
 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.shpnc.org](http://www.shpnc.org). For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other [underlined](#) terms click on the term for more information. You can also view more information regarding this plan at <https://www.shpnc.org> or call 855-859-0966.

Important Questions	Answers	Why This Matters:
<p>What is the overall <a href="#">deductible</a>?</p>	<p>\$5,000 person/\$10,000 family for in-network; \$10,000 person / \$20,000 family for out-of-network; doesn't apply to in-network preventive care. Coinsurance and copayments do not apply to the deductible.</p>	<p>You must pay all the costs up to the <a href="#">deductible</a> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <a href="#">deductible</a> starts over (usually, but not always, January 1<sup>st</sup>). See the chart starting on page 2 for how much you pay for covered services after you meet the <a href="#">deductible</a>.</p>
<p>Are there services covered before you meet your <a href="#">deductible</a>?</p>	<p>Yes. <a href="#">Preventive care</a> services are covered before you meet your <a href="#">deductible</a>.</p>	<p>This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a>. See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</p>
<p>Are there other <a href="#">deductibles</a> for specific services?</p>	<p>No.</p>	<p>You don't have to meet <a href="#">deductibles</a> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.</p>
<p>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</p>	<p>Yes. \$6,450 person/\$12,900 family for in-network medical and pharmacy; \$12,900 person /\$25,800 family for out-of-network</p>	<p>The <a href="#">out-of-pocket limit</a> 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.</p>
<p>What is not included in the <a href="#">out-of-pocket limit</a>?</p>	<p>Your cost for services when pre-authorization was not obtained, premiums, balance-billed charges and health care services this plan doesn't cover.</p>	<p>Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a>.</p>
<p>Will you pay less if you use a <a href="#">network provider</a>?</p>	<p>Yes.</p>	<p>If you use an in-network doctor or other health care <a href="#">provider</a>, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an</p>

		<p>out-of-network <a href="#">provider</a> for some services. Plans use the term in-network, <b><u>preferred</u></b>, or participating for <a href="#">providers</a> in their <b><u>network</u></b>. See the chart starting on page 2 for how this plan pays different kinds of <a href="#">providers</a> out-of-network <a href="#">provider</a> for some services. Plans use the term in-network, <b><u>preferred</u></b>, or participating for <a href="#">providers</a> in their <b><u>network</u></b>. See the chart starting on page 2 for how this plan pays different kinds of <a href="#">providers</a>.</p>
<p>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</p>	<p>No.</p>	<p>You can see the <b><u>specialist</u></b> you choose without permission from this plan.</p>

 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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	50% coinsurance after deductible	60% coinsurance after deductible	—————none—————
	Specialist visit	50% coinsurance after deductible	60% coinsurance after deductible	—————none—————
	Other practitioner office visit	50% coinsurance after deductible	60% coinsurance after deductible	Chiropractic care (up to 30 visits per benefit period)
	<a href="#">Preventive care/screening/immunization</a>	\$0/visit	60% coinsurance	The <a href="#">deductible</a> does not apply to in-network provider services.
<b>If you have a test</b>	Diagnostic test (X-ray, blood work)	50% coinsurance after deductible	60% coinsurance after deductible	No coverage for tests not ordered by a doctor.
	Imaging (CT/PET scans, MRIs)	50% coinsurance after deductible	60% coinsurance after deductible	Prior authorization may be required or services will not be covered.
<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.shpnc.org">www.shpnc.org</a>	Prescription Drugs	50% coinsurance after deductible	60% coinsurance after deductible	Per 30-day supply.
	Affordable Care Act Preventive Medications	\$0	60% coinsurance after deductible	Prescription must be written and filled at the pharmacy counter.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	50% coinsurance after deductible	60% coinsurance after deductible	—————none—————
	Physician/surgeon fees	50% coinsurance after deductible	60% coinsurance after deductible	—————none—————
<b>If you need immediate medical attention</b>	Emergency room services	50% coinsurance after deductible	50% coinsurance after deductible	Copay waived with admission or observation stay.
	Emergency medical transportation	50% coinsurance after deductible	50% coinsurance after deductible	—————none—————
	Urgent care	50% coinsurance	50% coinsurance after deductible	—————none—————

For more information about limitations and exceptions, see the plan benefit booklet at [www.shpnc.org](http://www.shpnc.org).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
		after deductible	deductible	
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	50% coinsurance after deductible	60% coinsurance after deductible	No coverage for admissions prior to the effective date of coverage. Precertification may be required.
	Physician/surgeon fees	50% coinsurance after deductible	60% coinsurance after deductible	—————none—————
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	50% coinsurance after deductible	60% coinsurance after deductible	—————none—————
	Inpatient services	50% coinsurance after deductible	60% coinsurance after deductible	Precertification required.
	Substance use disorder outpatient services	50% coinsurance after deductible	60% coinsurance after deductible	—————none—————
	Substance use disorder inpatient services	50% coinsurance after deductible	60% coinsurance after deductible	Precertification required.
<b>If you are pregnant</b>	Office visits	50% coinsurance after deductible	60% coinsurance after deductible	Not covered for dependent children
	Childbirth/delivery inpatient professional services	50% coinsurance after deductible	60% coinsurance after deductible	
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	50% coinsurance after deductible	60% coinsurance after deductible	—————none—————
	<a href="#">Rehabilitation services</a>	50% coinsurance after deductible	60% coinsurance after deductible	—————none—————
	<a href="#">Habilitation services</a>	Not covered	Not covered	Excluded
	<a href="#">Skilled nursing care</a>	50% coinsurance after deductible	60% coinsurance after deductible	Coverage is limited to 100 days per benefit period. Prior certification required.
	<a href="#">Durable medical equipment</a>	50% coinsurance	60% coinsurance	—————none—————
	<a href="#">Hospice services</a>	50% coinsurance	60% coinsurance	—————none—————
<b>If your child needs dental or eye care</b>	Children's eye exam	Not covered	Not covered	Excluded
	Children's glasses	Not covered	Not covered	Excluded
	Children's dental check-up	Not covered	Not covered	Excluded

For more information about limitations and exceptions, see the plan benefit booklet at [www.shpnc.org](http://www.shpnc.org).

## Excluded Services & Other Covered Services:

### Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- Acupuncture
- Benefits paid as a result of injuries caused by another party may need to be repaid to the health plan or paid for by another party under certain circumstances.
- Cosmetic surgery
- Dental care (Child)
- Dental care (Adult)
- Glasses
- Habilitation services
- Hearing aids (age 22 and older)
- Long-term care
- Routine eye exam (Child)
- Routine eye exam (Adult)
- Routine foot care
- Skilled nursing facility over 100 days per benefit period
- Weight loss programs

### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Bariatric surgery
- Chiropractic care (up to 30 visits per benefit period)
- Hearing aids (under age 22)
- Infertility treatment
- Non-emergency care when traveling outside the U.S. See [www.medcost.com](http://www.medcost.com)
- Private Duty Nursing

**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 1-855-859-0966. 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](http://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](http://www.cciio.cms.gov)

**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 assistance, contact: State Health Plan Customer Service at 866-740-3881 or [shpnc.org](http://shpnc.org). You may also receive assistance from the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform), if applicable. You may also contact North Carolina Department of Insurance at (855) 408-1212 or [www.ncdoi.com/smart](http://www.ncdoi.com/smart).

For more information about limitations and exceptions, see the plan benefit booklet at [www.shpnc.org](http://www.shpnc.org).

**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 plan meet Minimum Value Standards? 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 [919-814-4400].

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa [919-814-4400].

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 [919-814-4400].

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' [919-814-4400].

—————*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 in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$5,000
- [Specialist copayment](#) 50%
- [Hospital \(facility\) coinsurance](#) 50%
- Other [coinsurance](#) 50%

**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*)

<b>Total Example Cost</b>	<b>\$12,800</b>
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**In this example, Peg would pay:**

<i>Cost Sharing</i>	
Deductible	\$5,000
Copayments	\$0
Coinsurance	\$3,870
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$8,870</b>

**Managing Joe's Type 2 Diabetes**  
(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$5,000
- [Specialist copayment](#) 50%
- [Hospital \(facility\) coinsurance](#) 50%
- Other [coinsurance](#) 50%

**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>\$500</b>
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**In this example, Joe would pay:**

<i>Cost Sharing</i>	
Deductibles*	\$0
Copayments	\$0
Coinsurance	\$222.50
<i>What isn't covered</i>	
Limits or exclusions	\$55
<b>The total Joe would pay is</b>	<b>\$222.50</b>

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

- The [plan's](#) overall [deductible](#) \$5,000
- [Specialist copayment](#) 50%
- [Hospital \(facility\) coinsurance](#) 50%
- Other [coinsurance](#) 50%

**This EXAMPLE event includes services like:**

Emergency room care (*including medical supplies*)  
 Diagnostic test (*X-ray*)  
 Durable medical equipment (*crutches*)  
 Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$3,895</b>
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**In this example, Mia would pay:**

<i>Cost Sharing</i>	
Deductibles	\$2,945
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$950
<b>The total Mia would pay is</b>	<b>\$2,945</b>

\*Note: The deductible has been satisfied in this scenario.