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, [insert contact information]. 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. https://www.healthcare.gov/sbc-glossary..com or call 1-800-318- 2596 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$300/individual or $600/family	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.
Are there services covered before you meet your deductible?	Yes. Some preventative care and primary care services are covered before you meet your deductible	The plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventative services without cost-sharing and before you meet your deductible See a list of covered preventative services at https://www.healthcare.gov/coverage/preventative-care-benefits/.
Are there other deductibles for specific services?	Yes. The deductible is $25/person and $75/family for dental services.	You must pay all the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan?	$1,200/person for PPO medical services and $2,400/person for non-PPO medical services in the Municipality of Anchorage. $600/person is the maximum for prescriptions.	The out-of-pocket limit is the most you could pay in a benefit year for covered services.
What is not included in the out-of-pocket limit?	Copayments for certain services, deductibles, premiums, balance-billing charges, penalties, and health care services this plan doesn't cover.	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. Medical network providers in the Municipality of Anchorage are: Alaska Regional Hospital, Surgery Center of Anchorage, Alpine Surgery Center, ACENT Ear, Nose & Throat, Alaska Surgery Center, Alaska Fracture & Orthopedic, and you Alaska Hand Rehabilitation. In the Mat-Su Borough: Mat-Su Regional Medical Center. For all other areas, the Aetna PPO	This plan uses provider networks. 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

Important Questions	Answers	Why This Matters:
	Network. For a list of participating providers see www.aetna.com. For a list of participating pharmacy providers, see www.caremark.com.	
Do you need a referral to see a specialist?	No	You can see the specialist you choose without permission from this plan..

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 provider's office or clinic	Primary care visit to treat an injury or illness	20% coinsurance	20% coinsurance for non-PPO facilities in the Municipality of Anchorage; all others same as network providers	$0.00 copay Coalition Health Center.
	Specialist visit	20% coinsurance	20% coinsurance for non-PPO facilities in the Municipality of Anchorage; all others same as network providers	None
	Preventive care/screening/ immunization	No charge for recommended services under PPACA; 20% coinsurance for all other preventative services	40% coinsurance for non-PPO facilities in the Municipality of Anchorage; all others same as network providers	You may have to pay for services that aren't preventative. Ask your provider if the services you need are preventative. And then check what your plan will cover.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	40% coinsurance for non-PPO facilities in the Municipality of Anchorage; all others same as network providers	None
	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance for non-PPO facilities in the Municipality of Anchorage; all others same as network providers	May require preauthorization

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 drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.[insert].com	Generic drugs	10% coinsurance	10% coinsurance	Up to a 90-day supply. Maximum coinsurance is $60 per prescription, and $600 per person, per plan year
	Preferred brand drugs	20% coinsurance	20% coinsurance	
	Non-preferred brand drugs	20% coinsurance	20% coinsurance	
	Specialty drugs	20% coinsurance up to $20 per prescription	20% coinsurance up to $20 per prescription	Up to a 30-day supply; requires preauthorization
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge; not subject to the deductible or coinsurance	20% coinsurance for non-PPO facilities in the Municipality of Anchorage all others same as network providers	May require preauthorization. If you don't get preauthorization, benefits could be reduced.
	Physician/surgeon fees	No charge; not subject to the deductible or coinsurance	No charge; not subject to the deductible or coinsurance	
If you need immediate medical attention	Emergency room care	20% coinsurance	40% coinsurance for non-emergency services at non-PPO facilities in the Municipality of Anchorage; all others at the same as network providers	$100 penalty for non-emergency services
	Emergency medical transportation	20% coinsurance	20% coinsurance	None
	Urgent care	20% coinsurance		None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance for non-PPO facilities in the Municipality of Anchorage; all others at the same as network providers	Preauthorization is required. If you don't get preauthorization, benefits could be reduced
	Physician/surgeon fees	20% coinsurance	20% coinsurance	None

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 mental health, behavioral health, or substance abuse services	Outpatient services	20% coinsurance	20% coinsurance	May require preauthorization
	Inpatient services	20% coinsurance	40% coinsurance for non-PPO facilities in the Municipality of Anchorage; all others at the same as network providers	
If you are pregnant	Office visits	20% coinsurance	20% coinsurance	
	Childbirth/delivery professional services	20% coinsurance	40% coinsurance for non-PPO facilities in the Municipality of Anchorage; all others at the same as network providers	Cost sharing does not apply to certain preventative services .Depending on the type of services, coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance for non-PPO facilities in the Municipality of Anchorage; all others at the same as network providers	Cost sharing does not apply to certain preventative services .Depending on the type of services, coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC
If you need help recovering or have other special health needs	Home health care	20% coinsurance	20% coinsurance	120 visits/year
	Rehabilitation services	20% coinsurance	40% coinsurance for non-PPO facilities in the Municipality of Anchorage; all others at the same as network providers	No limit for rehabilitation services to restore and improve bodily functions lost due to injury or illness. Limit of 24 visits per year for chiropractic, massage therapy, and acupuncture services combined
	Habilitation services	Not covered	Not covered	No coverage for habilitation services except for cochlear implants
	Skilled nursing care	20% coinsurance; not subject to deductible	20% coinsurance	Preauthorization is required
	Durable medical equipment	20% coinsurance	20% coinsurance	None
	Hospice services	20% coinsurance	20% coinsurance	None
If your child needs dental or eye care	Children's eye exam	No Charge	No charge up to $150	Coverage limited to one exam/plan year
	Children's glasses	No charge for basic single vision or lined lenses; frames up to $150	No charge up to $175 for basic single vision lenses; frames up to $150	Coverage limited to lenses every plan year and frames every other plan year
	Children's dental check-up	No charge		$2,000 maximum benefits per plan year

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.)

- Custodial care
- Cosmetic surgery
- Experimental or investigational services
- Infertility treatment
- Long-term care
- Private duty nursing
- Routine foot care

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

- Acupuncture
- Bariatric surgery
- Chiropractic care
- Dental Care (adults)
- Hearing aids
- Non-emergency care when traveling outside the US (must use accredited facility)
- Weight loss programs (under medical supervision)

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: [insert State, HHS, DOL, and/or other applicable agency contact information]. 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 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: Health Trust Administrator at 1-866-553-8206.

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 **1-866-874-3972, #781115**

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa **1-866-874-3972, #781115**

[Chinese (中文): 如果需要中文的帮助， 请拨打这个号码[1-800-557-8701[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' **1-866-874-3972, #781115**

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	$300
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)*

Total Example Cost	**$12,800**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$300
Copayments	$0
Coinsurance	$1,200
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$1,560**

Managing Joe's Type 2 Diabetes

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

The plan's overall deductible	$300
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)*

Total Example Cost	**$7,400**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$300
Copayments	$0
Coinsurance	$1,200
What isn't covered	
Limits or exclusions	$55
The total Joe would pay is	**$1,555**

Mia's Simple Fracture

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

The plan's overall deductible	$300
Specialist coinsurance	20%
Hospital (facility) coinsurance	20%
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)*

Total Example Cost	**$1,900**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$300
Copayments	$0
Coinsurance	$385
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$685**