
 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, call **1-855-579-EVRY**. 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.healthcare.gov/sbc-glossary](http://www.healthcare.gov/sbc-glossary) or call **1-855-579-EVRY** to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$0 individual / \$0 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. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> . See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your <u>deductible</u> ?	Yes. Preventive care, routine prenatal and postnatal care, PCP, specialist, home visits, nutritionist, behavioral, labs, outpatient rehab/hab, and telemedicine.	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. For example, this plan covers certain preventive services without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	\$5,250 individual / \$10,500 family  \$1,500 individual / \$3,000 family (Pharmacy out-of-pocket limit)	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums and healthcare this <u>plan</u> does not cover.	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="http://www.evryhealth.com">www.evryhealth.com</a> or call <b>1-855-579-EVRY</b> 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 can see the <u>specialist</u> without a <u>referral</u> .

 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 <u>provider's</u> office or non-urgent clinic	Primary care visit to treat an injury or illness	No charge	40% <b>coinsurance</b>	Virtual telehealth visits are available at no charge.
	<u>Specialist</u> visit	No charge	40% <b>coinsurance</b>	There may be a limitation or <u>preauthorization</u> requirement.
	<u>Preventive care/screening/immunization</u>	No charge	40% <b>coinsurance</b>	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services you need are preventive. Then check what your <u>plan</u> will pay for.
	Retail Clinic (non-urgent)	20% <b>coinsurance</b>	40% <b>coinsurance</b>	None
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge at physician office	40% <b>coinsurance</b>	<u>Preauthorization</u> may be required.
	Imaging (CT/PET scans, MRIs)	20% <b>coinsurance</b>	40% <b>coinsurance</b>	<u>Preauthorization</u> may be required. If you don't get <u>preauthorization</u> , payment for care may be denied.

\*For more information about limitations and exceptions, see the plan or policy document at [www.everyhealth.com/forms](http://www.everyhealth.com/forms).

<p><b>If you need drugs to treat your illness or condition</b> More information about <b>prescription drug coverage</b> is available at <a href="http://www.everyhealth.com/formulary">www.everyhealth.com/formulary</a></p>	<p>Generic drugs (Tier 1)</p>	<p>0% <b>coinsurance</b> for a 30-day supply (retail),</p> <p>0% <b>coinsurance</b> for a 90-day supply (mail order)</p>	<p>50% <b>coinsurance</b> for a 30-day supply (retail),</p> <p>50% <b>coinsurance</b> for a 90-day supply (mail order)</p>	<p>Retail is limited to a 30-day supply. Mail order is limited to a 90-day supply.</p> <p><u>Preauthorization</u>/step therapy may be required. If you don't get <u>preauthorization</u> payment for care may be denied.</p>
	<p>Preferred brand drugs (Tier 2)</p>	<p>20% <b>coinsurance</b> for 30-day supply (retail),</p> <p>20% <b>coinsurance</b> for the 90-day supply (mail order)</p>	<p>50% <b>coinsurance</b> for 30-day supply (retail),</p> <p>50% <b>coinsurance</b> for the 90-day supply (mail order)</p>	
	<p>Non-preferred brand drugs (Tier 3)</p>	<p>20% <b>coinsurance</b> for a 30-day supply (retail),</p> <p>20% <b>coinsurance</b> for a 90-day supply (mail order)</p>	<p>50% <b>coinsurance</b> for a 30-day supply (retail),</p> <p>50% <b>coinsurance</b> for a 90-day supply (mail order)</p>	
	<p><u>Specialty drugs</u> (Tier 4)</p>	<p>20% <b>coinsurance</b> for Preferred Specialty Drug</p> <p>20% <b>coinsurance</b> for Non-Preferred Specialty Drug.</p>	<p>50% <b>coinsurance</b> for Preferred Specialty Drug</p> <p>50% <b>coinsurance</b> for Non-Preferred Specialty Drug.</p>	
<p><b>If you have outpatient surgery</b></p>	<p>Facility fee (e.g., ambulatory surgery center)</p>	<p>20% <b>coinsurance</b></p>	<p>40% <b>coinsurance</b></p>	<p><u>Preauthorization</u> may be required.</p>
	<p>Physician/surgeon fees</p>	<p>20% <b>coinsurance</b></p>	<p>40% <b>coinsurance</b></p>	<p><u>Preauthorization</u> may be required.</p>

\*For more information about limitations and exceptions, see the plan or policy document at [www.everyhealth.com/forms](http://www.everyhealth.com/forms).

If you need immediate medical attention	Emergency room care	\$300 <b>copay</b> /visit plus 20% <b>coinsurance</b>	\$300 <b>copay</b> /visit plus 20% <b>coinsurance</b>	<u>Emergency Room care</u> by an <u>Out-of-Network provider</u> is covered if the services are for an emergency condition.
	<u>Emergency medical transportation</u>	20% <b>coinsurance</b>	20% <b>coinsurance</b> per transport	<u>Preauthorization</u> is required for non-emergency transportation. If you don't get <u>preauthorization</u> , payment for care may be denied. Emergency Transportation services by an <u>Out-of-Network provider</u> are covered if the services are for an emergency condition.
	<u>Urgent care</u>	20% <b>coinsurance</b>	40% <b>coinsurance</b>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <b>coinsurance</b>	40% <b>coinsurance</b>	<u>Preauthorization</u> is required. If you don't get <u>preauthorization</u> , payment for care may be denied. However, <u>preauthorization</u> is not required for emergency admissions.
	Physician/surgeon fees	20% <b>coinsurance</b>	40% <b>coinsurance</b>	<u>Preauthorization</u> is required. If you don't get <u>preauthorization</u> , payment for care may be denied. However, <u>preauthorization</u> is not required for emergency admissions.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge; 20% <b>coinsurance</b> may apply for certain outpatient services	40% <b>coinsurance</b>	<u>Preauthorization</u> is required for additional visits.
	Inpatient services	20% <b>coinsurance</b>	40% <b>coinsurance</b>	<u>Preauthorization</u> is required. If you don't get <u>preauthorization</u> , payment for care may be denied. However, <u>preauthorization</u> is not required for emergency admissions.
If you are pregnant	Office visits	No charge	40% <b>coinsurance</b>	<u>Cost sharing</u> does not apply to certain <u>preventive services</u> . Depending on the type of services, <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC that require <u>preauthorization</u> (e.g. ultrasound).
	Childbirth/delivery professional services	20% <b>coinsurance</b>	40% <b>coinsurance</b>	
	Childbirth/delivery facility services	20% <b>coinsurance</b>	40% <b>coinsurance</b>	

\*For more information about limitations and exceptions, see the plan or policy document at [www.everyhealth.com/forms](http://www.everyhealth.com/forms).

<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u>	No charge	40% <b><u>coinsurance</u></b>	60 visits/calendar year. <u>Preauthorization</u> is required for additional visits.
	<u>Rehabilitation services</u>	No charge	40% <b><u>coinsurance</u></b>	35 visits/calendar year in total for physical therapy, speech therapy and occupational therapy. <u>Preauthorization</u> may be required. If you don't get <u>preauthorization</u> , payment for care may be denied.
	<u>Habilitation services</u>	No charge	40% <b><u>coinsurance</u></b>	25 days/calendar year. <u>Preauthorization</u> may be required.
	<u>Skilled nursing care</u>	20% <b><u>coinsurance</u></b>	40% <b><u>coinsurance</u></b>	
	<u>Durable medical equipment</u>	20% <b><u>coinsurance</u></b> for surgically implanted prosthetics, all others 50% <b><u>coinsurance</u></b>	40% <b><u>coinsurance</u></b> for surgically implanted prosthetics, all others 50% <b><u>coinsurance</u></b>	<u>Preauthorization</u> may be required.
	<u>Hospice services</u>	No charge for home hospice; 20% <b><u>coinsurance</u></b> for inpatient hospice	40% <b><u>coinsurance</u></b>	<u>Preauthorization</u> may be required.
<b>If your child needs dental or eye care</b>	Children's eye exam	Not Covered	Not Covered	None
	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.)

<ul style="list-style-type: none"> <li>• Dental Care</li> <li>• Infertility Treatment</li> <li>• Abortion (except for a pregnancy that, as certified by a physician, places a woman in danger of death or a serious risk of substantial impairment of a major bodily function unless an abortion is performed)</li> </ul>	<ul style="list-style-type: none"> <li>• Cosmetic Surgery (except for the correction of congenital deformities or for conditions resulting from accidental injuries, scars, tumors or diseases when medically necessary)</li> <li>• Long-Term Care</li> <li>• Care when traveling outside the U.S.</li> <li>• Private Nursing Duty</li> </ul>	<ul style="list-style-type: none"> <li>• Routine Eye Care (Adult)</li> <li>• Routine Foot Care (except in connection with diabetes, circulatory disorders of the lower extremities, peripheral vascular disease, peripheral neuropathy, or chronic arterial or venous insufficiency)</li> </ul>
---	---	---

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

<ul style="list-style-type: none"> <li>• Acupuncture up to 5 visits per calendar year without <u>preauthorization</u></li> </ul>	<ul style="list-style-type: none"> <li>• Chiropractic Care up to 5 visits per calendar year without <u>preauthorization</u></li> </ul>
--	--

\*For more information about limitations and exceptions, see the plan or policy document at [www.everyhealth.com/forms](http://www.everyhealth.com/forms).

**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: for group health coverage contact the plan, Evry Health Insurance Company of Texas at 1-855-579-EVRY or visit [www.evryhealth.com](http://www.evryhealth.com). For group health coverage subject to ERISA, contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA(3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). For non-federal governmental group health plans, contact Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). Church plans are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State insurance regulator regarding their possible rights to continuation coverage under State law. 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: For group health coverage subject to ERISA: Evry Health Insurance Company of Texas at 1-855-579-EVRY or visit [www.evryhealth.com](http://www.evryhealth.com), the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA(3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform), and the Texas Department of Insurance, Consumer Protection at 1-800-252-3439 or [www.tdi.texas.gov](http://www.tdi.texas.gov). For non-federal government group health plans and church plans that are group health plans, Evry Health Insurance Company of Texas at 1-855-579-EVRY or [www.evryhealth.com](http://www.evryhealth.com) or contact the Texas Department of Insurance, Consumer Protection at 1-800-252-3439 or [www.tdi.texas.gov](http://www.tdi.texas.gov). Additionally, a consumer assistance program can help you file your appeal. Contact the Texas Department of Insurance's Consumer Health Assistance Program at 1-800-252-3439 or visit [www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/tx.html](http://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/tx.html).

### 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 1-855-579-EVRY.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-579-EVRY.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-579-EVRY.

Navajo (Dine): Dineke'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-579-EVRY.

—————*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 \$0
- Hospital (facility) coinsurance 20%
- Other coinsurance 20%

**This EXAMPLE event includes services like:**

Specialist office visits (*prenatal care*)  
 Childbirth/Delivery Facility Services  
 Diagnostic tests (*ultrasounds and blood work*)  
 Specialist visit (*anesthesia*)

<b>Total Example Cost</b>	<b>\$8,300</b>
---------------------------	----------------

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

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$0
Coinsurance*	\$1,660
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$1,720</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 \$0
- 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 (*generics including glucose meter*)

<b>Total Example Cost</b>	<b>\$2,600</b>
---------------------------	----------------

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

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$0
Coinsurance*	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$0</b>

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

- The plan's overall deductible \$0
- Specialist copayment \$0
- Hospital (facility) coinsurance \$300+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*)

<b>Total Example Cost</b>	<b>\$5,800</b>
---------------------------	----------------

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

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$300
Coinsurance	\$1,100
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,400</b>

\*Coinsurance applies to hospital facility component of total cost.