# Sheboygan Area School District Active Employees



**Summary of Benefits and Coverage:** What this Plan Covers & What it Costs

**Coverage for:** Individual + Family | **Plan Type:** PPO

**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.anthem.com or by calling 1-877-279-1572.

| Important Questions | Answers | Why this Matters: |
|---|---|---|
| **What is the overall deductible?** | **$500** person / **$1,000** family for in network providers. **$1,000** single/**$2,000** family for out of network providers. Doesn't apply to preventive care | 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?** | There are no other specific **deductibles**. | You must pay all of the costs for these services up to the specific **deductible** amount before this plan begins to pay for these services. |
| **Is there an out–of–pocket limit on my expenses?** | Yes. For participating providers **$1,000** person / **$2,000** family<br>For non-participating providers **$2,000** person / **$4,000** family | 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?** | Premiums, balance-billed charges, pharmacy copayments 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. See **www.anthem.com or call 1-877-279-1572** for a list of participating providers. | If you use an in-network doctor or other health care **provider**, this plan will pay some or all of 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**. |

**Questions:** Call 1-877-279-1572 or visit us at www.anthem.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.anthem.com or call 1-877-279-1572 to request a copy.

| | | |
|---|---|---|
| **Do I need a referral to see a specialist?** | No. You don't need a referral to see a specialist. | 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 4. See your policy or plan document for additional information about **excluded services**. |

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

| Common Medical Event | Services You May Need | Your Cost If You Use a Participating Provider | Your Cost If You Use a Non-Participating Provider | Limitations & Exceptions |
|---|---|---|---|---|
| **If you visit a health care provider's office or clinic** | Primary care visit to treat an injury or illness | 10% coinsurance | 30% coinsurance | ——————none—————— |
| | Specialist visit | 10% coinsurance | 30% coinsurance | ——————none—————— |
| | Other practitioner office visit | $25 copay | 30% coinsurance | Coverage is limited to 10 manipulations per calendar year combined for In and Out of Network. Acupuncture is not covered. |
| | Preventive care/screening/immunization | No charge | 30% coinsurance | ——————none—————— |
| **If you have a test** | Diagnostic test (x-ray, blood work) | 10% coinsurance | 30% coinsurance | ——————none—————— |
| | Imaging (CT/PET scans, MRIs) | 10% coinsurance | 30% coinsurance | ——————none—————— |

| Common Medical Event | Services You May Need | Your Cost If You Use a Participating Provider | Your Cost If You Use a Non-Participating Provider | Limitations & Exceptions |
|---|---|---|---|---|
| **If you need drugs to treat your illness or condition**<br><br>More information about **prescription drug coverage** is available at www.anthem.com. | Generic drugs | $10 copay/ Prescription for retail. $20 copay/Prescription for Mail Order. | $10 copay/Prescription for retail. Mail order not covered. | Not to exceed a 30 day supply for Retail. Not to exceed a 90 day supply for Mail Order. Prescription Annual Maximum Out of Pocket $5,600 individual/$11,200 family. |
| | Preferred brand drugs | $25 copay/Prescription for retail. $50 copay/Prescription for Mail Order. | $25 copay/Prescription for retail. Mail order not covered. | Not to exceed a 30 day supply for Retail. Not to exceed a 90 day supply for Mail Order. Prescription Annual Maximum Out of Pocket $5,600 individual/$11,200 family. |
| | Non-preferred brand drugs | $50 copay/Prescription for retail. $100 copay/Prescription for Mail Order. | $50 copay/Prescription for retail. Mail order not covered. | Not to exceed a 30 day supply for Retail. Not to exceed a 90 day supply for Mail Order. Prescription Annual Maximum Out of Pocket $5,600 individual/$11,200 family. |
| | Specialty drugs | 25% coinsurance (Maximum up to $150) for both retail and mail order. | Not covered | Not to exceed a 30 day supply for Retail and Mail Order. Prescription Annual Maximum Out of Pocket $5,600 individual/$11,200 family. |
| **If you have outpatient surgery** | Facility fee (e.g., ambulatory surgery center) | 10% coinsurance | 30% coinsurance | ——————none—————— |
| | Physician/surgeon fees | 10% coinsurance | 30% coinsurance | ——————none—————— |

| Common Medical Event | Services You May Need | Your Cost If You Use a Participating Provider | Your Cost If You Use a Non-Participating Provider | Limitations & Exceptions |
|---|---|---|---|---|
| **If you need immediate medical attention** | Emergency room services | $100 copay/visit then 10% coinsurance | $100 copay/visit then 10% coinsurance | If admitted, the ER copay is waived. Failure to obtain pre-authorization may result in non coverage. (Requires Plan Notification no later than 2 business days after admissions). |
| | Emergency medical transportation | 10% coinsurance | 10% coinsurance | ————————none———————— |
| | Urgent care | 10% coinsurance | 30% coinsurance | ————————none———————— |
| **If you have a hospital stay** | Facility fee (e.g., hospital room) | 10% coinsurance | 30% coinsurance | ————————none———————— |
| | Physician/surgeon fee | 10% coinsurance | 30% coinsurance | ————————none———————— |
| **If you have mental health, behavioral health, or substance abuse needs** | Mental/Behavioral health outpatient services | 10% coinsurance | 30% coinsurance | ————————none———————— |
| | Mental/Behavioral health inpatient services | 10% coinsurance | 30% coinsurance | Failure to obtain pre-authorization may result in non coverage after 12th visit. |
| | Substance use disorder outpatient services | 10% coinsurance | 30% coinsurance | ————————none———————— |
| | Substance use disorder inpatient services | 10% coinsurance | 30% coinsurance | Failure to obtain pre-authorization may result in non coverage after 12th visit. |
| **If you are pregnant** | Prenatal and postnatal care | 10% coinsurance | 30% coinsurance | ————————none———————— |
| | Delivery and all inpatient services | 10% coinsurance | 30% coinsurance | Failure to obtain pre-authorization may result in non coverage. |

| Common Medical Event | Services You May Need | Your Cost If You Use a Participating Provider | Your Cost If You Use a Non-Participating Provider | Limitations & Exceptions |
|---|---|---|---|---|
| **If you need help recovering or have other special health needs** | Home health care | 10% coinsurance | 30% coinsurance | Coverage is limited to 40 visits per calendar year combined In Network and Out of Network. |
| | Rehabilitation services | 10% coinsurance | 30% coinsurance | ——————none—————— |
| | Habilitation services | 10% coinsurance | 30% coinsurance | ——————none—————— |
| | Skilled nursing care | 10% coinsurance | 30% coinsurance | Coverage is limited to 90 visits per calendar year combined In Network and Out of Network. Failure to obtain pre-authorization may result in non coverage. |
| | Durable medical equipment | 10% coinsurance | 30% coinsurance | Failure to obtain pre-authorization may result in non coverage. |
| | Hospice service | 10% coinsurance | 30% coinsurance | ——————none—————— |
| **If your child needs dental or eye care** | Eye exam | 10% coinsurance | 30% coinsurance | Limited to one exam per 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.)**

- Cosmetic surgery
- Dental care (Adult)
- Acupuncture
- Long-term 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.)**

- Infertility treatment
- Bariatric surgery
- Routine eye care
- Chiropractic care
- Hearing aids
- Routine foot care
- Most coverage provided outside the United States. See www.anthem.com
- Private-duty nursing

## Your Rights to Continue Coverage:

**** Individual health insurance sample –**

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at 1-877-279-1572. You may also contact your state insurance department at [insert applicable State Department of Insurance contact information].

**OR**

**** Group health coverage sample –**

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 1-877-279-1572. 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 the Assistant Superintendent of Business and Operations at 920-459-3955.

## 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 Value 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 the benefits it provides.**

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

## 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 will also 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** $6,190
- **Patient pays** $1,350

**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 | $500 |
| Copays | $20 |
| Coinsurance | $680 |
| Limits or exclusions | $150 |
| **Total** | **$1,350** |

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

- **Amount owed to providers:** $5,400
- **Plan pays** $4,220
- **Patient pays** $1,180

**Sample care costs:**

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

**Patient pays:**

| | |
|---|---|
| Deductibles | $500 |
| Copays | $380 |
| Coinsurance | $220 |
| Limits or exclusions | $80 |
| **Total** | **$1,180** |

Note: These numbers assume the patient is participating in our diabetes wellness program. If you have diabetes and do not participate in the wellness program, your costs may be higher. For more information about the diabetes wellness program, please contact: 1-877-279-1572.

# Questions and answers about the Coverage Examples:

## What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- 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.

## 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.