



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, visit [www.umar.com](http://www.umar.com) or by calling 1-800-395-7069. 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.umar.com](http://www.umar.com) or call 1-800-395-7069 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall <a href="#">deductible</a> ?	\$0 person / \$0 family University Medical Center/SHO Tier 1 \$500 person / \$1,000 family In-network & OOA SHO/UHC CP Tier 2 \$1,500 person / \$3,000 family Out-of-network Tier 3	Generally, you must pay all the costs from <a href="#">providers</a> 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, Preventive Care, X-rays, Physician Visit, pre-admission testing, Urgent Care, Rehabilitation Services and diabetic education are covered before you meet your <a href="#">deductible</a> .	You will have to meet the <a href="#">deductible</a> before the <a href="#">plan</a> pays for any services.
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	\$4,000 person / \$8,000 family University Medical Center/SHO Tier 1 & In-network & OOA SHO/UHC CP Tier 2 \$11,500 person / \$23,000 family Out-of-network Tier 3 Separate Rx limit: \$2,000 person / \$4,000 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> ?	Penalties, <a href="#">premiums</a> , <a href="#">balance billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.	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. See <a href="http://www.umar.com">www.umar.com</a> or call 1-800-395-7069 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's 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 <a href="#">provider's</a> 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 can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .
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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
		Tier 1	Tier 2	Tier 3	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$10 Copay per visit	\$25 Copay per visit; Deductible Waived	40% Coinsurance	None
	<a href="#">Specialist</a> visit	Not available	20% Coinsurance; Deductible Waived	40% Coinsurance	None
	<a href="#">Preventive care/screening/immunization</a>	No charge	No charge; Deductible Waived	40% Coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	10% Coinsurance office setting & outpatient setting facility; No charge outpatient setting physician	20% Coinsurance; Deductible Waived office setting; \$100 Copay per visit; 20% Coinsurance outpatient setting	40% Coinsurance office setting; \$300 Copay per visit; 40% Coinsurance outpatient setting	None
	Imaging (CT/PET scans, MRIs)	10% Coinsurance; office & outpatient setting; Not available Freestanding Radiology	20% Coinsurance; Deductible Waived office setting & Freestanding Radiology; \$100 Copay per occurrence; 20% Coinsurance outpatient setting	\$300 Copay per occurrence; 40% Coinsurance outpatient setting	Preauthorization is required. If you don't get preauthorization, benefits will result in no coverage.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1	Tier 2	Tier 3	
<b>If you need drugs to treat your illness or condition.</b>  More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.navitus.com">www.navitus.com</a> .	Generic drugs (Tier 1)	\$12 Copay per prescription (retail); \$24 Copay per prescription (mail order)		50% of allowable + In-network copay	<b>\$2,000</b> person / <b>\$4,000</b> family annual Maximum out-of-pocket per calendar year  Covers up to a 90-day supply  The Plan offers a Copay Max program for <b>specialty</b> drugs included in the specialty tier and dispensed only through the specialty pharmacy, Lumicera. See SPD for Copay Max program description.
	Preferred brand drugs (Tier 2)	20% Coinsurance with a Minimum of \$40 up to a Maximum of \$80 per prescription (retail); 20% Coinsurance with a Minimum of \$80 up to a Maximum of \$160 per prescription (mail order)			
	Non-preferred brand drugs (Tier 3)	30% Coinsurance with a Minimum of \$80 up to a Maximum of \$160 per prescription (retail); 30% Coinsurance with a Minimum of \$160 up to a Maximum of \$320 per prescription (mail order)			
	<a href="#">Specialty drugs</a> Preferred	20% Coinsurance with a Maximum of \$150 per prescription (retail); 20% Coinsurance with a Maximum of \$300 per prescription (mail order)			
	<a href="#">Specialty drugs</a> Non-Preferred	30% Coinsurance with a Maximum of \$350 per prescription (retail); 30% Coinsurance with a Maximum of \$700 per prescription (mail order)			
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	10% Coinsurance	\$100 Copay per procedure; 20% Coinsurance	\$300 Copay per procedure; 40% Coinsurance	Preauthorization is required. If you don't get preauthorization, benefits will result in no coverage.
	Physician/surgeon fees	10% Coinsurance	20% Coinsurance; Deductible Waived	40% Coinsurance; Deductible Waived	
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	\$100 Copay per visit; 20% Coinsurance	\$350 Copay per visit; 20% Coinsurance	\$100 Copay per visit; 20% Coinsurance	Tier 2 deductible applies to Tier 3 benefits; Copay may be waived if admitted
	<a href="#">Emergency medical transportation</a>	Not covered	\$100 Copay per trip; 20% Coinsurance	\$100 Copay per trip; 20% Coinsurance	Tier 2 deductible applies to Tier 3 benefits; Deductible & copay may be waived if admitted; Preauthorization is required for Non-emergency services. If you don't get preauthorization, benefits will result in no coverage.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1	Tier 2	Tier 3	
	<a href="#">Urgent care</a>	\$20 Copay per visit; Deductible Waived at UMC Quick Care only; Not covered all other facilities	20% Coinsurance	40% Coinsurance	None
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	10% Coinsurance	\$100 Copay per admission; 20% Coinsurance	\$750 Copay per admission; 40% Coinsurance	Preauthorization is required. If you don't get preauthorization, benefits will result in no coverage.
	Physician/surgeon fee	10% Coinsurance	20% Coinsurance	40% Coinsurance	
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Outpatient services	\$10 Copay per office visit; 10% Coinsurance other outpatient services	\$25 Copay per visit; Deductible Waived office visits; \$100 Copay per visit; 20% Coinsurance other outpatient services	\$300 Copay per visit; 40% Coinsurance other outpatient services	Preauthorization is required for Partial hospitalization. If you don't get preauthorization, benefits will result in no coverage.
	Inpatient services	10% Coinsurance	\$100 Copay per admission; 20% Coinsurance	\$750 Copay per admission; 40% Coinsurance	Preauthorization is required. If you don't get preauthorization, benefits will result in no coverage.
<b>If you are pregnant</b>	Office visits	No charge	No charge; Deductible Waived	40% Coinsurance	Cost sharing does not apply to certain preventive services. Depending on the type of services, deductible, copayment or coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	10% Coinsurance	20% Coinsurance	40% Coinsurance	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1	Tier 2	Tier 3	
	Childbirth/delivery facility services	10% Coinsurance	\$100 Copay per admission; 20% Coinsurance	\$750 Copay per admission; 40% Coinsurance	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1	Tier 2	Tier 3	
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	Not covered	20% Coinsurance	40% Coinsurance	Preauthorization is required. If you don't get preauthorization, benefits will result in no coverage.
	<a href="#">Rehabilitation services</a>	\$10 Copay per visit	\$10 Copay per visit; Deductible Waived	40% Coinsurance	30 Maximum visits per calendar year OT Outpatient; 30 Maximum visits per calendar year PT Outpatient; 60 Maximum days per calendar year Inpatient;
	<a href="#">Habilitation services</a>	\$10 Copay per visit OT/PT; Not covered ST	\$10 Copay per visit; Deductible Waived OT/PT; Not covered ST	40% Coinsurance OT/PT; Not covered ST	Preauthorization is required for OT/PT after 30 visits. If you don't get preauthorization, benefits will result in no coverage. Habilitation services for Learning Disabilities are not covered.
	<a href="#">Skilled nursing care</a>	10% Coinsurance	\$100 Copay per admission; 20% Coinsurance	\$750 Copay per admission; 40% Coinsurance	120 Maximum days per calendar year; Preauthorization is required. If you don't get preauthorization, benefits will result in no coverage.
	<a href="#">Durable medical equipment</a>	Not covered	20% Coinsurance	40% Coinsurance	Purchases are limited to a single purchase of a type of DME, including repair/replacement, once every 3 years unless due to growth for leg, arm, back and neck braces. Preauthorization is required for DME for rentals or for purchases. If you don't get preauthorization, benefits will result in no coverage.
	<a href="#">Hospice service</a>	10% Coinsurance Inpatient; Not covered Outpatient	\$100 Copay per admission; 20% Coinsurance Inpatient; 20% Coinsurance Outpatient	\$750 Copay per admission; 40% Coinsurance Inpatient; 40% Coinsurance Outpatient	None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1	Tier 2	Tier 3	
If your child needs dental or eye care	Children's eye exam	Benefits are provided by EyeMed Visioncare	Benefits are provided by EyeMed Visioncare	Benefits are provided by EyeMed Visioncare	None
	Children's glasses	Not covered	Not covered	Not covered	None
	Children's dental check-up	No charge	No charge; Deductible Waived	No charge; Deductible Waived	\$2,000 person / \$4,000 family Maximum benefit per calendar year

### Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>• Cosmetic surgery</li> <li>• Infertility treatment</li> <li>• Routine eye care (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>• Long-term care</li> <li>• Non-emergency care when traveling outside the U.S.</li> <li>• Dental care (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>• Private-duty nursing</li> <li>• Weight loss programs</li> <li>• Routine foot care</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>• Acupuncture (Tier 2 &amp; Tier 3 only)</li> <li>• Bariatric surgery</li> <li>• Chiropractic care (Tier 2 &amp; Tier 3 only)</li> </ul>	<ul style="list-style-type: none"> <li>• Hearing aids (Tier 2 &amp; Tier 3 only)</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 U.S. 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). 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](#). Additionally, a consumer assistance program may help you file your [appeal](#). A list of states with Consumer Assistance Programs is available at [www.HealthCare.gov](http://www.HealthCare.gov) and <http://cciio.cms.gov/programs/consumer/capgrants/index.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 Standard? 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](#).

*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 Tier 1 pre-natal care and a hospital delivery)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist copayment</a>	N/A
■ Hospital (facility) <a href="#">coinsurance</a>	10%
■ Other <a href="#">coinsurance</a>	10%

This EXAMPLE event includes services like:

[Specialist](#) office visits (*pre-natal 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:

Cost Sharing	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$60
<a href="#">Coinsurance</a>	\$1,000
What isn't covered	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$1,060</b>

### Managing Joe's type 2 Diabetes

(a year of routine Tier 1 care of a well-controlled condition)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist copayment</a>	N/A
■ Hospital (facility) <a href="#">coinsurance</a>	10%
■ Other <a href="#">coinsurance</a>	10%

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:

Cost Sharing	
<a href="#">Deductibles*</a>	\$0
<a href="#">Copayments</a>	\$2,000
<a href="#">Coinsurance</a>	\$20
What isn't covered	
Limits or exclusions	\$300
<b>The total Joe would pay is</b>	<b>\$2,320</b>

### Mia's Simple Fracture

(Tier 1 emergency room visit and follow up care)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist copayment</a>	N/A
■ Hospital (facility) <a href="#">coinsurance</a>	10%
■ Other <a href="#">coinsurance</a>	10%

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)  
[Diagnostic tests](#) (*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:

Cost Sharing	
<a href="#">Deductibles*</a>	\$0
<a href="#">Copayments</a>	\$500
<a href="#">Coinsurance</a>	\$120
What isn't covered	
Limits or exclusions	\$1,200
<b>The total Mia would pay is</b>	<b>\$1,820</b>

\*Note: This [plan](#) has other [deductibles](#) for specific services included in this coverage example. See "Are there other [deductibles](#) for specific services?" row above.