**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.christiestudenthealth.com/stmarytx or by calling **1-844-603-6192**.

| Important Questions | Answers | Why this Matters: |
|---|---|---|
| **What is the overall deductible?** | $500 per Member, per Policy Year<br>Waived for Preferred Care Preventive Services, In-Network office visits and services performed at St. Mary's Health Center. | You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**. |
| **Are there other deductibles for specific services?** | No | You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services this plan covers. |
| **Is there an out–of–pocket limit on my expenses?** | Yes. $6,350 per Member/$12,700 per Family. | The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses. |
| **What is not included in the out–of–pocket limit?** | Premiums, balance-billed charges, and health care this plan doesn't cover | Even though you pay these expenses, they don't count toward the out-of-pocket limit. |
| **Is there an overall annual limit on what the plan pays?** | No. | The chart starting on page 2 describes any limits on what the plan will pay for specific covered services, such as office visits. |
| **Does this plan use a network of providers?** | Yes. For a list of **In-Network providers**, visit www.christiestudenthealth.com/stmarytx or call **1-844-603-6192**. | If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**. |
| **Do I need a referral to see a specialist?** | No | You can see the **specialist** you choose without permission from this plan. |
| **Are there services this plan doesn't cover?** | Yes | Some of the services his plan doesn't cover are listed on page 5. See your policy or plan document for additional information about **excluded services**. |

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use **participating providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

| Common Medical Event | Services You May Need | Your Cost If You Use an In-network Provider | Your Cost If You Use an Out-of-network Provider | Limitations & Exceptions |
|---|---|---|---|---|
| **If you visit a health care provider's office or clinic** | Primary care visit to treat an injury or illness | $50 Copay per visit | 40% Coinsurance | None |
| | Specialist visit | $50 Copay per visit | 40% Coinsurance | None |
| | Other practitioner office visit | $50 Copay per visit | 40% Coinsurance | None |
| | Preventive care/screening/immunization | No Charge | 40% Coinsurance | Includes preventive health services specified in the health care reform law or benefits provided as mandated by state law. |
| **If you have a test** | Diagnostic test (x-ray, blood work) | 20% Coinsurance | 40% Coinsurance | None |
| | Imaging (CT/PET scans, MRIs) | 20% Coinsurance | 40% Coinsurance | None |

| Common Medical Event | Services You May Need | Your Cost If You Use an In-network Provider | Your Cost If You Use an Out-of-network Provider | Limitations & Exceptions |
|---|---|---|---|---|
| **If you need drugs to treat your illness or condition**<br><br>More information about **prescription drug coverage** is available at www.christiestudenthealth.com/stmarytx | Generic drugs | $15 Copay /prescription | 40% Coinsurance | Retail: 30 day supply |
| | Preferred brand drugs | $30 Copay /prescription | 40% Coinsurance | Retail: 30 day supply |
| | Non-preferred brand drugs | $45 Copay /prescription | 40% Coinsurance | Retail: 30 day supply |
| | Specialty drugs | $45 Copay /prescription | 40% Coinsurance | None |
| **If you have outpatient surgery** | Facility fee (e.g., ambulatory surgery center) | 20% Coinsurance | 40% Coinsurance | None |
| | Physician/surgeon fees | 20% Coinsurance | 40% Coinsurance | None |
| **If you need immediate medical attention** | Emergency room services | $200 Copay/visit plus 20% Coinsurance | $200 copay/visit plus 20% Coinsurance | None |
| | Emergency medical transportation | 20% Coinsurance | 20% Coinsurance | Ground and air transportation covered |
| | Urgent care | $50 Copay per visit | 40% Coinsurance | |
| **If you have a hospital stay** | Facility fee (e.g., hospital room) | 20% Coinsurance | 40% Coinsurance | None |
| | Physician/surgeon fee | 20% Coinsurance | 40% Coinsurance | None |

| Common Medical Event | Services You May Need | Your Cost If You Use an In-network Provider | Your Cost If You Use an Out-of-network Provider | Limitations & Exceptions |
|---|---|---|---|---|
| **If you have mental health, behavioral health, or substance abuse needs** | Mental/Behavioral health outpatient services | $50 Copay per visit | 40% Coinsurance | None |
| | Mental/Behavioral health inpatient services | 20% Coinsurance | 40% Coinsurance | None |
| | Substance use disorder outpatient services | $50 Copay per visit | 40% Coinsurance | None |
| | Substance use disorder inpatient services | 20% Coinsurance | 40% Coinsurance | None |
| **If you are pregnant** | Prenatal and postnatal care | Routine Outpatient Care: No Charge Non-Routine Outpatient Care: 20% Coinsurance | 40% Coinsurance | Benefits limited to 2 Home Visits per Policy Year. |
| | Delivery and all inpatient services | 20% Coinsurance | 40% Coinsurance | None |
| **If you need help recovering or have other special health needs** | Home health care | 20% Coinsurance | 40% Coinsurance | Coverage is limited to 60 visits per policy year. |
| | Rehabilitation services | 20% Coinsurance | 40% Coinsurance | Visit limits may apply |
| | Habilitation services | 20% Coinsurance | 40% Coinsurance | Visit limits may apply |
| | Skilled nursing care | 20% Coinsurance | 40% Coinsurance | |
| | Durable medical equipment | 20% Coinsurance | 40% Coinsurance | None |
| | Hospice service | 20% Coinsurance | 40% Coinsurance | None |
| **If your child needs dental or eye care** | Eye exam | No Charge | 40% Coinsurance | Limited to one exam per Policy Year |
| | Glasses | No Charge | 40% Coinsurance | Limited to one pair per Policy Year |
| | Dental check-up | No Charge | 40% Coinsurance | Limited to one exam per 6 months |

## Excluded Services & Other Covered Services:

**Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)**

- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult), except as noted in the Policy
- Infertility Treatment
- Long term care
- Routine Foot Care
- Weight loss programs

**Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)**

- Chiropractic care
- Non-emergency care when traveling outside the U.S.
- Hearing aids (limited to one new pair per hearing impaired ear up to the maximum 36-month period)
- Private Duty Nursing
- Routine Eye Care (Adult)

## Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, you can contact the insurer at **1-844-603-6192.** You may also contact your state insurance department at 1-800-252-3439 or visit http://www.tdi.texas.gov.

## Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact state insurance department at 1-800-252-3439 or visit http://www.tdi.texas.gov, or contact U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or visit www.dol.gov/ebsa/healthreform. Additionally, your State Department of Insurance can help you file your **appeal**. Visit www.texashealthoptions.com for more information.

## Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

## Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. **This health coverage does meet the minimum value standard for the benefits it provides.**

## Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-844-603-6192.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-844-603-6192.

Chinese (中文): 如果需要中文的帮助，**请拨打这个号码** 1-844-603-6192.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-844-603-6192.

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

# About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

**This is not a cost estimator.**

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

## Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $5,985
- **Patient pays** $1,555

**Sample care costs:**

| | |
|---|---|
| Hospital charges (mother) | $2,700 |
| Routine obstetric care | $2,100 |
| Hospital charges (baby) | $900 |
| Anesthesia | $900 |
| Laboratory tests | $500 |
| Prescriptions | $200 |
| Radiology | $200 |
| Vaccines, other preventive | $40 |
| **Total** | **$7,540** |

**Patient pays:**

| | |
|---|---|
| Deductibles | $500 |
| Copays | $15 |
| Coinsurance | $1,040 |
| Limits or exclusions | $0 |
| **Total** | **$1,555** |

## Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $4,495
- **Patient pays** $905

**Sample care costs:**

| | |
|---|---|
| Prescriptions | $2,900 |
| Medical Equipment and Supplies | $1,300 |
| Office Visits and Procedures | $700 |
| Education | $300 |
| Laboratory tests | $100 |
| Vaccines, other preventive | $100 |
| **Total** | **$5,400** |

**Patient pays:**

| | |
|---|---|
| Deductibles | $500 |
| Copays | $65 |
| Coinsurance | $340 |
| Limits or exclusions | $0 |
| **Total** | **$575** |

# Questions and answers about the Coverage Examples:

## What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

## What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

## Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

## Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

## Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

## Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.