
 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 866-490-6177. 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.dol.gov/ebsa/healthreform or call 866-490-6177 to request a copy.

Important Questions	Answers	Why This Matters:
<p>What is the overall deductible?</p>	<p><u>Elite Network (Tier 1):</u> \$3,000/individual, \$3,300/individual under family, or \$6,000/family</p> <p><u>APPO Network (Tier 2):</u> \$4,500/individual, \$4,500/individual under family, or \$9,000/family</p> <p><u>Out-of-network provider:</u> \$7,500/individual, \$7,500/individual under family, or \$15,000/family</p>	<p>Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. The deductible is Embedded. 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.</p> <p>Deductible year runs 01/01 – 12/31</p>
<p>Are there services covered before you meet your deductible?</p>	<p>Yes. Preventive care services are covered before you meet your deductible.</p>	<p>This 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 preventive care 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/.</p>
<p>Are there other deductibles for specific services?</p>	<p>Yes. \$4,500/individual or \$9,000/family for prescription drug coverage. There are no other specific deductibles.</p>	<p>You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.</p>
<p>What is the out-of-pocket limit for this plan?</p>	<p><u>Elite Network (Tier 1):</u> \$3,000/individual, \$3,300/individual under family, or \$6,000/family</p> <p><u>APPO Network (Tier 2):</u> \$4,500/individual, \$4,500/individual under family, or \$9,000/family</p> <p><u>Out-of-network provider:</u> \$15,000/individual, \$15,000/individual under family, or \$30,000/family</p>	<p>The out-of-pocket limit is the most you could pay in a year for covered services. The out-of-pocket limit is Embedded. 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.</p>

<p>What is not included in the out-of-pocket limit?</p>	<p>Premiums, balance billing charges, and health care this plan doesn't cover.</p>	<p>Even though you pay these expenses, they don't count toward the out-of-pocket limit.</p>
<p>Will you pay less if you use a network provider?</p>	<p>Yes. See MackenthunsBenefits.com or call 866-490-6177 for a list of network providers.</p>	<p>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).</p>
<p>Do you need a referral to see a specialist?</p>	<p>No.</p>	<p>You can see the specialist you choose without a referral.</p>

 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	APPO Elite Network (Tier 1): 0% coinsurance APPO Network (Tier 2): 0% coinsurance	50% coinsurance	None.
	Specialist visit	APPO Elite Network (Tier 1): 0% coinsurance APPO Network (Tier 2): 0% coinsurance	50% coinsurance	None.
	Preventive care/screening/immunization	No charge	50% coinsurance	You may have to pay for services that aren't preventive . Ask your provider if the services needed are preventive . Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	APPO Elite Network (Tier 1): 0% coinsurance APPO Network (Tier 2): 0% coinsurance	50% coinsurance	None.
	Imaging (CT/PET scans, MRIs)	APPO Elite Network (Tier 1): 0% coinsurance APPO Network (Tier 2): 0% coinsurance	50% coinsurance	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)	
<p>If you need drugs to treat your illness or condition</p> <p>More information about prescription drug coverage is available at MACKENTHUNSBENEFITS.COM</p>	Generic drugs	30-day supply Retail: 0% coinsurance/Prescription 90-day supply Mail Order: 0% coinsurance/Prescription		<p>Cost sharing does not apply for preventive Prescriptions. Prescription deductible: \$4,500/individual or \$9,000/family Retail & Mail Order available up to a 90-day supply.</p>
	Preferred brand drugs	30-day supply Retail: 0% coinsurance/Prescription 90-day supply Mail Order: 0% coinsurance/Prescription		
	Non-preferred Brand drugs	30-day supply Retail: 0% coinsurance/Prescription 90-day supply Mail Order: 0% coinsurance/Prescription		
	Specialty drugs	30-day supply Retail & Mail Order: 0% coinsurance/Prescription		<p>Prescription deductible: \$4,500/individual or \$9,000/family Retail & Mail Order available up to a 30-day supply.</p>
<p>If you have outpatient surgery</p>	Facility fee (e.g., ambulatory surgery center)	<p>APPO Elite Network (Tier 1): 0% coinsurance</p> <p>APPO Network (Tier 2): 0% coinsurance</p>	50% coinsurance	<p>May require preauthorization.</p>
	Physician/surgeon fees	APPO Elite Network (Tier 1) : 0% coinsurance	50% coinsurance	

* For more information about limitations and exceptions, see the plan or policy document at MACKENTHUNSBENEFITS.COM

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)	
		APPO Network (Tier 2): 0% coinsurance		
If you need immediate medical attention	Emergency room care	APPO Elite Network (Tier 1): 0% coinsurance	50% coinsurance	True emergency covered at in-network level.
		APPO Network (Tier 2): 0% coinsurance		
	Emergency medical transportation	APPO Elite Network (Tier 1): 0% coinsurance	50% coinsurance	True emergency covered at in-network level.
		APPO Network (Tier 2): 0% coinsurance		
	Urgent care	APPO Elite Network (Tier 1): 0% coinsurance	50% coinsurance	None.
		APPO Network (Tier 2): 0% coinsurance		
If you have a hospital stay	Facility fee (e.g., hospital room)	APPO Elite Network (Tier 1): 0% coinsurance	50% coinsurance	Preauthorization required.
		APPO Network (Tier 2): 0% coinsurance		
	Physician/surgeon fees	APPO Elite Network (Tier 1): 0% coinsurance	50% coinsurance	None.
		APPO Network (Tier 2): 0% coinsurance		

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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	APPO Elite Network (Tier 1): 0% coinsurance APPO Network (Tier 2): 0% coinsurance	50% coinsurance	None.
	Inpatient services	APPO Elite Network (Tier 1): 0% coinsurance APPO Network (Tier 2): 0% coinsurance	50% coinsurance	Preauthorization required.
If you are pregnant	Office visits	No charge	50% coinsurance	Cost sharing does not apply for preventive services. Depending on the type of services, a copayment or coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC.
	Childbirth/delivery professional services	APPO Elite Network (Tier 1): 0% coinsurance APPO Network (Tier 2): 0% coinsurance	50% coinsurance	
	Childbirth/delivery facility services	APPO Elite Network (Tier 1): 0% coinsurance APPO Network (Tier 2): 0% coinsurance	50% coinsurance	
If you need help recovering or have other special health needs	Home health care	APPO Elite Network (Tier 1): 0% coinsurance APPO Network (Tier 2): 0% coinsurance	50% coinsurance	Preauthorization required.
	Rehabilitation services	APPO Elite Network (Tier 1): 0% coinsurance	50% coinsurance	Occupational Therapy: 30 visit limit/year. Speech Therapy: 30 visit limit/year. Physical Therapy: 30 visit limit/year.

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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)			
	Habilitation services	APPO Network (Tier 2): 0% coinsurance				
		APPO Elite Network (Tier 1): 0% coinsurance	50% coinsurance			
	Skilled nursing care	APPO Network (Tier 2): 0% coinsurance			50% coinsurance	Preauthorization required. 60 days per year maximum
		APPO Elite Network (Tier 1): 0% coinsurance				
	Durable medical equipment	APPO Network (Tier 2): 0% coinsurance			50% coinsurance	None.
		APPO Elite Network (Tier 1): 0% coinsurance				
Hospice services	APPO Network (Tier 2): 0% coinsurance		50% coinsurance	Preauthorization required.		
	APPO Elite Network (Tier 1): 0% coinsurance					
If your child needs dental or eye care	Children's eye exam	APPO Elite Network (Tier 1): 0% coinsurance	50% coinsurance	Limit of 1 routine exam per year.		
	Children's glasses	APPO Network (Tier 2): 0% coinsurance APPO Elite Network (Tier 1): Not covered	Not Covered	None.		

* For more information about limitations and exceptions, see the plan or policy document at MACKENTHUNSBENEFITS.COM

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)	
		APPO Network (Tier 2): Not covered		
	Children's dental check-up	APPO Elite Network (Tier 1): Not covered APPO Network (Tier 2): 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**.)

- Cosmetic surgery
- Weight loss programs
- Dental Care (Adult)
- Hearing Aids
- Bariatric Surgery
- Acupuncture
- Long-term care
- Non-emergency care when traveling outside the U.S.

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

- Infertility Treatment (correction of physiological abnormalities)
- Routine Eye Care (one exam/year)
- Routine Foot Care
- Emergency care when traveling outside the U.S.
- Chiropractic Care
- 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: : 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**

* For more information about limitations and exceptions, see the plan or policy document at MACKENTHUNSBENEFITS.COM

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 866-490-6177

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 866-490-6177

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 866-490-6177

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 866-490-6177

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](#) \$3,000
- [Specialist Coinsurance](#) 0%
- Hospital (facility) [Coinsurance](#) 0%
- Other [Coinsurance](#) 0%

This EXAMPLE event includes services like:

- [Specialist](#) office visits (*prenatal care*)
- Childbirth/Delivery Professional Services
- Childbirth/Delivery Facility Services
- [Diagnostic test](#) (*ultrasounds and blood work*)
- [Specialist](#) visit (*anesthesia*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$3,000
Copayments	\$0
Coinsurance	\$1,900
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$4,960

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

- The [plan's](#) overall [deductible](#) \$3,000
- [Specialist Coinsurance](#) 0%
- Hospital (facility) [Coinsurance](#) 0%
- Other [Coinsurance](#) 0%

This EXAMPLE event includes services like:

- Primary care physician office visits (*including disease education*)
- [Diagnostic test](#) (*blood work*)
- Prescription drugs
- [Durable medical equipment](#) (*glucose meter*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$3,000
Copayments	\$0
Coinsurance	\$500
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$3,520

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

- The [plan's](#) overall [deductible](#) \$3,000
- [Specialist Coinsurance](#) 0%
- Hospital (facility) [Coinsurance](#) 0%
- Other [Coinsurance](#) 0%

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
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,800
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$2,800