

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



LA FARGE SCHOOL DISTRICT  
9084729 - HMO HSA

Coverage Period: 7/1/2017 - 6/30/2018  
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.**  
This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit <https://unityhealth.com/apps/CertLookup>. 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](http://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> ?                             | \$3,000 Single/\$6,000 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.<br>If you have other family members on the policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.  |
| 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits">https://www.healthcare.gov/coverage/preventive-care-benefits</a> .   |
| 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> ?       | \$3,000 Single/\$6,000 Family per Benefit Year   | The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services.<br>If you have other family members in this <u>plan</u> , the overall family <u>out-of-pocket limit</u> must be 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.<br>See <a href="http://www.unityhealth.com/findadoctor">www.unityhealth.com/findadoctor</a> or call 1-800-362-3310 for a list of <u>network providers</u> . | 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> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services. |

Questions: Call 1-800-362-3310 or visit us at [www.unityhealth.com](http://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](http://www.unityhealth.com/glossary) or call 1-800-362-3310 to request a copy.

Tracking ID: N1ZDR6ER  
HMO Deductible SBC  
UH01201 (09/16)

**Do you need a referral to see a specialist?**  
 In-Network providers: No.  
 Out-of-Network providers: Yes, written referral is required.

In-Network: You can see the specialist you choose without a referral.  
 Out-of-Network: This plan will pay some or all of the costs to see a specialist for covered services but only if you have a referral before you see the specialist.



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<br>(You will pay the least)  | Out of Network Provider<br>(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 | No charge after deductible   | Not Covered  | Charges for e-Visits will apply to your deductible/coinsurance.   |
|  | Specialist visit                                 | No charge after deductible   | Not Covered  | none  |
|  | Other practitioner office visit                  | Chiro/Adult Vision: No charge after deductible   | Not Covered  | Benefits are not available for care that is Maintenance and Supportive Care or Long-term Therapy.<br>Adult eyewear coverage is limited to \$150 per Benefit Year. |
| If you have a test                                     | Preventive care/screening/immunization           | No charge  | Not Covered  | Coverage is limited to preventive services as defined by the Affordable Care Act.   |
|  | Diagnostic test (x-ray, blood work)              | No charge after deductible   | Not Covered  | 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.         |
|  | Imaging (CT/PET scans, MRIs)                     | MRI/MRA: No charge after deductible<br>CT: No charge after deductible<br>PET: No charge after deductible | Not Covered  | none  |
| If you need drugs to treat your illness or condition   | Preferred Generics   Tier 1                      | No charge after deductible   | No charge after deductible                         | none  |
|  | Preferred Brands   Tier 2                        | No charge after deductible   | No charge after deductible                         | none  |
|  | Non-Preferred Brands & Generics   Tier 3         | No charge after deductible   | No charge after deductible                         | none  |
| More information about                                 |  |  |  |   |

| Common Medical Event   | Services You May Need   | What You Will Pay  |  | Limitations, Exceptions, & Other Important Information  |
|--|---|--|--|---|
|  |   | In Network Provider<br>(You will pay the least)              | Out of Network Provider<br>(You will pay the most)           |   |
| <p>prescription drug coverage is available at <a href="http://www.unityhealth.com/drugformulary">www.unityhealth.com/drugformulary</a></p> | <p><a href="#">Specialty drugs</a>   Tier 4</p>   | No charge after <a href="#">deductible</a> for Preferred     | No charge after <a href="#">deductible</a> for Preferred     |   |
|  |   | No charge after <a href="#">deductible</a> for Non-preferred | No charge after <a href="#">deductible</a> for Non-preferred |   |
| <p>If you have outpatient surgery</p>  | <p>Facility fee (e.g., ambulatory surgery center)<br/>Physician/surgeon fees</p>                | No charge after <a href="#">deductible</a>                   | Not Covered  | <p>Prior authorization may be required. See <a href="https://unityhealth.com/members/how-to-get-care/prior-authorization">https://unityhealth.com/members/how-to-get-care/prior-authorization</a> or call Customer Service for additional information.</p>  |
|  |   | No charge after <a href="#">deductible</a>                   | Not Covered  |   |
| <p>If you need immediate medical attention</p>   | <p>Emergency room care<br/><a href="#">Emergency medical transportation</a><br/>Urgent care</p> | No charge after <a href="#">deductible</a>                   | No charge after <a href="#">deductible</a>                   | <p>-----none-----<br/>-----none-----<br/>-----none-----</p>   |
|  |   | No charge after <a href="#">deductible</a>                   | No charge after <a href="#">deductible</a>                   |   |
| <p>If you have a hospital stay</p>   | <p>Facility fee (e.g., hospital room)<br/>Physician/surgeon fees</p>                            | No charge after <a href="#">deductible</a>                   | Not Covered  | <p>Prior authorization is required. See <a href="https://unityhealth.com/members/how-to-get-care/prior-authorization">https://unityhealth.com/members/how-to-get-care/prior-authorization</a> or call Customer Service for additional information.</p>  |
|  |   | No charge after <a href="#">deductible</a>                   | Not Covered  |   |
| <p>If you need mental health, behavioral health, or substance abuse services</p>   | <p>Outpatient services<br/>Inpatient services</p>   | No charge after <a href="#">deductible</a>                   | Not Covered  | <p>Benefits are not available for care that is Maintenance and Supportive Care or Long-term therapy.<br/>Prior authorization is required. See <a href="https://unityhealth.com/members/how-to-get-care/prior-authorization">https://unityhealth.com/members/how-to-get-care/prior-authorization</a> or call Customer Service for additional information.</p>                      |
|  |   | No charge after <a href="#">deductible</a>                   | Not Covered  |   |
|  |   | No charge after <a href="#">deductible</a>                   | Not Covered  |   |
| <p>If you are pregnant</p>   | <p>Office visits<br/>Childbirth/delivery professional services</p>                              | No charge after <a href="#">deductible</a>                   | Not Covered  | <p>Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).<br/>Prior authorization is required for inpatient services. See <a href="https://unityhealth.com/members/how-to-get-care/prior-authorization">https://unityhealth.com/members/how-to-get-care/prior-authorization</a> or call Customer Service for additional information.</p> |
|  |   | No charge after <a href="#">deductible</a>                   | Not Covered  |   |
|  | <p>Childbirth/delivery facility services</p>  | No charge after <a href="#">deductible</a>                   | Not Covered  |   |

| Common Medical Event   | Services You May Need          | What You Will Pay                               |  | Limitations, Exceptions, & Other Important Information  |
|--|--------------------------------|---|--|---|
|  |                                | In Network Provider<br>(You will pay the least) | Out of Network Provider<br>(You will pay the most) |   |
| If you need help recovering or have other special health needs | <u>Home health care</u>        | No charge after <u>deductible</u>               | Not Covered  | Coverage is limited to 60 visits per Benefit Year.<br>Prior authorization is required. See <a href="https://unityhealth.com/members/how-to-get-care/prior-authorization">https://unityhealth.com/members/how-to-get-care/prior-authorization</a> or call Customer Service for additional information.   |
|  | <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.<br>Cardiac Rehab is limited to 36 visits per event.  |
|  | <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.<br>Prior Authorization may be required. See <a href="https://unityhealth.com/members/how-to-get-care/prior-authorization">https://unityhealth.com/members/how-to-get-care/prior-authorization</a> 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.<br>Prior Authorization is required. See <a href="https://unityhealth.com/members/how-to-get-care/prior-authorization">https://unityhealth.com/members/how-to-get-care/prior-authorization</a> 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<br>(You will pay the least) | Out of Network Provider<br>(You will pay the most) |  |
|  | Durable medical equipment  | No charge after deductible                      | Not Covered  | Coverage for --<br>Foot Orthotics: Limited to one pair per Benefit Year.<br>Hearing Aids: Limited to one per ear every 36 months.<br>To obtain the list of covered hearing aid models log onto <a href="http://unityhealth.com/hearing_aids">unityhealth.com/hearing_aids</a> or contact Customer Service. |
|  | Hospice services           | No charge after deductible                      | Not Covered  | Prior authorization may be required. See <a href="https://unityhealth.com/members/how-to-get-care/prior-authorization">https://unityhealth.com/members/how-to-get-care/prior-authorization</a> or call Customer Service for additional information.  |
| If your child needs dental or eye care | Children's eye exam        | No charge                                       | Not Covered  | Limited to one exam per Benefit Year.  |
|  | Children's glasses         | No charge after deductible                      | Not Covered  |  |
|  | 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)
- Fertility 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](http://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](http://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](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 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, kwijijigo 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 **\$3,000**
- 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:**

| Cost Sharing                      |                |
|-----------------------------------|----------------|
| Deductibles                       | \$3,000        |
| Copayments                        | \$0            |
| Coinsurance                       | \$0            |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$10           |
| <b>The total Peg would pay is</b> | <b>\$3,010</b> |

**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 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:**

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

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

- The plan's overall deductible **\$3,000**
- 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:**

| Cost Sharing                      |                |
|-----------------------------------|----------------|
| Deductibles*                      | \$1,900        |
| Copayments                        | \$0            |
| Coinsurance                       | \$0            |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$0            |
| <b>The total Mia would pay is</b> | <b>\$1,900</b> |





Unity Health Insurance complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, sexual orientation or health status.

Unity Health Insurance -

- Provides 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)
- Provides 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 Unity Customer Service at (800) 362-3310.

If you believe that Unity Health Insurance has 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 St., Sault City, WI 53583

Phone: (800) 362-3310; TTY / TDD: 711 or toll free (800) 877-8973; Fax: (608) 644-2080

Email: [memberadvocates@unityhealth.com](mailto:memberadvocates@unityhealth.com)

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](http://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, HHH Building

Washington, D.C. 20201

(800) 368-1019; (800) 537-7697 (TDD)

Complaint forms are available at [hhs.gov/ocr/office/file/index.html](http://hhs.gov/ocr/office/file/index.html).

**Questions:** Call 1-800-362-3310 or visit us at [www.unityhealth.com](http://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](http://www.unityhealth.com/glossary) or call 1-800-362-3310 to request a copy.

Tracking ID: N17DRGER

HMO Deductible SBC

UH01201 (09 16)

