



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.umar.com](http://www.umar.com) or by calling 1-866-318-3853. 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.umar.com](http://www.umar.com) or call 1-866-318-3853 to request a copy.

Important Questions	Answers	Why this Matters:
<p>What is the overall <a href="#">deductible</a>?</p>	<p><b>\$0</b> person / <b>\$0</b> family In-network  <b>\$650</b> person / <b>\$1,950</b> family Out-of-network</p>	<p>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>, the overall family <a href="#">deductible</a> must be met before the <a href="#">plan</a> begins to pay.</p>
<p>Are there services covered before you meet your <a href="#">deductible</a>?</p>	<p>No.</p>	<p>You will have to meet the <a href="#">deductible</a> before the <a href="#">plan</a> pays for any services.</p>
<p>Are there other <a href="#">deductibles</a> for specific services?</p>	<p>Yes; \$100 per person for retail brand prescription drugs.</p>	<p>You must pay all of the costs for for these services up to the specific <a href="#">deductible</a> amount before this plan begins to pay for these services.</p>
<p>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</p>	<p><b>\$0</b> person / <b>\$0</b> family In-network  <b>\$4,000</b> person / <b>\$12,000</b> family Out-of-network</p>	<p>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>, the overall family <a href="#">out-of-pocket limit</a> must be met.</p>
<p>What is not included in the <a href="#">out-of-pocket limit</a>?</p>	<p><a href="#">Copayments</a> for medical services, penalties, deductibles, <a href="#">premiums</a>, <a href="#">balance billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.</p>	<p>Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a>.</p>
<p>Will you pay less if you use a <a href="#">network provider</a>?</p>	<p>Yes. See <a href="http://www.umar.com">www.umar.com</a> or call 1-866-318-3853 for a list of <a href="#">network providers</a>.</p>	<p>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 <a href="#">plan's 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 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.</p>
<p>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</p>	<p>No.</p>	<p>You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a>.</p>



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
		In-network (You will pay the least)	Out-of-network (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 Copay per visit	30% Coinsurance	None
	<a href="#">Specialist</a> visit	\$55 Copay per visit	30% Coinsurance	None
	<a href="#">Preventive care/screening/immunization</a>	\$20 Copay per visit PCP; \$55 Copay per visit Specialist; Preventive care & Immunizations; No charge Preventive screenings	30% Coinsurance Preventive care & screening; Not covered Immunizations	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)	No charge	30% Coinsurance	None
	Imaging (CT/PET scans, MRIs)	No charge Office setting; \$150 Copay per occurrence Outpatient setting	30% Coinsurance	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network (You will pay the least)	Out-of-network (You will pay the most)	
<b>If you need drugs to treat your illness or condition.</b>  More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.express-scripts.com">www.express-scripts.com</a> .	Generic drugs (Tier 1)	Retail (Up to 31 day supply): \$15 copayment; Mail Order (Up to 90 day supply): \$25 copayment	Your reimbursement will be the contracted rate less the copayment. You pay the difference between cost and reimbursement.	After 3rd retail fill of long-term medications 50% coinsurance with \$15 or cost minimum and \$30 maximum. Step therapy and/or preauthorization may apply.
	Preferred brand drugs (Tier 2)	Retail (Up to 31 day supply): \$50 copayment after \$100 brand deductible; Mail Order (Up to 90 day supply): \$130 copayment	Your reimbursement will be the contracted rate less the copayment. You pay the difference between cost and reimbursement.	After 3rd retail fill of long-term medications 50% coinsurance with \$70 minimum and \$165 maximum. No deductible for Duke pharmacies for 90 day supply. Step therapy and/or preauthorization may apply.
	Non-preferred brand drugs (Tier 3)	Retail (Up to 31 day supply): \$70 copayment after \$100 brand deductible; Mail Order Up to 90 day supply): \$180 copayment	Your reimbursement will be the contracted rate less the copayment. You pay the difference between cost and reimbursement.	After 3rd retail fill of long-term medications 50% coinsurance with \$85 minimum and \$180 maximum. No deductible for Duke pharmacies for 90 day supply. Step therapy and/or preauthorization may apply.
	<a href="#">Specialty drugs</a> (Tier 4)	Same as above for generic and brand.	Same as above for generic and brand.	Prior authorization required for some specialty drugs.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	\$250 Copay per visit	30% Coinsurance	None
	Physician/surgeon fees	\$250 Copay per visit	30% Coinsurance	None
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	\$250 Copay per visit	\$250 Copay per visit; Deductible Waived	Copay may be waived if admitted
	<a href="#">Emergency medical transportation</a>	No charge	No charge	In-network deductible applies to Out-of-network benefits

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network (You will pay the least)	Out-of-network (You will pay the most)	
	<a href="#">Urgent care</a>	\$35 Copay per visit	30% Coinsurance	None
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	\$600 Copay per admission for Duke owned hospitals; \$700 Copay per admission for all other hospitals	30% Coinsurance for Duke owned hospitals; \$900 Copay per admission for all other hospitals	Preauthorization is required. If you don't get preauthorization, benefits could be reduced by 100% of the total cost of the service.
	Physician/surgeon fee	No charge	30% Coinsurance	
<b>If you have mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$20 Copay per Office visit	30% Coinsurance	Preauthorization is required for hypnosis, psychological testing & electroshock therapy. If you don't get preauthorization, benefits could be reduced by 10% of the total cost of the service.
	Inpatient services	\$600 Copay per admission for Duke owned hospitals; \$700 Copay per admission for all other hospitals; No charge physicians	30% Coinsurance for Duke owned hospitals; \$900 Copay per admission for all other hospitals; 30% Coinsurance physicians	Preauthorization is required. If you don't get preauthorization, benefits could be reduced by 100% of the total cost of the service.
<b>If you are pregnant</b>	Office visits	\$20 copay primary care; \$55 copay specialist	30% Coinsurance	Cost sharing does not apply to certain preventive services. Depending on the type of services, deductible, copayment or coinsurance may apply. Maternity care may
	Childbirth/delivery professional services	No charge	30% Coinsurance	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network (You will pay the least)	Out-of-network (You will pay the most)	
	Childbirth/delivery facility services	\$600 Copay per admission for Duke owned hospitals; \$700 Copay per admission for all other hospitals	30% Coinsurance for Duke owned hospitals; \$900 Copay per admission for all other hospitals	Include tests and services described elsewhere in the SBC (i.e. ultrasound).
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	No charge	No charge	100 Maximum visits per calendar year; Preauthorization is required. If you don't get preauthorization, benefits could be reduced by 100% of the total cost of the service.
	<a href="#">Rehabilitation services</a>	\$20 Copay per visit	30% Coinsurance	40 Maximum visits per calendar year OT/PT; 20 Maximum visits per calendar year ST; Preauthorization is required. If you don't get preauthorization, benefits could be reduced by 100% of the total cost of the service.
	<a href="#">Habilitation services</a>	\$20 Copay per visit	30% Coinsurance	Habilitation services for learning disabilities are not covered, please refer to your plan document.
	<a href="#">Skilled nursing care</a>	\$250 Copay per admission	\$250 Copay per admission	60 Maximum days per calendar year; Preauthorization is required. If you don't get preauthorization, benefits could be reduced by 100% of the total cost of the service.
	<a href="#">Durable medical equipment</a>	10% Coinsurance	10% Coinsurance	Preauthorization is required for DME in excess of \$500 for rentals or \$1,500 for purchases. If you don't get preauthorization, benefits could be reduced by 100% per occurrence.
	<a href="#">Hospice service</a>	No charge	No charge	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network (You will pay the least)	Out-of-network (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	\$55 Copay per visit	Not covered	1 Maximum exam per calendar year
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	None

### Excluded Services & Other Covered Services:

<b>Services Your <a href="#">Plan</a> 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>Acupuncture</li> <li>Bariatric surgery</li> <li>Cosmetic surgery</li> </ul>	<ul style="list-style-type: none"> <li>Dental care (Adult)</li> <li>Infertility treatment</li> <li>Long-term care</li> </ul>	<ul style="list-style-type: none"> <li>Private-duty nursing</li> <li>Routine foot care</li> <li>Weight loss programs</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>Chiropractic care</li> <li>Hearing aids (to age 22 only)</li> </ul>	<ul style="list-style-type: none"> <li>Non-emergency care when traveling outside the U.S.</li> <li>Nutritional counseling</li> </ul>	<ul style="list-style-type: none"> <li>Routine eye care (Adult)</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: U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.HealthCare.gov](http://www.HealthCare.gov). 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: U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.HealthCare.gov](http://www.HealthCare.gov). Additionally, a consumer assistance program may help you file your [appeal](#). A list of states with Consumer Assistance Programs is available at [www.HealthCare.gov](http://www.HealthCare.gov) and <http://cciio.cms.gov/programs/consumer/capgrants/index.html>.

### Does this [plan](#) Provide Minimum Essential Coverage?

[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 Standard?

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](#).

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 copayment](#) \$55
- Hospital (facility) [copayment](#) \$600
- Other [coinsurance](#) 0%

**This EXAMPLE event includes services like:**

- [Specialist](#) office visits (*pre-natal care*)
- Childbirth/Delivery Professional Services
- Childbirth/Delivery Facility Services
- [Diagnostic tests](#) (*ultrasounds and blood work*)
- [Specialist visit](#) (*anesthesia*)

--	--

**In this example, Peg would pay:**

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$655
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$70
<b>The total Peg would pay is</b>	<b>\$725</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 copayment](#) \$55
- Hospital (facility) [copayment](#) \$600
- Other [coinsurance](#) 0%

**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*)

--	--

**In this example, Joe would pay:**

<i>Cost Sharing</i>	
<a href="#">Deductibles*</a>	\$0
<a href="#">Copayments</a>	\$200
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$4,300
<b>The total Joe would pay is</b>	<b>\$4,500</b>

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

- The [plan's](#) overall [deductible](#) \$0
- [Specialist copayment](#) \$55
- Hospital (facility) [copayment](#) \$600
- Other [coinsurance](#) 0%

**This EXAMPLE event includes services like:**

- [Emergency room care](#) (*including medical supplies*)
- [Diagnostic tests](#) (*x-ray*)
- [Durable medical equipment](#) (*crutches*)
- [Rehabilitation services](#) (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
---------------------------	----------------

**In this example, Mia would pay:**

<i>Cost Sharing</i>	
<a href="#">Deductibles*</a>	\$0
<a href="#">Copayments</a>	\$400
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$10
<b>The total Mia would pay is</b>	<b>\$410</b>

Note: These numbers assume the patient does not participate in the [plan's](#) wellness program. If you participate in the [plan's](#) wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: [www.umar.com](http://www.umar.com) or call 1-866-318-3853.

\*Note: This [plan](#) has other [deductibles](#) for specific services included in this coverage example. See "Are there other [deductibles](#) for specific services?" row above.