

 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.** Please read the FEHB Plan brochure (RI 73-829) that contains the complete terms of this plan. **All benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB Plan brochure.** Benefits may vary if you have other coverage, such as Medicare. 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 get the FEHB Plan brochure and view the Glossary at [feds.humana.com](https://feds.humana.com). You can call 1-800-448-6262 to request a copy of either document.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$ <u>1,000</u> /Self Only \$ <u>2,000</u> / Self Plus One \$ <u>2,000</u> /Self and Family	Generally, you must pay all of the costs from providers up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. Copayments and coinsurance amounts do not count toward your deductible, which generally starts over January 1. When a covered service/supply is subject to a deductible, only the Plan allowance for the service/supply counts toward the deductible.
Are there services covered before you meet your <u>deductible</u> ?	Yes. Preventive care and prescription drug copayments do not apply to deductible.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply.
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet deductible for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	\$ 8,150/Self Only \$ 16,300/Self Plus One \$ 16,300/Self and Family	The <u>out-of-pocket limit</u> , or catastrophic maximum, is the most you could pay in a year for covered services.
What is not included in the <u>out-of-pocket limit</u> ?	N/A	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="https://feds.humana.com">feds.humana.com</a> or call 1-800-448-6262 for a list of <u>network providers</u> .	This <u>plan</u> uses a provider <u>network</u> . You will pay less if you use a provider in the plan's <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You may see any specialist 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
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most, plus you may be balance billed)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$40 copay/visit	40% of plan allowance after deductible	-----NONE-----
	<u>Specialist</u> visit	\$60 copay/visit	40% of plan allowance after deductible	-----NONE-----
	<u>Preventive care/screening/immunization</u>	No charge	40% of plan allowance after deductible	-----NONE-----
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	10% coinsurance	40% of plan allowance after deductible	Participating provider: 10% coinsurance in an outpatient, hospital setting
	Imaging (CT/PET scans, MRIs)	10% coinsurance	40% of plan allowance after deductible	Participating provider: 10% coinsurance in an outpatient, hospital setting
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at <a href="http://feds.humana.com">feds.humana.com</a>	Generic drugs – Level One	\$10 copay retail / \$25 copay mail	40% of charges plus copay	Covers up to a 30 day supply; 31-90 day supply (mail order Rx)
	Non-Preferred generic drugs – Level Two	\$45 copay retail / \$112.50 copay mail	40% of charges plus copay	Covers up to a 30 day supply; 31-90 day supply (mail order Rx)
	Preferred brand drugs – Level Three	\$65 copay retail / \$162.50 copay mail	40% of charges plus copay	Covers up to a 30 day supply; 31-90 day supply (mail order Rx)
	Non-Preferred brand /non-preferred higher cost generic – Level Four	\$100 copay retail / \$250 copay mail	40% of charges plus copay	Covers up to a 30 day supply; 31-90 day supply (mail order Rx)
	<u>Specialty drugs</u> – Level Five	25% co-insurance	40% of charges plus copay	May cover up to a 30-day supply (retail or mail order).
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	40% of plan allowance after deductible	-----NONE-----
	Physician/surgeon fees	10% coinsurance	40% of plan allowance after deductible	-----NONE-----
If you need immediate medical attention	Emergency room care	\$250 copay after deduct./visit	\$250 copay after deduct./visit	-----NONE-----
	<u>Emergency medical transportation</u>	10% coinsurance	10% coinsurance	-----NONE-----
	<u>Urgent care</u>	\$60 copay/visit	\$60 copay/visit	-----NONE-----

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most, plus you may be balance billed)	
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	40% of plan allowance after deductible	-----NONE-----
	Physician/surgeon fees	10% coinsurance	40% of plan allowance after deductible	-----NONE-----
If you need mental health, behavioral health, or substance abuse services	Outpatient services	10% coinsurance	40% of plan allowance after deductible	-----NONE-----
	Inpatient services	10% coinsurance	40% of plan allowance after deductible	-----NONE-----
If you are pregnant	Office visits	No charge	40% of plan allowance after deductible	-----NONE-----
	Childbirth/delivery professional services	No charge	40% of plan allowance after deductible	-----NONE-----
	Childbirth/delivery facility services	10% coinsurance after deductible	40% of plan allowance after deductible	-----NONE-----
If you need help recovering or have other special health needs	<u>Home health care</u>	10% coinsurance	40% of plan allowance after deductible	-----NONE-----
	<u>Rehabilitation services</u>	\$60 copay after deductible (PT, OT, and Speech therapy)	40% of plan allowance after deductible	60 visits/year per condition for each service
	<u>Habilitation services</u>	\$60 copay after deductible	40% of plan allowance after deductible	60 visits/year
	<u>Skilled nursing care</u>	10% coinsurance	40% of plan allowance after deductible	60 days/year
	<u>Durable medical equipment</u>	10% coinsurance	40% of plan allowance after deductible	-----NONE-----
	<u>Hospice services</u>	10% coinsurance	40% of plan allowance after deductible	-----NONE-----
If your child needs dental or eye care	Children's eye exam	No charge	40% of plan allowance after deductible	Thru age 17
	Children's glasses	Not covered	Not covered	-----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 plan's FEHB brochure for more information and a list of any other excluded services.)

- Cosmetic Surgery
- Dental Care (Adult)
- Hearing Aids
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private duty nursing
- Routine eye care (Adult)
- Routine foot care
- Weight loss program

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

- Acupuncture
- Bariatric Surgery
- Chiropractic Care
- Infertility Treatment

**Your Rights to Continue Coverage:** You can get help if you want to continue your coverage after it ends. See the FEHB Plan brochure, contact your HR office/retirement system, contact your plan at 1-800-448-6262 or visit [www.opm.gov/insure/health](http://www.opm.gov/insure/health). Generally, if you lose coverage under the plan, then, depending on the circumstances, you may be eligible for a 31-day free extension of coverage, a conversion policy (a non-FEHB individual policy), spouse equity coverage, or receive temporary continuation of coverage (TCC). 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:** If you are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal. For information about your appeal rights please see Section 3, "How you get care," and Section 8 "The disputed claims process," in your plan's FEHB brochure. If you need assistance, you can contact us at 1-800-448-6262.

### 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 1-800-448-6262.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-448-6262.]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-800-448-6262.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-448-6262.]

-----*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 \$1,000
- Specialist copayment \$0
- Hospital (facility) coinsurance 10%
- Other coinsurance 10%

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>	
Deductibles	\$1,000
Copayments	\$20
Coinsurance	\$1,200
<i>What isn't covered</i>	
Limits or exclusions	\$10
<b>The total Peg would pay is</b>	<b>\$2,230</b>

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

- The plan's overall deductible \$1,000
- Specialist copayment \$60
- Hospital (facility) coinsurance 10%
- Other coinsurance 10%

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	\$100
Copayments	\$2,500
Coinsurance	\$10
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$2,610</b>

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

- The plan's overall deductible \$1,000
- Specialist copayment \$60
- Hospital (facility) coinsurance 10%
- Other coinsurance 10%

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	\$900
Copayments	\$600
Coinsurance	\$100
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,600</b>