




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.** Please read the FEHB Plan brochure (RI 73-168) that contains the complete terms of this plan. **All benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB Plan brochure.** Benefits may vary if you have other coverage, such as Medicare. 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 get the FEHB Plan brochure at [www.healthalliance.org](http://www.healthalliance.org), and view the Glossary at <https://www.healthalliance.org/documents/1492>. You can call 1-800-851-3379 to request a copy of either document.

Important Questions	Answers	Why This Matters:
<b>What is the overall <u>deductible</u>?</b>	\$750 / Self Only \$750 / per person Self Plus One \$1,500 / Self and 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. Copayments and coinsurance amounts do not count toward your deductible, which generally starts over January 1. When a covered service/supply is subject to a deductible, only the Plan allowance for the service/supply counts toward the deductible. 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> .
<b>Are there services covered before you meet your <u>deductible</u>?</b>	Yes. Office Visits, Emergency Room, Emergency Medical Transportation, Urgent Care, Prescription Drugs, Routine Prenatal Care, Rehabilitation Services and Preventive Services.	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 <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <u>deductibles</u> for specific services?</b>	No.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
<b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b>	\$7,350 / per person \$14,700 / self plus one \$14,700 / self and family	The <u>out-of-pocket limit</u> , or catastrophic maximum, 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 <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	Health Care this plan does not cover and Premiums	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .

<b>Will you pay less if you use a <u>network provider</u>?</b>	Yes. See <a href="http://www.healthalliance.org">www.healthalliance.org</a> or call 1-800-851-3379 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.
<b>Do you need a <u>referral</u> to see a <u>specialist</u>?</b>	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a referral before you see the specialist.

 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, plus you may be balance billed)	
<b>If you visit a health care <u>provider's</u> office or clinic</b>	Primary care visit to treat an	\$30 <u>copay</u> /visit, <u>deductible</u> does not apply	50% coinsurance	————— <u>none</u> —————
	<u>Specialist</u> visit	\$60 <u>copay</u> /visit, <b>deductible</b> does not apply	50% coinsurance	————— <u>none</u> —————
	<u>Preventive care/screening/</u>	No charge	50% coinsurance	One preventative visit and/or well woman visit per plan year.
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	25% <u>coinsurance</u>	50% coinsurance	————— <u>none</u> —————
	Imaging (CT/PET scans,	25% <u>coinsurance</u>	50% coinsurance	Preauthorization is required.
<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="https://healthalliance.org/documents/formulary/222/2023">https://healthalliance.org/documents/formulary/222/2023</a>	Preferred generic and preventive care drugs	\$0 <u>copay</u> /prescription, <u>deductible</u> does not apply	50% coinsurance	Covers up to a 30-day supply (retail prescription); 90 day supply (mail order) <u>Copay</u> or <u>Coinsurance</u> applies then the <u>Deductible</u> In-network

	Non-Preferred generic drugs	\$10 <u>copay</u> /prescription, <u>deductible</u> does not apply	50% coinsurance	Covers up to a 30-day supply (retail prescription); 90 day supply (mail order) If you or your Physician requests a brand name drug when a generic drug exists, you pay the Preferred Brand or Non-Preferred Brand Deductible, Copayment and/or Coinsurance, plus a 100% coinsurance for the difference in cost between the Brand name drug and the Generic drug. This price difference is applied to your Deductible and Out-of-Pocket Maximum. In no instance will the total cost you are charged for the drug exceed the actual cost of the drug.
	Preferred brand name drugs.	\$40 <u>copay</u> /prescription, <u>deductible</u> does not apply	50% coinsurance	Covers up to a 30-day supply (retail prescription); 90 day supply (mail order) If you or your Physician requests a brand name drug when a generic drug exists, you pay the Preferred Brand or Non-Preferred Brand Deductible, Copayment and/or Coinsurance, plus a 100% coinsurance for the difference in cost between the Brand name drug and the Generic drug. This price difference is applied to your Deductible and Out-of-Pocket Maximum. In no instance will the total cost you are charged for the drug exceed the actual cost of the drug.

	<u>Non-Preferred brand name drugs</u>	\$140 copay /prescription, deductible does not apply	50% coinsurance	<p>Preauthorization is required.</p> <p>If you or your Physician requests a brand name drug when a generic drug exists, you pay the Preferred Brand or Non-Preferred Brand Deductible, Copayment and/or Coinsurance, plus a 100% coinsurance for the difference in cost between the Brand name drug and the Generic drug. This price difference is applied to your Deductible and Out-of-Pocket Maximum. In no instance will the total cost you are charged for the drug exceed the actual cost of the drug.</p>
	<u>Preferred specialty drugs</u>	\$200 copay /prescription, deductible does not apply	50% coinsurance	<p>Preauthorization is required.</p>
				<p>If you or your Physician requests a brand name drug when a generic drug exists, you pay the Preferred Brand or Non-Preferred Brand Deductible, Copayment and/or Coinsurance, plus a 100% coinsurance for the difference in cost between the Brand name drug and the Generic drug. This price difference is applied to your Deductible and Out-of-Pocket Maximum. In no instance will the total cost you are charged for the drug exceed the actual cost of the drug.</p>

	<p><u>Non-Preferred specialty drugs</u></p>	<p>50% <u>coinsurance</u></p>	<p>50% coinsurance</p>	<p>Preauthorization is required.</p> <p><u>Copay or Coinsurance</u> applies then the <u>Deductible</u> In-Network</p> <p>If you or your Physician requests a brand name drug when a generic drug exists, you pay the Preferred Brand or Non-Preferred Brand Deductible, Copayment and/or Coinsurance, plus a 100% coinsurance for the difference in cost between the Brand name drug and the Generic drug. This price difference is applied to your Deductible and Out-of-Pocket Maximum. In no instance will the total cost you are charged for the drug exceed the actual cost of the drug.</p>
--	---	-------------------------------	------------------------	---

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, plus you may be balance billed)	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	25% <u>coinsurance</u>	50% coinsurance	Preauthorization may be required for certain procedures. Contact Customer Service for detailed information.
	Physician/surgeon fees	25% <u>coinsurance</u>	50% coinsurance	—————none—————
<b>If you need immediate medical attention</b>	Emergency room care	\$300 copay/visit, deductible does not apply	\$300 copay/visit, deductible does not apply	—————none—————
	<u>Emergency medical transportation</u>	\$100 copay, deductible does not apply	\$100 copay, deductible does not apply	—————none—————
	<u>Urgent care</u>	\$60 copay/visit, deductible does not apply	\$60 copay/visit, deductible does not apply	—————none—————
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	25% <u>coinsurance</u>	50% coinsurance	—————none—————
	Physician/surgeon fees	25% <u>coinsurance</u>	50% coinsurance	—————none—————
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$30 copay/visit, deductible does not apply	50% coinsurance	—————none—————
	Inpatient services	25% <u>coinsurance</u>	50% coinsurance	—————none—————
<b>If you are pregnant</b>	Office visits	\$60 copay for routine prenatal care. Deductible does not apply	50% coinsurance	—————none—————
	Childbirth/delivery professional services	25% <u>coinsurance</u>	50% coinsurance	—————none—————
	Childbirth/delivery facility services	25% <u>coinsurance</u>	50% coinsurance	—————none—————
<b>If you need help</b>	<u>Home health care</u>	25% <u>coinsurance</u>	50% coinsurance	50 visits per condition per calendar year maximum.
	<u>Rehabilitation services</u>	\$60 copay/visit, deductible does not apply	50% coinsurance	Preauthorization is required. 60 visits per condition per calendar year maximum.

<b>recovering or have other special health needs</b>	<u>Habilitation services</u>	\$60 <u>copay</u> /visit, <u>deductible</u> does not apply	50% coinsurance	60 visits per condition per calendar year maximum.
	<u>Skilled nursing care</u>	25% <u>coinsurance</u>	Not Covered	Preauthorization is required. 75 days per condition per calendar year maximum.
	<u>Durable medical equipment</u>	25% <u>coinsurance</u>	Not Covered	Preauthorization may be required for certain medical equipment. Contact Customer Service for detailed information.
	<u>Hospice services</u>	25% <u>coinsurance</u>	Not Covered	—————none—————
<b>Common Medical Event</b>	<b>Services You May Need</b>	<b>what You Will Pay</b>		<b>Limitations, Exceptions, &amp; Other Important Information</b>
		<b>Network Provider (You will pay the least)</b>	<b>Out-of-Network Provider (You will pay the most, plus you may be balance billed)</b>	
<b>If your child needs dental or eye care</b>	Children's eye exam	\$60 <u>copay</u> /visit, <u>deductible</u> does not apply	50% coinsurance	—————none—————
	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 Plan Generally Does NOT Cover (Check your plan's FEHB brochure for more information and a list of any other <u>excluded services</u>.)</b>		
<ul style="list-style-type: none"> <li>• Long-term care</li> <li>• Weight loss programs</li> </ul>	<ul style="list-style-type: none"> <li>• Non-Emergency Care When Traveling Outside the U.S</li> </ul>	<ul style="list-style-type: none"> <li>• Dental care (Adult)</li> </ul>
<b>Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan's FEHB brochure.)</b>		
<ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Bariatric surgery</li> <li>• Chiropractic care</li> <li>• Cosmetic Surgery (limited)</li> </ul>	<ul style="list-style-type: none"> <li>• Hearing aids [Pediatric]</li> <li>• Infertility Services</li> <li>• Non-Emergency Care When Traveling Outside the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>• Routine eye Care (Adult)</li> <li>• Routine Foot Care</li> <li>• Private Duty Nursing</li> <li>• Elective Abortion</li> </ul>

**Your Rights to Continue Coverage:** You can get help if you want to continue your coverage after it ends. See the FEHB Plan brochure, contact your HR office/retirement system, contact your plan at 1-800-851-3379 or visit [www.opm.gov/insure/health](http://www.opm.gov/insure/health). Generally, if you lose coverage under the plan, then, depending on the circumstances, you may be eligible for a 31-day free extension of coverage, a conversion policy (a non-FEHB individual policy), spouse equity coverage, or receive

temporary continuation of coverage (TCC). 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:** If you are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal. For information about your appeal rights please see Section 3, “How you get care,” and Section 8 “The disputed claims process,” in your plan's FEHB brochure. If you need assistance, you can contact: Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://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 1-800-851-3379.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-851-3379. Chinese (

中文): 如果需要中文的帮助, 请拨打这个号码 1-800-851-3379.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-851-3379.

*—————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 \$750
- Specialist \$60 copay/visit
- Hospital (facility) 25% coinsurance
- Other 25% coinsurance

#### 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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
---------------------------	-----------------

In this example, Peg would pay:

Cost Sharing	
Deductibles	\$750
Copayments	\$60
Coinsurance	\$2,300
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$3,170</b>

### Managing Joe's type 2 Diabetes

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

- The plan's overall deductible \$750
- Specialist \$60 copay/visit
- Hospital (facility) 25% coinsurance
- Other 25% coinsurance

#### 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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
---------------------------	----------------

In this example, Joe would pay:

Cost Sharing	
Deductibles	\$750
Copayments	\$800
Coinsurance	\$100
What isn't covered	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$1,670</b>

### Mia's Simple Fracture

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

- The plan's overall deductible \$750
- Specialist \$60 copay/visit
- Hospital (facility) 25% coinsurance
- Other 25% coinsurance

#### 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>\$2,800</b>
---------------------------	----------------

In this example, Mia would pay:

Cost Sharing	
Deductibles	\$750
Copayments	\$800
Coinsurance	\$40
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,590</b>

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

## DISCRIMINATION IS AGAINST THE LAW

Health Alliance™ complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sexual orientation, gender identity or sex. Health Alliance does not exclude people or treat them differently because of race, color, national origin, age, disability, sexual orientation, gender identity or sex. Health Alliance:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - o Qualified sign language interpreters.
  - o Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Provides free language services to people whose primary language is not English, such as:
  - o Qualified interpreters.
  - o Information written in other languages.

If you need these services, contact Customer Service. If you believe that Health Alliance has failed to provide these services or discriminated in another way on the basis of

race, color, national origin, age, disability, sexual orientation, gender identity or sex, you can file a grievance with:

Health Alliance, Customer Service, 3310 Fields South Drive, Champaign, IL 61822 or 411 N. Chelan Ave., Wenatchee, WA 98801; telephone for members in Illinois, Indiana, Iowa and Ohio: (800) 851-3379, TTY:711; members in Washington call: (877) 750-3515, TTY: 711; fax: (217) 902-9705;

[CustomerService@HealthAlliance.org](mailto:CustomerService@HealthAlliance.org).

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, Customer Service is

available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human

Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services,

200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, (800) 368-1019, TTY: (800) 537-7697.

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

ATENCIÓN: Si habla Español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. IA, IL, IN, OH:

Llame (800) 851-3379, WA Llame: (877) 750-3515 (TTY: 711).

注意：如果你講中文，語言協助服務，免費的，都可以給你。IA, IL, IN, OH: 呼叫 (800) 851-3379, WA: 呼叫 (877) 750-3515(TTY: 711)。

UWAGA: Jeśli mówić Polskie, usługi pomocy języka, bezpłatnie, są dostępne dla Ciebie. IA, IL, IN, OH: Zadzwoń (800) 851-3379, WA: Zadzwoń (877) 750-3515 (TTY: 711).

Chú ý: Nếu bạn nói Tiếng Việt, các dịch vụ hỗ trợ ngôn ngữ, miễn phí, có sẵn cho bạn. IA, IL, IN, OH: Gọi (800) 851-3379, WA: Gọi (877) 750-3515 (TTY: 711).

주의 : 당신이한국어, 무료 언어 지원 서비스를 말하는 경우 사용할 수 있습니다. (800) 851-3379 IA, IL, IN,

OH: 전화 WA: (877) 750-3515 전화 (TTY: 711).

ВНИМАНИЕ: Если вы говорите русский, вставки услуги языковой помощи, бесплатно, доступны для вас. IA, IL, IN, OH:

Вызов (800) 851-3379, WA: Вызов (877) 750-3515 (TTY: 711).

Pansin: Kung magsalita ka Tagalog, mga serbisyo ng tulong sa wika, nang walang bayad, ay magagamit sa iyo. IA, IL, IN, OH:

Tumawag (800) 851-3379, WA: Tumawag (877) 750-3515 (TTY: 711).

العربية تتكلم كنت إذا انتباه - 851 ( ) بالرقم اتصل : واشنطن ولاية ، أو هاويو ، إنديانا ، إيلينوي . مجاناً لك متوفرة اللغوية المساعدة خدمات فإن 3379 بالرقم اتصل

الرقم على فاتصل السمع في صعوبة أو الصمم من تعاني كنت إذا ( ) 711 ) 750-3515

Aufmerksamkeit: Wenn Sie Deutsch sprechen, Sprachassistentendienste sind kostenlos, zur Verfügung. IA, IL, IN, OH: Anruf (800)

851-3379, WA: Anruf (877) 750-3515 (TTY: 711).

ATTENTION: Si vous parlez français, les services d'assistance linguistique, gratuitement, sont à votre disposition. IA, IL, IN,

OH: Appelez (800) 851-3379, WA: Appelez (877) 750-3515 (TTY: 711).

□यानः तमे वात तो गुजराती, भाषा सहाय सेवाओ, मइत, तमारा माटे उपलब्ध छे. IA, IL, IN, OH: कोल (800) 851-3379, WA: कोल (877) 750-3515 (TTY: 711).

注意：あなたは、日本語、無料で言語支援サービスを、話す場合は、あなたに利用可能です。(800) 851-3379 IA, IL, IN, OH: コール (877) 750-3515 WA: コール (TTY: 711)。

LET OP: Services Wann du [Deutsch (Pennsylvania German / Dutch)] schwetzsch, kantscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: IA, IL, IN, OH: Call (800) 851-3379 WA: Call (877) 750-3515 (TTY: 711).

УВАГА: Якщо ви говорите український, вставки послуги мовної допомоги, безкоштовно, доступні для вас. IA, IL, IN,

OH: Виклик (800) 851-3379, WA: Виклик (877) 750-3515 (TTY: 711).

ATTENZIONE: Se si parla italiano, servizi di assistenza linguistica, a titolo gratuito, sono a vostra disposizione. IA, IL, IN, OH:

Chiamare (800) 851-3379, WA: Chiamare (877) 750-3515 (TTY: 711).