

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services



SCHOOL DISTRICT OF POYNETTE
9082108 - HMO Deductible

Coverage Period: 7/1/2018 - 6/30/2019

Coverage for: Single/Family Plan Type: HMO



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.**

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.unityhealth.com or call 1-800-362-3310 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	\$2,000 Single/ \$4,000 Family per Benefit Year	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. 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> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care</u> services are covered before you meet your <u>deductible</u> .	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 preventive services without cost-sharing and before you meet your <u>deductible</u> . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	\$4,850 Single/ \$9,700 Family per Benefit Year for medical expenses. \$1,500 Single/ \$3,000 Family per Benefit Year for prescription expenses.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , 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.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premiums</u> , balance-billing charges, penalties for failure to obtain prior authorization, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.unityhealth.com/findadoctor or call	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's 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 <u>provider's</u> charge and what your <u>plan</u>

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Questions: Call 1-800-362-3310 or visit us at www.unityhealth.com.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.unityhealth.com/glossary or call 1-800-362-3310 to request a copy.

Tracking ID: PJSIDIQY

HMO SBC

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<p>1-800-362-3310 for a list of <u>network providers</u>.</p> <p>Do you need a referral to see a <u>specialist</u>?</p> <p>In-<u>Network providers</u>: No. Out-of-<u>Network providers</u>: Yes, written referral is required.</p>	<p>pays (balance billing). Be aware, your <u>network provider</u> might use an out-of-<u>network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.</p> <p>In-<u>Network</u>: You can see the <u>specialist</u> you choose without a <u>referral</u>. Out-of-<u>Network</u>: 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 <u>referral</u> before you see the <u>specialist</u>.</p>
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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
		In Network Provider (You will pay the least)	Out of Network Provider (You will pay the most)	
<p>If you visit a health care <u>provider's</u> office or clinic</p>	<p>Primary care visit to treat an injury or illness</p>	<p>No charge after <u>deductible</u></p>	<p>Not Covered</p>	<p>Charges for e-Visits will apply to your <u>deductible/coinsurance</u>. -----none-----</p>
	<p>Specialist visit</p>	<p>No charge after <u>deductible</u></p>	<p>Not Covered</p>	<p>One (1) Routine Adult Vision exam is covered with no charge. <u>Cost sharing</u> applies to subsequent exams.</p> <p>Benefits are not available for care that is Maintenance and Supportive Care or Long-term Therapy.</p> <p>Glasses/contacts for Adult Routine Vision are not covered.</p> <p>Coverage is limited to preventive services as defined by the Affordable Care Act.</p>
<p>If you visit a health care <u>provider's</u> office or clinic</p>	<p>Other practitioner office visit</p>	<p>Child/Adult Vision: No charge after <u>deductible</u></p>	<p>Not Covered</p>	<p>You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.</p>
	<p>Preventive <u>care/screening/immunization</u></p>	<p>No charge</p>	<p>Not Covered</p>	<p>Coverage is limited to preventive services as defined by the Affordable Care Act.</p>
<p>If you have a test</p>	<p><u>Diagnostic test</u> (X-ray, blood work)</p>	<p>No charge after <u>deductible</u></p>	<p>Not Covered</p>	<p>-----none-----</p>

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In Network Provider (You will pay the least)	Out of Network Provider (You will pay the most)	
	Imaging (CT/PET scans, MRIs)	MRI/MRA: No charge after <u>deductible</u> CT: No charge after <u>deductible</u> PET: No charge after <u>deductible</u>	Not Covered	-----none-----
If you need drugs to treat your illness or condition	Preferred Generics Tier 1	\$10 <u>copay</u>	\$10 <u>copay</u>	Multiple <u>copays</u> will apply for <u>claims</u> of greater than 30 day supply when covered; for <u>claims</u> of 31 to 60 days supply, two <u>copays</u> will apply, and for <u>claims</u> of 61 to 90 days supply, three <u>copays</u> will apply.
	Preferred Brands Tier 2	\$20 <u>copay</u>	\$20 <u>copay</u>	
	Non-Preferred Brands & Generics Tier 3	\$30 <u>copay</u>	\$30 <u>copay</u>	
	Specialty drugs Tier 4	\$20 <u>copay</u>	\$20 <u>copay</u>	
	More information about <u>prescription drug coverage</u> is available at www.unityhealth.com/drugformulary			
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge after <u>deductible</u>	Not Covered	Prior authorization may be required. See https://unityhealth.com/members/how-to-get-care/prior-authorization or call Customer Service for additional information.
	Physician/surgeon fees	No charge after <u>deductible</u>	Not Covered	
If you need immediate medical attention	Emergency room care	\$100 <u>copay/visit</u>	\$100 <u>copay/visit</u>	-----none-----
	<u>Emergency medical transportation</u>	No charge after <u>deductible</u>	No charge after <u>deductible</u>	-----none-----
	Urgent care	No charge after <u>deductible</u>	No charge after <u>deductible</u>	-----none-----
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge after <u>deductible</u>	Not Covered	Prior authorization is required. See https://unityhealth.com/members/how-to-get-care/prior-authorization or call Customer Service for additional information.
	Physician/surgeon fees	No charge after <u>deductible</u>	Not Covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In 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	No charge after <u>deductible</u>	Not Covered	Benefits are not available for care that is Maintenance and Supportive Care or Long-term therapy. Prior authorization is required. See https://unityhealth.com/members/how-to-get-care/prior-authorization or call Customer Service for additional information.
	Inpatient services	No charge after <u>deductible</u>	Not Covered	
	Office visits	No charge after <u>deductible</u>	Not Covered	
If you are pregnant	Childbirth/delivery professional services	No charge after <u>deductible</u>	Not Covered	Maternity care may include tests and services described elsewhere within this document (i.e. ultrasound). Prior authorization is required for inpatient services. See https://unityhealth.com/members/how-to-get-care/prior-authorization or call Customer Service for additional information.
	Childbirth/delivery facility services	No charge after <u>deductible</u>	Not Covered	
	Home health care	No charge after <u>deductible</u>	Not Covered	
If you need help recovering or have other special health needs	<u>Rehabilitation services</u>	No charge after <u>deductible</u>	Not Covered	Coverage for Physical, Speech and Occupational therapy is limited to a combined total of 40 visits per Benefit Year. This limit is shared between Rehabilitation and <u>Habilitation services</u> . Cardiac Rehab is limited to 36 visits per event.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In Network Provider (You will pay the least)	Out of Network Provider (You will pay the most)	
	<u>Habilitation services</u>	No charge after <u>deductible</u>	Not Covered	Coverage for Physical, Speech and Occupational therapy is limited to a combined total of 40 visits per Benefit Year. This limit is shared between Rehabilitation and <u>Habilitation services</u> . Prior authorization may be required. See https://unityhealth.com/members/how-to-get-care/prior-authorization or call Customer Service for additional information.
	<u>Skilled nursing care</u>	No charge after <u>deductible</u>	Not Covered	Coverage limited to 90 days per confinement. This benefit is combined with the Swing Bed Care benefit. Prior authorization is required. See https://unityhealth.com/members/how-to-get-care/prior-authorization or call Customer Service for additional information.
	<u>Durable medical equipment</u>	No charge after <u>deductible</u>	Not Covered	Coverage for -- Foot Orthotics: Limited to one pair per Benefit Year. Hearing Aids: Limited to one per ear every 36 months. To obtain the list of covered hearing aid models log onto unityhealth.com/hearingaids or contact Customer Service. Prior authorization may be required. See https://unityhealth.com/members/how-to-get-care/prior-authorization or call Customer Service for additional information.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In Network Provider (You will pay the least)	Out of Network Provider (You will pay the most)	
	<u>Hospice services</u>	No charge after <u>deductible</u>	Not Covered	Prior authorization is required. See https://unityhealth.com/members/how-to-get-care/prior-authorization or call Customer Service for additional information.
	Children's eye exam	No charge	Not Covered	Hospice coverage excludes room and board charges in a Skilled Nursing Facility.
	Children's glasses	Not Covered	Not Covered	Limited to one exam per Benefit Year.
If your child needs dental or eye care	Children's dental check-up	Not Covered	Not Covered	-----none-----

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
- Cosmetic surgery
- Dental care (Adult)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- 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.)

- Bariatric surgery
- Chiropractic care
- Hearing aids
- Routine eye care (Adult)

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: Wisconsin Office of the Commissioner of Insurance at 1-800-236-8517, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.ccoio.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 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 for assistance, contact:

Office of the Commissioner of Insurance, Complaints Department, PO Box 7873, Madison, WI 53707-7873, or if coverage is under a group health plan the Employee Benefits Security Administration at 1-866-444-EBSA (3272).

Does this Plan Provide Minimum Essential Coverage? Yes.

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this Coverage 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](#).

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-362-3310 or 1-800-877-8973 (TTY).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-362-3310 or 1-800-877-8973 (TTY)

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-362-3310 or 1-800-877-8973 (TTY)

Navajo (Dine): Dinekehgo shika at'ohwol ninisingo, kwijigo holne! 1-800-362-3310 or 1-800-877-8973 (TTY)

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

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** **\$2,000**
- **Specialist copayment** **Deductible**
- **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 tests (*ultrasounds and blood work*)
 Specialist visit (*anesthesia*)

Total Example Cost **\$12,731**

In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,000
Copayments	\$70
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$10
The total Peg would pay is	\$2,080

Managing Joe's type 2 Diabetes

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

- **The plan's overall deductible** **\$2,000**
- **Specialist copayment** **Deductible**
- **Hospital (facility) coinsurance** **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*)

Total Example Cost **\$7,389**

In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles*	\$1,200
Copayments	\$900
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Joe would pay is	\$2,100

Mia's Simple Fracture

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

- **The plan's overall deductible** **\$2,000**
- **Specialist copayment** **Deductible**
- **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 **\$1,925**

In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles*	\$1,400
Copayments	\$100
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,500

Non-Discrimination & Language Access

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For assistance understanding these materials in a language other than English, call (800) 362-3310 and a Customer Service representative will assist you. TTY users should call 711 or (800) 877-8973.

We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, sexual orientation or health status.

- We provide free aids and services to people with disabilities to communicate effectively with us, such as –
- Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)

For help to translate or understand this, please call (800) 362-3310, TTY / TDD: 711 / (800) 877-8973.

Spanish – Este aviso contiene información importante. Este aviso contiene información importante acerca de su solicitud o cobertura a través de Quartz. Preste atención a las fechas clave que contiene este aviso. Es posible que deba tomar alguna medida antes de determinadas fechas para mantener su cobertura médica u obtener ayuda con los costos. Usted tiene derecho a recibir esta información y ayuda en su idioma sin costo alguno. Llame al (800) 362-3310.
TTY / TDD: 711 / (800) 877-8973.

Hmong – Tsab ntawv tshaj xo no muaj cov ntshiab lus tseem ceeb. Tsab ntawv tshaj xo no muaj cov ntshiab lus tseem ceeb txog koj daim ntawv thov kev pab los yog cov kev pab kam them nqi. Koj mob los ntawm Quartz. Sab cov cai nyooog ceeb hauv daim ntawv no. Tej zaum koj kuj yuav tau ua qee yam kom tsis pub dhau cov cai nyooog koj thaj yuav tau txais kev pab kam them nqi. Koj mob los yog kev pab them tej nqi. Koj mob. Koj muaj cai tau cov ntshiab lus no thiab tau kev pab ua koj hom lus pub dawb rau koj. Hu rau (800) 362-3310.
TTY / TDD: 711 / (800) 877-8973.

We provide free language services to people whose primary language is not English, such as –

- Qualified Interpreter
 - Information written in other languages
- If you need these services, contact Customer Service at (800) 362-3310.

If you believe we failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex you can file a grievance with –

Kristie Meier, Compliance Officer
840 Carolina Street
Sauk City, WI 53588
Phone: (800) 362-3310
TTY / TDD: 711 or toll free (800) 877-8973
Fax: (608) 644-3500
Email: AppealsSpecialists@quartzbenefits.com

Vietnamese – Thông báo này cung cấp thông tin quan trọng. Thông báo này có thông tin quan trọng bản về đơn nộp hoặc hợp đồng bảo hiểm qua chương trình Quartz. Xin xem ngay then chốt trong thông báo này. Quy vi có thể phải thực hiện theo thông báo đính trong thời hạn để duy trì bảo hiểm sức khỏe hoặc được trợ trợ thêm về chi phí. Quy vi có quyền được biết thông tin này và được trợ giúp bằng ngôn ngữ của mình miễn phí. Xin gọi số (800) 362-3310.
TTY / TDD: 711 / (800) 877-8973.

Chinese – 本通知含有重要的訊息。本通知包含了關於您通過 Quartz 提交之申請或保險責任範圍的重要訊息。請留意本通知內的重要日期。您可能需要在若幹截止日期之前採取行動，以維持您的健康保險責任範圍或者費用補貼。您有權利免費獲得以您母語撰寫的本訊息和各種幫助。請致電 (800) 362-3310。聾啞人電話：711 / (800) 877-8973。

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, Kristie Meier, Compliance Officer, 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 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, NHH Building
Washington, D.C. 20201
(800) 368-1019; (800) 537-7697 (TDD)

Complaint forms are available at hhs.gov/ocr/office/file/index.html

Quartz is a Qualified Health Plan issuer in the Health Insurance Marketplace in certain states. To learn more, visit the Health Insurance Marketplace at Healthcare.gov.

Russian – Настоящее уведомление содержит важную информацию. Это уведомление содержит важную информацию о вашем завлении или страховом покрытии через Quartz. Посмотрите на ключевые даты в настоящем уведомлении. Вам, возможно, потребуется принять меры к определенным предельным срокам для сохранения страхового покрытия или помощи с расходами. Вы имеете право на бесплатное получение этой информации и помощь на вашем языке. Звоните по телефону (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Laotian – ແຈ້ງການນີ້ມີຂໍ້ມູນສໍາຄັນ. ແຈ້ງການນີ້ມີຂໍ້ມູນສໍາຄັນກ່ຽວກັບການສະໜັບສະໜູນ ທີ່ ການຄຸ້ມຄອງຂອງທ່ານ ໂດຍຕາມ Quartz. ໃຫ້ເນັ້ນໜັງນັດວັນທີ່ສໍາຄັນຢູ່ໃນແຈ້ງການນີ້. ທ່ານອາດຈະຕ້ອງໄດ້ຊຸດລາວູ້າເນີນການທ່ານກໍາ ນັດເວລາທີ່ແນ່ນອນ ເພື່ອຮັກສາການຄຸ້ມຄອງຂອງທ່ານ ທີ່ ການຊ່ວຍເຫຼືອທີ່ນີ້ຕໍາໃຊ້ຈ່າຍ ທ່ານມີສິດໄດ້ຮັບຂໍ້ມູນກ່ຽວສາມ ແລະ ການຊ່ວຍເຫຼືອເປັນພາສາຂອງທ່ານ ໂດຍບໍ່ສະຍາຄ່າໃຊ້ຈ່າຍໃດໆ. ໃຫ້ໃຫ້ທ່ານເບີ (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

