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.Auxiant.com or call 1-800-245-0533. For general definitions of common terms, such as allowed amount, balance billing, Coinsurance, Co-Payment, Deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.Auxiant.com or call 1-800-245-0533 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall Deductible?	Tier 1/Network: **$750**/Individual or **$1,500**/Family per Calendar Year Out-of-Network: **$2,000**/Individual or **$4,000**/Family per Calendar Year	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 overall amount of Family Deductible has been satisfied. Network/Out-of-Network Deductibles and any other benefit maximums do cross-satisfy one another.
Are there services covered before you meet your Deductible?	**Yes:** Network Preventive care, Chiropractic Spinal Manipulations, Ambulance service, and Outpatient Emergency Room visits. For a full list of services see the Schedule of Medical Benefits.	This plan covers some items and services even if you haven't yet met the annual Deductible amount. But a Co-Payment or Coinsurance may apply. For 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?	Network: **$2,000**/Individual or **$4,000**/Family per Calendar Year Out-of-Network: **$5,000**/Individual or **$10,000**/Family per Calendar Year	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 limit until the overall family out-of-pocket limit has been met. Network/Out-of-Network out-of-pocket limits and any other benefit maximums do cross-satisfy one another.

Important Questions	Answers	Why This Matters:
What is not included in the out-of-pocket limit?	Cost containment penalties, ineligible charges, amounts over the maximum allowable charge, premiums, balanced-billed charges, Out-of-Network transplant services, and health care 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,** see the back of your ID card for more information.	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 (a balance bill). 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? (Out-of-Area Retirees)	**No.**	You can see the specialist you choose without a referral.
Do you need a referral to see a specialist? (No Referral Required)	**No.** You do not need a referral from a Select Health Network provider in order to see a Select Health Network provider.	You can see the specialist you choose without a referral.
Do you need a referral to see a specialist? (Referral Required)	**No.** To prevent a 30% reduction in benefits a Select Primary Care Provider can submit a referral request to Select Health prior using an Encore provider if services are not available in the Select Health Network	This plan will pay some or all of the costs to see a specialist for covered services but only if you have a referral before you see the specialist.

All **Co-Payment** 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	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 Co-Payment, then 0% Coinsurance; Deductible does not apply	50% Coinsurance	Network: Office Co-Payment includes: x-rays, labs, allergy injections and allergy testing performed in the office. All other services subject to Coinsurance after Deductible.
	Specialist visit	$40 Co-Payment, then 0% Coinsurance; Deductible does not apply	50% Coinsurance	Network: Office Co-payment includes x-rays, labs, allergy injections and allergy testing performed in the office. All other services subject to Coinsurance after Deductible. Chiropractic services – $30 Co-Payment, then 0% Coinsurance; Deductible does not apply. Chiropractic services provided by an Out-of-Network provider and/or Encore provider will be paid at Network level. Limited to 12 visits per Calendar Year.
	Preventive care/screening/ Immunization	No Charge	Not Covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what the plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	10% Coinsurance	50% Coinsurance	Diagnostic Labs – 100% covered; Deductible waived.
	Imaging (CT/PET scans, MRIs)	10% Coinsurance	50% Coinsurance	Pre-certification is required for PET, MRA and MRI scans. Failure to obtain pre-certification may result in a reduction in benefits by 30%.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider	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.rxbenefits.com	Generic Drugs	$10 Co-Payment (Retail); $15 Co-Payment (Mail order)	N/A	31-day supply (Retail); 90-day supply (Mail order). No Co-Payment for generic prescriptions mandated by the Affordable Care Act (ACA), including but not limited to tobacco cessation medications and generic women's contraceptives. Pre-certification is required for Specialty drugs.
	Preferred Brand Drugs	$30 Co-Payment (Retail); $45 Co-Payment (Mail order)	N/A	
	Non-Preferred Brand Drugs	$50 Co-Payment (Retail); $60 Co-Payment (Mail order)	N/A	
	Specialty Drugs	Generic: $10 Co-Payment (30-day) $15 Co-Payment (90-day) Preferred Brand: $30 Co-Payment (30-day) $45 Co-Payment (90-day) Non-Preferred Brand: $50 Co-Payment (30-day) $60 Co-Payment (90-day)	N/A	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% Coinsurance	50% Coinsurance	——————none——————
	Physician/surgeon fees	10% Coinsurance	50% Coinsurance	Pre-certification is required for select Outpatient procedures. Failure to obtain pre-certification may result in a reduction in benefits by 30%.
If you need immediate medical attention	Emergency room care	$250 Co-Payment, then 0% Coinsurance; Deductible does not apply	Paid at Network level	Physician services ER – 100% covered, Deductible waived.
	Emergency medical transportation	0% Coinsurance; Deductible does not apply	Paid at Network level	——————none——————
	Urgent care	$40 Co-Payment, then 0% Coinsurance; Deductible does not apply	Paid at Network level	——————none——————

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider	Out-of-Network Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	10% Coinsurance	50% Coinsurance	Pre-certification is required. Failure to obtain pre-certification may result in a reduction in benefits by 30%.
	Physician/surgeon fees	10% Coinsurance	50% Coinsurance	Pre-certification is required. Failure to obtain pre-certification may result in a reduction in benefits by 30%.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	(New Avenues Midwest Behavioral Health Network -Office): $20 Co-Payment, then 0% Coinsurance; Deductible does not apply (All Other Services): 10% Coinsurance	50% Coinsurance	Office visit Co-Payments includes counseling/therapy, evaluation/interview, testing and medication management. Emergency Room, Urgent Care, Office Evaluation & management, Office counseling, and Lab/X-ray fees are paid same as any other Illness. Pre-certification is required for Intensive Outpatient and ABA Therapy. Failure to obtain pre-certification may result in a reduction in benefits by 30%.
	Inpatient services	10% Coinsurance	50% Coinsurance	Pre-certification is required for Inpatient, Residential Treatment (RES), and Partial Hospitalization (PHP). Failure to obtain pre-certification may result in a reduction in benefits by 30%.
If you are pregnant	Office visits	Paid same as any other Illness	Paid same as any other Illness	Network: Office Co-Payment includes x-rays and labs performed and billed in the office. All other services subject to Coinsurance after Deductible. Labs sent to an outside laboratory are subject to 10% Coinsurance after Deductible. Dependent daughter maternity is covered. Depending on the type of services, a Coinsurance or Deductible may apply. Maternity care may include tests described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	Paid same as any other Illness	Paid same as any other Illness	
	Childbirth/delivery facility services	Paid same as any other Illness	Paid same as any other Illness	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider	Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	10% Coinsurance	50% Coinsurance	Pre-certification is required. Failure to obtain pre-certification may result in a reduction in benefits by 30%. Limited to 100 days per Calendar Year. Limit does not include Home Infusion therapy or Private-duty nursing rendered in the home.
	Rehabilitation services	$30 Co-Payment, then 0% Coinsurance; Deductible does not apply	50% Coinsurance	Includes occupational therapy, physical, and speech therapy. Physical and occupational therapy limited to 60 visits per Calendar Year. Speech therapy is limited to 20 visits per Calendar Year. When services are rendered in the home, Home Health Care service limits apply. Pre-certification is required for occupational, physical and speech therapy after the first (12) twelve treatments Failure to obtain pre-certification may result in a reduction in benefits by 30%.
	Habilitation services	$30 Co-Payment, then 0% Coinsurance; Deductible does not apply	50% Coinsurance	
	Skilled nursing care	10% Coinsurance	50% Coinsurance	Pre-certification is required. Failure to obtain pre-certification may result in a reduction in benefits by 30%.
	Durable medical equipment	10% Coinsurance	50% Coinsurance	Pre-certification required for equipment over $750 and all rentals. Failure to obtain pre-certification may result in a reduction in benefits by 30%.
	Hospice services	10% Coinsurance	50% Coinsurance	Includes bereavement counseling. Pre-certification is required. Failure to obtain pre-certification may result in a reduction in benefits by 30%.
If your child needs dental or eye care	Children's eye exam	See Preventive Care Section	50% Coinsurance	Routine vision exams covered to age 19.
	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 policy or plan document for more information and a list of any other excluded services.)		
• Acupuncture • Cosmetic surgery • Dental care (adult)	• Hearing aids • Infertility treatment • Long-term care	• 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.)		
• Bariatric surgery (Limit of one surgery per Lifetime and a $125,000 Lifetime maximum)	• Chiropractic care (Limited to 12 visits per Calendar Year)	• Non-emergency care when traveling outside the U.S. • Private-duty nursing (Inpatient only)

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.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: Auxiant, 2450 Rimrock Road, Ste 301, Madison, WI 53713 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

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 800-245-0533.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

* For more information about limitations and exceptions, see the plan or policy document at www.auxiant.com.

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, Co-Payments 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 Network pre-natal care and a hospital delivery)

The plan's overall Deductible	$750
Specialist *[cost sharing]*	$40
Hospital (facility) *[cost sharing]*	10%
Other *[cost sharing]*	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)*

Total Example Cost	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$750
Co-Payments	$10
Coinsurance	$1,200
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$2,020**

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

The plan's overall Deductible	$750
Specialist *[cost sharing]*	$40
Hospital (facility) *[cost sharing]*	10%
Other *[cost sharing]*	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)*

Total Example Cost	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$750
Co-Payments	$1,200
Coinsurance	$20
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$1,990**

Mia's Simple Fracture
(Network emergency room visit and follow up care)

The plan's overall Deductible	$750
Specialist *[cost sharing]*	$40
Hospital (facility) *[cost sharing]*	10%
Other *[cost sharing]*	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)*

Total Example Cost	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$750
Co-Payments	$500
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,250**

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