

 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, contact the [plan](#) at 866-342-8152. 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.innovativehealthplan.com](http://www.innovativehealthplan.com) or call 1-866-342-8152 to request a copy.

Important Questions	Answers	Why This Matters
What is the overall <a href="#">deductible</a> ?	\$6,600 individual / \$13,200 family	Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> and Contraceptive Management are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">co-payment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	No	You must pay all of the costs for these services up to the specific <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay for these services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	\$6,600 individual / \$13,200 family	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Non-covered expenses including but not limited to charges that exceed RBR – Referenced Based Reimbursement.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. For MultiPlan <a href="http://www.innovativehealthplan.com">www.innovativehealthplan.com</a> or call 1.866.342.8152 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a provider <a href="#">network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No you do not need a <a href="#">referral</a> to see a <a href="#">specialist</a> .	This <a href="#">plan</a> will pay some or all of the costs to see a <a href="#">specialist</a> for covered services.

 All [co-payment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

		What You Will Pay	Limitations, Exceptions, & Other Important Information
Common Medical Event	Services You May Need		
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	No charge after <a href="#">deductible</a>	Deductible must be met
	<a href="#">Specialist</a> visit		
	<a href="#">Preventive care/screening</a> /immunization	No charge	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services you need are preventive.
If you have a test – in a Physician office or free standing non-hospital billed facility	<a href="#">Diagnostic test</a> (x-ray, blood work)	No charge after <a href="#">deductible</a>	Deductible must be met
	Imaging (CT/PET scans, MRIs)		
If you have a test – in a Hospital billed facility	<a href="#">Diagnostic test</a> (x-ray, blood work)	No charge after <a href="#">deductible</a>	Deductible must be met
	Imaging (CT/PET scans, MRIs)		
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.express-scripts.com">www.express-scripts.com</a>	Generic drugs Non-Maintenance Retail Maintenance Mail Order Maintenance Retail	Covered in full after <a href="#">deductible</a>	Non-Maintenance Retail – up to 30 days Maintenance Mail Order – up to 90 days Maintenance Retail – 30/90 day supply after 2 <sup>nd</sup> fill
	Brand drugs (Preferred/Non-Preferred) Non-Maintenance Retail Maintenance Mail Order Maintenance Retail		
	<a href="#">Specialty drugs</a>		30/90 day supply
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge after <a href="#">deductible</a>	Deductible must be met
	Physician/surgeon fees		
If you need immediate medical attention	<a href="#">Emergency room care</a>	No charge after <a href="#">deductible</a>	Deductible must be met
	<a href="#">Emergency medical transportation</a>		
	<a href="#">Urgent care</a>		

		What You Will Pay	Limitations, Exceptions, & Other Important Information
Common Medical Event	Services You May Need		
If you have a hospital stay	Facility Fee (e.g., hospital room)	No charge after <a href="#">deductible</a>	Deductible must be met
	Physician/surgeon fees		
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge after <a href="#">deductible</a>	Deductible must be met
	Inpatient services		
If you are pregnant	Office visits	No charge	None
	Childbirth/delivery professional services	No charge after <a href="#">deductible</a>	Deductible must be met
	Childbirth/delivery facility services		
If you need help recovering or have other special needs	<a href="#">Home health care</a>	No charge after <a href="#">deductible</a>	Deductible must be met 80 visits per calendar year
	<a href="#">Rehabilitation services</a> <a href="#">Habilitation services</a>	No charge after <a href="#">deductible</a>	Deductible must be met Outpatient Therapy – Occupational, Physical & Speech 30 visits per calendar year per therapy.
	<a href="#">Skilled nursing center</a>	No charge after <a href="#">deductible</a>	Deductible must be met 60 days per calendar year
	<a href="#">Durable medical equipment</a>		Deductible must be met
	<a href="#">Hospice services</a>		Deductible must be met
If your child needs dental or eye care	Children's eye exam	No charge after <a href="#">deductible</a>	Deductible must be met
	Children's glasses	Benefits required as provided by PPACA	
	Children's dental checkups		

## Excluded Services & Other Covered Services

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>• Services &amp; Supplies Not Medically Necessary</li> <li>• Plastic or cosmetic surgery, unless for reconstruction caused by a covered injury or mastectomy</li> <li>• Non-emergency care when traveling outside the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Bariatric Surgery</li> <li>• Custodial Care</li> <li>• Any drug, device, medical treatment or procedure that is experimental/investigative</li> </ul>	<ul style="list-style-type: none"> <li>• Services/supplies rendered to treat hair loss or to promote hair growth</li> <li>• Reversal of sterilization</li> <li>• Sex change operation or complications from that surgery</li> <li>• Infertility Treatment</li> </ul>
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)		
<ul style="list-style-type: none"> <li>• Allergy injections; testing; serum</li> <li>• Birthing Center</li> <li>• Contraceptive management</li> <li>• Chiropractic treatment</li> </ul>	<ul style="list-style-type: none"> <li>• Infertility Diagnostics</li> <li>• Manipulative therapy</li> <li>• Newborn coverage (if Dependent is enrolled within 31 days of child's birth)</li> <li>• Organ Transplant benefits</li> </ul>	<ul style="list-style-type: none"> <li>• Orthotics</li> <li>• Private Duty Nursing</li> <li>• Prosthetic Devices</li> <li>• Skilled Nursing Facility</li> </ul>

**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 the 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). 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 on how 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: [www.gbsio.net](http://www.gbsio.net) or call 1-800-337-4973.

### 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](#).

## MASSACHUSETTS REQUIREMENT TO PURCHASE HEALTH INSURANCE:

As of January 1, 2009, the Massachusetts Health Care Reform Law requires that Massachusetts residents, eighteen (18) years of age and older, must have health coverage that meets the Minimum Creditable Coverage standards set by the Commonwealth Health Insurance Connector, unless waived from the health insurance requirement based on affordability or individual hardship. For more information call the Connector at 1-877-MA-ENROLL or visit the Connector website ([www.mahealthconnector.org](http://www.mahealthconnector.org)).



In Massachusetts, this health plan, alone, **does not meet Minimum Creditable Coverage standards** and **will not satisfy** the individual mandate that you have health insurance.

### Note regarding 'Your Cost If You Use an Out-of-network Provider'- For Physicians and Ancillary Providers Only:

Network Providers have agreed to accept the Usual and Customary Charges (UCR) as payment in full. However, when you receive services from Non-Network Providers, you are responsible for any amounts over the Medicare-based reimbursement levels. Non-Network Providers may charge considerably higher amounts. Therefore, if the billed amount exceeds the Medicare-based allowable charge, your provider may bill you for the difference. It is best to utilize network providers whenever possible. These amounts are Allowed Charges, while the responsibility of the Covered Person, do not apply toward deductible or out-of-pocket maximums. Please refer to your Summary Plan Description (SPD) for details.

*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](#), [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 in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$6,600
- [Specialist co-payment](#) \$0
- Hospital (facility) [cost sharing] 0%
- Other [coinsurance](#) 0%

#### 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>
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#### In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$6,600
Co-payments	\$0
Coinsurance	\$0

<i>What isn't covered</i>	
Limits or exclusions	\$61

<b>The total Peg would pay is</b>	<b>\$6,661</b>
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### Managing Joe's Type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) \$6,600
- [Specialist co-payment](#) \$0
- Hospital (facility) [cost sharing] 0%
- Other [coinsurance](#) 0%

#### 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>
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#### In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$5,420
Co-payments	\$0
Coinsurance	\$0

<i>What isn't covered</i>	
Limits or exclusions	\$22

<b>The total Joe would pay is</b>	<b>\$5,442</b>
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### Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$6,600
- [Specialist co-payment](#) \$0
- Hospital (facility) [cost sharing] 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*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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#### In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,800
Co-payments	\$0
Coinsurance	\$0

<i>What isn't covered</i>	
Limits or exclusions	\$0

<b>The total Mia would pay is</b>	<b>\$2,800</b>
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The [plan](#) would be responsible for the other costs of these EXAMPLE of covered services.