



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 1-800-792-3666 or visit us at [www.ieshaffer.com](http://www.ieshaffer.com). 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 <https://www.healthcare.gov/sbc-glossary> or call 1-800-792-3666 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$ 0	See the Common Medical Events chart below for your costs for services this <a href="#">plan</a> covers.
Are there services covered before you meet your <a href="#">deductible</a> ?	Not applicable.	
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	For <a href="#">network providers</a> : \$2,500 individual/\$5,000 family; for <a href="#">out-of-network providers</a> : no limit. For <a href="#">network pharmacy/prescription expenses</a> : \$4,100 individual/\$8,200 family.	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance-billing charges</a> and healthcare this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.horizonblue.com">www.horizonblue.com</a> or call 1-800-810-2583 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

 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 <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	20% <a href="#">co-insurance</a>	Not covered	None
	<a href="#">Specialist</a> visit	20% <a href="#">co-insurance</a>	Not covered	Chiropractic coverage is limited to 30 visits/individual per calendar year.
	<a href="#">Preventive care/screening/immunization</a>	No charge	Not covered	Urine drug <a href="#">screenings</a> are not covered.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	20% <a href="#">co-insurance</a>	Not covered	<a href="#">Out-of-network</a> tests are not covered except for services rendered by hospital based pathologists and radiologists at <a href="#">in-network</a> hospitals. In NJ, participants must use Lab Corp. of America.
	Imaging (CT/PET scans, MRIs)	20% <a href="#">co-insurance</a>	Not covered	<a href="#">Out-of-network</a> tests are not covered except for services rendered by hospital based pathologists and radiologists at <a href="#">in-network</a> hospitals.
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.envisionrx.com">www.envisionrx.com</a>	Generic drugs	20% <a href="#">copay</a> (Retail minimum <a href="#">copay</a> of \$5 and maximum of \$50/Mail order minimum <a href="#">copay</a> of \$10 and maximum of \$100.	Not covered	The maximum <a href="#">out-of-pocket</a> prescription expense is \$4,100 person/\$8,200 family. This is a separate limit from the medical benefit.
	Preferred brand drugs	20% <a href="#">copay</a> (Retail minimum <a href="#">copay</a> of \$20 and maximum of \$50/Mail order minimum <a href="#">copay</a> of \$40 and maximum of \$100.	Not covered	The maximum <a href="#">out-of-pocket</a> prescription expense is \$4,100 person/\$8,200 family. This is a separate limit from the medical benefit.
	Non-preferred brand drugs	20% <a href="#">copay</a> (Retail minimum <a href="#">copay</a> of \$35 and maximum of \$50/Mail order minimum <a href="#">copay</a> of \$70 and	Not covered	Plan is mandatory generic. The dispense as written penalty for receiving a brand name medication that has a FDA approved generic substitute is the applicable generic <a href="#">copay</a> plus the difference in cost between the brand name

[\* For more information about limitations and exceptions, see the plan or policy document at [www.ieshaffer.com](http://www.ieshaffer.com).]

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)	
		maximum of \$100.		and generic medication. This penalty is not subject to the maximum <u>copay</u> limitations. The maximum <u>out-of-pocket</u> prescription expense is \$4,100 person/\$8,200 family. This is a separate limit from the medical benefit.
	<a href="#">Specialty drugs</a>	\$35 <u>copay</u>	Not covered	After \$2,000 of out-of-pocket prescription expense during a calendar year, the maximum <u>copays</u> are \$10/retail and \$20/mail order for the remainder of that calendar year. The maximum <u>out-of-pocket</u> prescription expense is \$4,100 person/\$8,200 family. This is a separate limit from the medical benefit plan.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>co-insurance</u>	Not covered	None
	Physician/surgeon fees	20% <u>co-insurance</u>	Not covered	None
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$50 <u>copay</u> which is waived if admitted, 20% <u>co-insurance</u>	\$50 <u>copay</u> which is waived if admitted, 20% co-insurance	<u>Out-of-network</u> coverage for emergency services rendered in an emergency department of a hospital will be provided on the same basis as in-network coverage.
	<a href="#">Emergency medical transportation</a>	20% <u>co-insurance</u>	20% <u>co-insurance</u>	Covers transport from point where stricken to nearest hospital that can provide treatment.
	<a href="#">Urgent care</a>	20% <u>co-insurance</u>	Not covered	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>co-insurance</u>	Not covered	Pre-certification requirements apply. Non-compliance will result in no coverage.
	Physician/surgeon fees	20% <u>co-insurance</u>	Not covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% <u>co-insurance</u>	Not covered	None
	Inpatient services	20% <u>co-insurance</u>	Not covered	Pre-certification requirements apply. Non-compliance will result in no coverage.
If you are pregnant	Office visits	20% <u>co-insurance</u>	Not covered	None
	Childbirth/delivery professional services	20% <u>co-insurance</u>	Not covered	None
	Childbirth/delivery facility services	20% <u>co-insurance</u>	Not covered	Pre-certification requirements apply. Non-compliance will result in no coverage.

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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)	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	20% <u>co-insurance</u>	Not covered	Maximum 120 visits/year. 4 hours = 1 visit. No custodial care covered.
	<a href="#">Rehabilitation services</a>	20% <u>co-insurance</u> for out-patient. For in-patient, see hospital stay facility fee benefit.	Not covered	After 6 months, medical necessity will be reviewed.
	<a href="#">Habilitation services</a>	Not covered	Not covered	None
	<a href="#">Skilled nursing care</a>	20% <u>co-insurance</u> for out-patient. For in-patient see hospital stay facility fee benefit.	Not covered	Maximum 120 days/year. Medical treatment only.
	<a href="#">Durable medical equipment</a>	20% <u>co-insurance</u>	Not covered	Rental only up to purchase price. No personal hygiene equipment is covered.
	<a href="#">Hospice services</a>	In-patient – see hospital stay facility fee benefit. Out-patient – see home health care benefit.	Not covered	Excludes respite care, pastoral care and counseling.
If your child needs dental or eye care	Children's eye exam	No charge	No charge	Child vision <u>screening</u> covered under preventative care benefit. See additional vision coverage.
	Children's glasses	No charge	No charge	Maximum vision allowance is \$400 per person every calendar year (for eye exam and glasses/contacts combined)
	Children's dental check-up	\$50/person or \$150/family deductible then 20% co-insurance	\$50/person or \$150/family deductible then 20% co-insurance	Dental check-up covered under selected dental plan, once every 6 months. Oral health risk assessment covered under preventative care benefit. See additional dental coverage.

## 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](#).)

- Cosmetic Surgery
- Infertility Treatment
- Long term Care
- Weight Loss Programs

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

- Acupuncture
- Bariatric Surgery (approval needed based on medical necessity)
- Chiropractic Care (30 visits per person per year)
- Dental Care
- Hearing Aid and exam (up to age 15 – unlimited benefit/age 15 and older – up to \$500 every 36 months)
- Non-emergency care when traveling outside the U.S. (excludes procedures not available in the U.S.)
- Private Duty Nursing (not in hospital)
- Routine Eye Care – up to \$400 per person every calendar year (for exam and glasses/contacts combined)
- Routine Foot Care

**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: Department of Labor's Employee Benefit Security Administration at 1-866-444-EBSA or [www.dol.gov/ebsa/healthreform](http://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](http://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: I.E. Shaffer & Co., P.O. Box 1028, West Trenton, NJ 08628, or you can contact the Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://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 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 1-800-792-3666

-----*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](#) \$0
- [Specialist](#) [coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- 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*)

<b>Total Example Cost</b>	<b>\$12,800</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$2,500
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$2,560</b>

**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](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- 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*)

<b>Total Example Cost</b>	<b>\$7,400</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$1,400
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Joe would pay is</b>	<b>\$1,460</b>

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

- The [plan's](#) overall [deductible](#) \$0
- [Specialist](#) [coinsurance](#) 20%
- Hospital (facility) [copayment](#) \$50
- Other [coinsurance](#) 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*)

<b>Total Example Cost</b>	<b>\$1,900</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$400
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$400</b>