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.umr.com or by calling 1-800-826-9781.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	**PPO: $2,000** person / **$4,000** family **Non-PPO: $4,000** person / **$8,000** family	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. **PPO: $3,600** person / **$7,200** family **Non-PPO: $6,850** person / **$13,700** family **(See pg. 3 for separate Rx out of pocket maximum.)**	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?	Penalties, premiums, balance-billed charges (unless balanced billing is prohibited), 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 **preferred providers** see www.umr.com. If you are unsure which network list to select, please call 1-800-826-9781.	If you use an in-network doctor or other health care **provider**, this plan will pay some or all 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 this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about **excluded services**.

Questions: Call 1-800-826-9781 or visit us at www.umr.com.
If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at **www.dol.gov/ebsa/healthreform** or **www.cciio.cms.gov** or call 1-800-826-9781 to request a copy.

- **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 PPO **providers** by charging you lower **deductibles, copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your cost if you use a PPO	Your cost if you use a Non-PPO	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$25 copay/visit	$50 copay/visit, 20% coinsurance	none
	Specialist visit	$25 copay/visit	$50 copay/visit, 20% coinsurance	none
	Other practitioner office visit	Chiropractic Care: $25 copay/office visit or manipulation	Chiropractic Care: $50 copay/office visit or manipulation; then 20% coinsurance	Only 1 copay applies per visit for Chiropractic Care.
	Preventive care/screening/immunization	No Charge	$50 copay/visit; 20% coinsurance	Deductible waived for PPO services.
If you have a test	Diagnostic test (x-ray, blood work)	No Charge	20% coinsurance	none
	Imaging (CT/PET scans, MRIs)	$100/day	20% coinsurance	none

Common Medical Event	Services You May Need	Your cost if you use a PPO	Your cost if you use a Non-PPO	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.caremark.com.	Generic drugs	$10 for a 30 day supply, retail; $30 for a 31-90 day supply, retail; $20 for up to a 90 day supply, mail order	$10 for a 30 day supply, retail; $30 for a 31-90 day supply, retail; $20 for up to a 90 day supply, mail order	Deductible waived. Prescriptions on the Value Preferred Generic Drug List have no copay. There is no copay for syringes, diabetic test strips or lancets. Separate prescription drug out-of-pocket maximum: $3,250 person / $6,500 family. *NOTE: Specialty drugs can only be obtained through a CVS Pharmacy or by CVS mail order to a maximum 30 day supply.
	Preferred brand drugs	$35 for a 30 day supply, retail; $105 for a 31-90 day supply, retail; $70 for up to a 90 day supply, mail order	$35 for a 30 day supply, retail; $105 for a 31-90 day supply, retail; $70 for up to a 90 day supply, mail order	
	Non-preferred brand drugs	$70 for a 30 day supply, retail; $210 for a 31-90 day supply, retail; $140 for up to a 90 day supply, mail order	$70 for a 30 day supply, retail; $210 for a 31-90 day supply, retail; $140 for up to a 90 day supply, mail order	
	Specialty drugs (e.g., chemotherapy)	$100 for a 30 day supply, retail or mail order (See *Note)	$100 for a 30 day supply, retail or mail order (See *Note)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	20% coinsurance	——————none——————
	Physician/surgeon fees	No Charge	20% coinsurance	——————none——————
If you need immediate medical attention	Emergency room services	$250 copay/visit	$250 copay/visit	Non-PPO paid at PPO benefit level. Copay waived if admitted for at least 24 hours.
	Emergency medical transportation	No Charge	No Charge	Non-PPO paid at PPO benefit level.
	Urgent care	$40 copay/visit	$40 copay/visit	Non-PPO paid at PPO benefit level.

Common Medical Event	Services You May Need	Your cost if you use a PPO	Your cost if you use a Non-PPO	Limitations & Exceptions
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	20% coinsurance	Prior authorization required. Benefit reduces by 50% up to $500/occurrence if not obtained for Non-PPO.
	Physician/surgeon fee	No Charge	20% coinsurance	——————none——————
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$25 copay/visit	$50 copay/visit, 20% coinsurance	——————none——————
	Mental/Behavioral health inpatient services	No Charge	20% coinsurance	Prior authorization required. Benefit reduces by 50% up to $500/occurrence if not obtained for Non-PPO.
	Substance use disorder outpatient services	$25 copay/visit	$50 copay/visit, 20% coinsurance	——————none——————
	Substance use disorder inpatient services	No Charge	20% coinsurance	Prior authorization required. Benefit reduces by 50% up to $500/occurrence if no Prior authorization required. Benefit reduces by 50% up to $500/occurrence if not obtained for Non-PPO.
If you are pregnant	Prenatal and postnatal care	No Charge	20% coinsurance	Deductible waived for mandated Prenatal PPO services.
	Delivery and all inpatient services	No Charge	20% coinsurance	——————none——————
If you need help recovering or have other special health needs	Home health care	No Charge	20% coinsurance	Limited to 60 visits/yr.
	Rehabilitation services	$25 copay/visit	$50 copay/visit, 20% coinsurance	Limited to 60 days/confinement for inpatient; 20 visits/yr. for pulmonary; Prior authorization required for inpatient rehab. Benefit reduces by 50% up to $500/occurrence if not obtained for Non-PPO. 20 visits/yr./type of service for outpatient physical, occupational & speech; and 36 visits/yr. for cardiac.
	Habilitation services	Not Covered	Not Covered	——————none——————
	Skilled nursing care	No Charge	20% coinsurance	Limited to 30 days/confinement from hospital. Prior authorization required. Benefit reduces by 50% up to $500/occurrence if not obtained for Non-PPO.
	Durable medical equipment	No Charge	20% coinsurance	——————none——————
	Hospice service	No Charge	20% coinsurance	Prior authorization required for Inpatient. Benefit reduces by 50% up to $500/occurrence if not obtained for Non-PPO.

Common Medical Event	Services You May Need	Your cost if you use a PPO	Your cost if you use a Non-PPO	Limitations & Exceptions
If your child needs dental or eye care	Eye exam	No Charge	No Charge	Deductible waived for PPO/Non-PPO. Limited to 1 exam/calendar year.
	Glasses	Not Covered	Not Covered	——————none——————
	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
- Bariatric surgery
- Cosmetic surgery
- Dental care (adult)
- Habilitation services
- Infertility treatment
- Long-term care
- 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.)

- Chiropractic care
- Hearing aids (for covered dependent children under age 18 only)
- Routine eye care (adult)
- Non-emergency care when traveling outside the U.S.

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.
For more information on your rights to continue coverage, contact the plan at 1-800-826-9781. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.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 UMR at 1-800-826-9781. Additionally, a consumer assistance program may help you file your appeal. A list of states with Consumer Assistance Programs is available at www.dol.gov/ebsa/healthreform and http://cciio.cms.gov/programs/consumer/capgrants/index.html

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.**

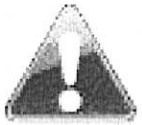
Does this Coverage Meet the Minimum Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for benefits it provides.**

This is only a summary. It in no way modifies your benefits as described in your plan documents. Please refer to your plan documents provided by your employer for complete terms of this plan.

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 also will 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:** $5,370
- **Patient pays:** $2,170

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	$2,000
Copays	$20
Coinsurance	$0
Limits or exclusions	$150
Total	**$2,170**

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

- **Amount owed to providers:** $5,400
- **Plan pays:** $2,900
- **Patient pays:** $2,500

Sample care costs:

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

Patient pays:

Deductibles	$2,000
Copays	$420
Coinsurance	$0
Limits or exclusions	$80
Total	**$2,500**

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**
- Costs are based on individual coverage benefit levels.
- 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.
- Prescription drug costs (Prescriptions) shown in the Coverage Examples reflect Information provided by the Plan's Prescription Benefits Manager.

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.