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.MyAmeriBen.com or call 1-866-438-0185. 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.MyAmeriBen.com or call 1-866-438-0185.to request a copy.

Important Questions	Answers				Why This Matters:
What is the overall deductible?		**Open Access III Providers**	**Network**	**Non-Network**	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 plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
	Per participant	$500	$1,000	$2,000	
	Per family	$1,000	$2,000	$4,000	
Are there services covered before you meet your deductible?	Yes, Open Access III preventive care and network preventive care services and prescription drugs.				This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. 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?	**Medical:**				The out-of-pocket limit is the most you could pay in a year for covered services. 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.
		Open Access III Providers	**Network**	**Non-Network**	
	Per participant	$2,500	$3,000	$5,000	
	Per family	$5,000	$6,000	$7,500	

Important Questions	Answers			Why This Matters:
What is the out-of-pocket limit for this plan?	**Prescription Drugs:**			The out-of-pocket limit is the most you could pay in a year for covered services. 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.
		Network	**Non-Network**	
	Per participant	$2,500	N/A	
	Per family	$5,000	N/A	
What is not included in the out-of-pocket limit?	Pre-certification penalties, amounts in excess of the reasonable and customary limit and maximum allowed amount, premiums, balance billed charges, and non-covered charges.			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. For medical: HealthLink. See www.healthlink.com or call 1-800-624-2356 for a list of network providers. For prescription drugs: EmpiRx. See www.empirxhealth.com or call 1-877-241-7123.			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.

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
		Open Access Ill Providers	Network	Non-Network	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No charge after deductible	20% co-insurance	50% co-insurance	——————none——————
	Specialist visit	No charge after deductible	20% co-insurance	50% co-insurance	——————none——————
	Preventive care/screening/ immunization	No charge, deductible waived	No charge, deductible waived	50% co-insurance	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.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Open Access Ill Providers	Network	Non-Network	
If you have a test	Diagnostic test (x-ray, blood work)	**Be Well Clinic** No Charge **All Other** No charge after deductible	20% co-insurance	50% co-insurance	——————————none——————————
	Imaging (CT/PET scans, MRIs)	**Specific Facilities*** $500 penalty **All Other** No charge after deductible	20% co-insurance	50% co-insurance	Specific facilities* Hannibal Regional, Hannibal Clinic, Blessing Hospital, Midwest Orthopedic Hannibal and Quincy, Blessing Physician Services, Quincy Medical Group, (does not apply to emergency, maternity, or physician office services). **Pre-certification is required.** Failure to obtain pre-certification will result in a $500 penalty.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.empirxhealth.com	Generic drugs	25% co-payment	25% co-payment	Not Covered	Not all prescription drugs are covered. To determine if a specific drug is covered under your plan, log into your account at www.empirxhealth.com.
	Preferred brand drugs	25% co-payment	25% co-payment	Not Covered	
	Non-preferred brand drugs	25% co-payment	25% co-payment	Not Covered	
	Specialty drugs	25% co-payment	25% co-payment	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	**Specific Facilities*** $500 penalty **All Other** No charge after deductible	20% co-insurance	50% co-insurance	Specific facilities* Hannibal Regional, Hannibal Clinic, Blessing Hospital, Midwest Orthopedic Hannibal and Quincy, Blessing Physician Services, Quincy Medical Group, and Northeast MO Ambulatory Surgery Center (does not apply to emergency, maternity, or physician office services). **Pre-certification is required.** Failure to obtain pre-certification will result in a $500 penalty.
	Physician/surgeon fees	No charge after deductible	20% co-insurance	50% co-insurance	——————————none——————————

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Open Access Ill Providers	Network	Non-Network	
If you need immediate medical attention	Emergency room care	No charge after deductible	No charge after deductible	No charge after deductible	——————————none——————————
	Emergency medical transportation	No charge after deductible	No charge after deductible	No charge after deductible	——————————none——————————
	Urgent care	No charge after deductible	20% co-insurance	50% co-insurance	Retail clinics are covered.
If you have a hospital stay	Facility fee (e.g., hospital room)	**Specific Facilities*** $500 penalty **All Other** No charge after deductible	20% co-insurance	50% co-insurance	Specific facilities* Hannibal Regional, Hannibal Clinic, Blessing Hospital, Midwest Orthopedic Hannibal and Quincy, Blessing Physician Services, Quincy Medical Group, and Northeast MO Ambulatory Surgery Center (does not apply to emergency, maternity, or physician office services). **Pre-certification is required.** Failure to obtain pre-certification will result in a $500 penalty.
	Physician/surgeon fees	No charge after deductible	20% co-insurance	50% co-insurance	——————————none——————————
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge after deductible	20% co-insurance	50% co-insurance	——————————none——————————
	Inpatient services	**Specific Facilities*** $500 penalty **All Other** No charge after deductible	20% co-insurance	50% co-insurance	Specific facilities* Hannibal Regional and Blessing Hospital (does not apply to emergency, maternity, or physician office services). **Pre-certification is required.** Failure to obtain pre-certification will result in a $500 penalty.
If you are pregnant	Office visits	No charge after deductible	20% co-insurance	50% co-insurance	Dependent daughter maternity is not covered. Cost-sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere described in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	No charge after deductible	20% co-insurance	50% co-insurance	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Open Access III Providers	Network	Non-Network	
If you are pregnant	Childbirth/delivery facility services	No charge after deductible	20% co-insurance	50% co-insurance	**Pre-certification is required** for a length of stay longer than forty-eight (48) hours following a vaginal delivery or ninety-six (96) hours following a cesarean delivery**.** Failure to obtain pre-certification will result in a $500 penalty.
If you need help recovering or have other special needs	Home health care	No charge after deductible	20% co-insurance	50% co-insurance	**Calendar Year Maximum:** One-hundred (100) visits per plan participant. **Pre-certification is required.** Failure to obtain pre-certification will result in a $500 penalty.
	Rehabilitation services	No charge after deductible	20% co-insurance	50% co-insurance	**Calendar Year Maximum:** Ninety (90) visits per plan participant combined for speech, physical, and occupational therapy. **Pre-certification is required.** Failure to obtain pre-certification will result in a $500 penalty.
	Habilitation services	No charge after deductible	20% co-insurance	50% co-insurance	**Pre-certification is required.** Failure to obtain pre-certification will result in a $500 penalty.
	Skilled nursing care	No charge after deductible	20% co-insurance	50% co-insurance	Must begin within fourteen (14) days of a three (1) day hospital confinement. **Calendar Year Maximum:** Seventy (70) visits per plan participant. **Pre-certification is required.** Failure to obtain pre-certification will result in a $500 penalty.
	Durable medical equipment	No charge after deductible	20% co-insurance	50% co-insurance	**Pre-certification may be required for equipment in excess of $1,000.** Failure to obtain pre-certification will result in a $500 penalty.
	Hospice services	No charge after deductible	20% co-insurance	50% co-insurance	**Lifetime Maximum:** Seventy (70) days per plan participant. **Pre-certification is required.** Failure to obtain pre-certification will result in a $500 penalty.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Open Access Ill Providers	Network	Non-Network	
If your child needs dental or eye care	Children's eye exam	No Charge	No Charge	Not Covered	Benefits are only for vision screening as required under the ACA Preventive Care services for children.
	Children's glasses	Not Covered	Not Covered	Not Covered	——————————none——————————
	Children's dental check-up	Not Covered	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.)

- Abortion (except in the cases of rape, incest, or when the life of the mother is endangered)
- Acupuncture
- Bariatric Surgery
- Cosmetic Surgery
- Dental Care (adult)
- Hearing Aids
- Infertility Treatment
- Long-Term Care
- Non-emergency care when traveling outside the U.S.
- Routine Eye Care (Adult)
- 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.)

- Chiropractic Care
- Private Duty Nursing

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 Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. You may also contact the Plan Administrator City of Hannibal and Board of Public Works, 320 Broadway, Hannibal, MO 63041, 573-221-0111. 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 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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

You may also contact the third party administrator (TPA) to assist the plan administrator with claims adjudication. The TPA's name, address, and telephone number are:

AmeriBen
Attention: Appeals Coordination
P.O. Box 7186
Boise, ID 83707
1-866-438-0185.

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 1-866-438-0185.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-438-0185.

Chinese (中文): 如果需要中文的帮助， **请拨打这个号码** 1-866-438-0185.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-866-438-0185.

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 cost sharing	0%
Hospital (facility) cost sharing	0%
Other cost sharing	25%

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**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$1,000
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Peg would pay is	**$560**

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 cost sharing	0%
Hospital (facility) cost sharing	0%
Other cost sharing	25%

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**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$1,000
Copayments	$300
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Joe would pay is	**$1,300**

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

The plan's overall deductible	$1,000
Specialist cost sharing	0%
Hospital (facility) cost sharing	0%
Other cost sharing	25%

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**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$1,000
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,000**

The **plan** would be responsible for the other costs of these EXAMPLE covered services.