




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 [www.ardentcarecoordinators.com](http://www.ardentcarecoordinators.com) or [www.optumrx.com](http://www.optumrx.com) or call 1-888-295-9299. 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.ardentcarecoordinators.com](http://www.ardentcarecoordinators.com) or call 1-888-295-9299 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$1,650 person / \$3,300 family Tier 1 \$3,000 person / \$6,000 family Tier 2 \$4,000 person / \$8,000 family Tier 3 \$6,000 person / \$12,000 family Tier 4	Generally, you must pay all the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> . Tier 1, Tier 2 and Tier 3 deductibles cross-apply.
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. Preventive care services are covered before you meet your deductible.	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>
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> ?	\$3,000 person / \$6,000 family Tier 1 \$5,000 person / \$10,000 family Tier 2 \$6,500 person / \$13,000 family Tier 3 \$10,500 person / \$21,000 family Tier 4	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. Tier 1, Tier 2, Tier 3 and prescription out-of-pocket maximums cross-apply.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Penalties, <a href="#">premiums</a> , <a href="#">balance billing</a> charges, and health care this plan 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.ardentcarecoordinators.com">www.ardentcarecoordinators.com</a> or call 1-888-295-9299 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 <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays (a <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.

Important Questions	Answers	Why This Matters:
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the specialist you choose without a referral.
 All <a href="#">copayment</a> and <a href="#">coinsurance</a> costs shown in this chart are after your <a href="#">deductible</a> has been met, if a <a href="#">deductible</a> applies.		

Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information
		Tier 1	Tier 2	Tier 3	Tier 4	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	20% coinsurance	30% coinsurance	40% coinsurance	50% coinsurance	None
	<a href="#">Specialist</a> visit	20% coinsurance	30% coinsurance	40% coinsurance	50% coinsurance	
	<a href="#">Preventive care/screening/immunization</a>	No charge; deductible waived	No charge; deductible waived	No charge; deductible waived	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	20% coinsurance	30% coinsurance	40% coinsurance	50% coinsurance	Cost sharing does not apply to certain preventive services.
	Imaging (CT/PET scans, MRIs)	20% coinsurance	30% coinsurance	40% coinsurance	50% coinsurance	Preauthorization is required for MRI/MRA/PET scans. All Outpatient Advance Imaging done within Smith County must be done at UT Health.
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available through <b>OptumRx</b> at <a href="http://www.OptumRX.com">www.OptumRX.com</a>	Generic drugs	Retail: 20% copay per prescription after calendar year deductible Mail order or 90-day maintenance: 20% copay per prescription after calendar year deductible				\$1,650 person / \$3,300 family deductible (combined with medical) \$6,500 person / \$13,000 family annual maximum out-of-pocket per calendar year.
	Preferred brand drugs	Retail: 20% copay per prescription after calendar year deductible Mail order or 90-day maintenance: 20% copay per prescription after calendar year deductible				
	Non-preferred brand drugs	Retail: 20% copay per prescription after calendar year deductible Mail order or 90-day maintenance: 20% copay per prescription after calendar year deductible				Covers up to: a 30-day supply (retail); 1-90 day supply (mail order & maintenance medications); a 30-day supply (specialty).
	<a href="#">Specialty drugs</a>	Retail: 20% copay per prescription after calendar year deductible Mail order: not available				Once the annual out-of-pocket limit is met, you pay nothing for covered prescription medication.

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

Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information
		Tier 1	Tier 2	Tier 3	Tier 4	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	30% coinsurance	40% coinsurance	50% coinsurance	Preauthorization is required.
	Physician/surgeon fees	20% coinsurance	30% coinsurance	40% coinsurance	50% coinsurance	None
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	20% coinsurance	30% coinsurance	40% coinsurance	40% coinsurance	Tier 3 deductible applies to Tier 4 benefits.
	<a href="#">Emergency medical transportation</a>	20% coinsurance	30% coinsurance	40% coinsurance	40% coinsurance	Tier 3 deductible applies to Tier 4 benefits.
	<a href="#">Urgent care</a>	20% coinsurance	30% coinsurance	40% coinsurance	50% coinsurance	None
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% coinsurance	30% coinsurance	40% coinsurance	50% coinsurance	Preauthorization is required. For additional facility restrictions review your plan document.
	Physician/surgeon fees	20% coinsurance	30% coinsurance	40% coinsurance	50% coinsurance	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	20% coinsurance	30% coinsurance	40% coinsurance	50% coinsurance	Preauthorization is required for Partial hospitalization and Intensive Outpatient Services.
	Inpatient services	20% coinsurance	30% coinsurance	40% coinsurance	50% coinsurance	Preauthorization is required.
<b>If you are pregnant</b>	Office visits	0% coinsurance; deductible waived	0% coinsurance; deductible waived	0% coinsurance; deductible waived	0% coinsurance; deductible waived	Cost sharing does not apply to certain preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	20% coinsurance	30% coinsurance	40% coinsurance	50% coinsurance	
	Childbirth/delivery facility services	20% coinsurance	30% coinsurance	40% coinsurance	50% coinsurance	
<b>If you need help recovering or have</b>	<a href="#">Home health care</a>	20% coinsurance	30% coinsurance	40% coinsurance	50% coinsurance	Preauthorization is required. 100 visits per calendar year.

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

Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information
		Tier 1	Tier 2	Tier 3	Tier 4	
<b>other special health needs</b>	<a href="#">Rehabilitation services</a>	20% coinsurance	30% coinsurance	40% coinsurance	50% coinsurance	OT/PT/ST – 50 visit combined maximum per calendar year; does not apply to MH/SUD.
	<a href="#">Habilitation services</a>	20% coinsurance	30% coinsurance	40% coinsurance	50% coinsurance	
	<a href="#">Skilled nursing care</a>	20% coinsurance	30% coinsurance	40% coinsurance	50% coinsurance	60 Maximum days per calendar year. Preauthorization is required.
	<a href="#">Durable medical equipment</a>	20% coinsurance	30% coinsurance	40% coinsurance	50% coinsurance	Preauthorization is required for all rentals and any purchase over \$1500
	<a href="#">Hospice services</a>	20% coinsurance	30% coinsurance	40% coinsurance	50% coinsurance	Preauthorization is required.
<b>If your child needs dental or eye care</b>	Children’s eye exam	Not covered	Not covered	Not covered	Not covered	None
	Children’s glasses	Not covered	Not covered	Not covered	Not covered	None
	Children’s dental check-up	Not covered	Not covered	Not covered	Not covered	None

**Excluded Services & Other Covered Services:**

<b>Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a>.)</b>		
<ul style="list-style-type: none"> <li>• Cosmetic surgery</li> <li>• Dental care (adult)</li> </ul>	<ul style="list-style-type: none"> <li>• Long-term care</li> <li>• Private-duty nursing</li> </ul>	<ul style="list-style-type: none"> <li>• Routine eye care (adult)</li> <li>• Routine foot care</li> </ul>

<b>Other Covered Services (Limitations may apply to these services. This isn’t a complete list. Please see your <a href="#">plan</a> document.)</b>		
<ul style="list-style-type: none"> <li>• Bariatric surgery (Tier 1 only)</li> <li>• Chiropractic care (20 visit per calendar year)</li> </ul>	<ul style="list-style-type: none"> <li>• Hearing aids</li> </ul>	<ul style="list-style-type: none"> <li>• Weight loss program</li> </ul>

**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: Ardent Care Coordinators at 1-888-295-9299. 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 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: [www.ardentcarecoordinators.com](http://www.ardentcarecoordinators.com).

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**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 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 1-888-295-9299.]

**PRA Disclosure Statement:** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control

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

number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

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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 and assumes use of **Tier 1 facilities and providers**.

### Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$1,650
■ <a href="#">Specialist coinsurance</a>	\$0
■ Hospital (facility) <a href="#">coinsurance</a>	20%
■ Other <a href="#">coinsurance</a>	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>\$12,700</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$1,650
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$1,710</b>

### Managing Joe's Type 2 Diabetes

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$1,650
■ Primary care physician <a href="#">coinsurance</a>	\$0
■ Hospital (facility) <a href="#">coinsurance</a>	20%
■ Other <a href="#">coinsurance</a>	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>\$5,600</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$1,650
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$55
<b>The total Joe would pay is</b>	<b>\$1,705</b>

### Mia's Simple Fracture

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$1,650
■ <a href="#">Specialist coinsurance</a>	\$0
■ Hospital (facility) <a href="#">coinsurance</a>	20%
■ Other <a href="#">coinsurance</a>	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>\$2,800</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$1,650
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,650</b>

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