-Duty Nursing as part of covered home health care 	<ul style="list-style-type: none"> Routine eye care (Adult) – EyeMed Vision

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: Indiana University Health Plans, 950 N. Meridian St. Suite 400, Indianapolis, IN 46204, Phone No. 866-895-5828, TTY: 800-743-3333 and the Indiana State Department of Insurance, 311 W. Washington St. Suite 300, Indianapolis, IN 46204, Phone No. 317-232-2395. For group health coverage subject to ERISA, contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. For non-federal governmental group health plans, contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. Church plans are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State insurance regulator regarding their possible rights to continuation coverage under State law. 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 on how 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: Indiana University Health Plans ATTN: Grievances, 950 N. Meridian St., Suite 400, Indianapolis, IN 46204, 866-895-5828, TTY: 800-743-3333. For group health coverage subject to ERISA, contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. If coverage is insured, contact the Indiana State Department of Insurance at 311 W. Washington St. Suite 300, Indianapolis, IN 46204, Phone No. 317-232-2395. For Indiana University Health Plans member services call 866-895-5975.

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](#).

*For more information about limitations and exceptions, see the plan or policy document at http://www.hr.iu.edu/benefits/plan_booklets.html

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](#).

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 866.895.5828

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 866.895.5828

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 866.895.5828

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 866.895.5828

To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.

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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](#) \$2,700
- [Specialist \[cost sharing\]](#) 20%
- 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
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$2,700
Copayments	\$0
Coinsurance	\$700
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$3,460

Managing Joe's Type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) \$2,700
- [Specialist \[cost sharing\]](#) 20%
- 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
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$2,700
Copayments	\$0
Coinsurance	\$500
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$3,220

Mia's Simple Fracture

(in network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$2,700
- [Specialist \[cost sharing\]](#) 20%
- 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
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$2,700
Copayments	\$0
Coinsurance	\$20
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,720

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

Discrimination is Against the Law

IU Health does not discriminate on the basis of race, color, religion, sex, sexual orientation, age, disability, genetic information, veteran status, national origin, gender identity and/or expression, marital status, or any other characteristic protected by federal, state or local law.

Indiana University Health Plans:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact IU Health Plans Customer Service at 800-455-9776.

If you believe that Indiana University Health Plans 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 with: Civil Rights Coordinator, Indiana University Health Plans, 950 N. Meridian St., Suite 400, Indianapolis, IN 46204; 800-455-9776, TTY/TDD 711 or 800-743-3333; Fax 317-963-9801; IUHPlansCompliance@iuhealth.org. You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the IU Health Plans Civil Rights 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 ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone:

U.S. Department of Health and Human Services

200 Independence Ave., SW
Room 509F, HHH Building
Washington, DC 20201
T: 800-368-1019
T: 800-537-7967

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

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