



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, go to [www.medica.com](http://www.medica.com) or by calling 1-866-428-7427. 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.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or [www.cciio.cms.gov](http://www.cciio.cms.gov) or call Medica at the numbers above to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	<b>\$6,250</b> per person/ <b>\$12,500</b> per family <u>in-network</u> and <b>\$8,250</b> per person/ <b>\$16,500</b> per family for <u>out-of-network</u> services.	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 deductible?	<b>Yes.</b> <u>Preventive care</u> and prenatal care from <u>in-network providers</u> or well child and prenatal care from <u>out-of-network providers</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 <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits">https://www.healthcare.gov/coverage/preventive-care-benefits</a> .
Are there other deductibles for specific services?	<b>No</b>	You don't have to meet <u>deductibles</u> for specific services.
What is the out-of-pocket limit for this plan?	<b>\$6,250</b> per person/ <b>\$12,500</b> per family <u>in-network</u> . <b>\$10,000</b> per person/ <b>\$20,000</b> per family for <u>out-of-network</u> services.	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 out-of-pocket limit?	<u>Premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count towards the <u>out-of-pocket limit</u> .
Will you pay less if you use a network provider?	<b>Yes.</b> See <a href="http://www.medica.com">www.medica.com</a> or call 1-866-428-7427 or 711 (TTY users) for a list of Essentia <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.
Do you need a referral to see a specialist?	<b>No.</b> You don't need a <u>referral</u> to see a <u>specialist</u> .	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All [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 (You will pay the most)	
<b>If you visit a health care <a href="#">provider's office or clinic</a></b>	Primary care visit to treat an injury or illness	<b>Primary care:</b> 0% <a href="#">coinsurance</a> <b>Chiropractic:</b> 0% <a href="#">coinsurance</a> <b>Convenience:</b> 0% <a href="#">coinsurance</a>	<b>Primary care:</b> 50% <a href="#">coinsurance</a> <b>Chiropractic:</b> 50% <a href="#">coinsurance</a> <b>Convenience:</b> 50% <a href="#">coinsurance</a>	Limited to 15 visits per member, per year combined for <a href="#">in-network</a> and <a href="#">out-of-network</a> acupuncture.
	<a href="#">Specialist</a> visit	0% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	---none---
	<a href="#">Preventive care/screening</a> / immunization	No charge. <a href="#">Deductible</a> does not apply.	<b>Well child care:</b> 0% <a href="#">coinsurance</a> . <a href="#">Deductible</a> does not apply. <b>Other services:</b> 50% <a href="#">coinsurance</a>	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services needed are <a href="#">preventive</a> . Then check what your <a href="#">plan</a> will pay for.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	<b>Lab:</b> 0% <a href="#">coinsurance</a> <b>X-ray:</b> 0% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	---none---
	Imaging (CT/PET scans, MRIs)	0% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	---none---
<b>If you need drugs to treat your illness or condition</b>  <b>More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.medica.com/drugcost2">www.medica.com/drugcost2</a></b>	Generic drugs	<b>Retail:</b> 0% <a href="#">coinsurance</a> <b>Mail order:</b> 0% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Up to a 31-day supply/ retail or 93-day supply/ mail order prescription. Mail order drugs not covered <a href="#">out-of-network</a> .
	Preferred brand drugs	<b>Retail:</b> 0% <a href="#">coinsurance</a> <b>Mail order:</b> 0% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	
	Non-preferred brand drugs	<b>Retail:</b> 0% <a href="#">coinsurance</a> <b>Mail order:</b> 0% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	
	<a href="#">Specialty drugs</a>	<b>Preferred:</b> 0% <a href="#">coinsurance</a> <b>Non-Preferred:</b> 0% <a href="#">coinsurance</a>	Not covered	Up to a 31-day supply per prescription received from a designated <a href="#">specialty</a> pharmacy.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	0% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	---none---
	Physician/surgeon fees	0% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	---none---

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 (You will pay the most)	
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	0% <a href="#">coinsurance</a>	Covered as an <a href="#">in-network</a> benefit.	---none---
	<a href="#">Emergency medical transportation</a>	0% <a href="#">coinsurance</a>	Covered as an <a href="#">in-network</a> benefit.	---none---
	<a href="#">Urgent care</a>	0% <a href="#">coinsurance</a>	Covered as an <a href="#">in-network</a> benefit.	---none---
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	0% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	---none---
	Physician/surgeon fees	0% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	---none---
<b>If you need mental health, behavioral health, or substance abuse needs</b>	Outpatient services	0% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	---none---
	Inpatient services	0% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	---none---
<b>If you are pregnant</b>	Office visits	<b>Prenatal care:</b> No charge. <a href="#">Deductible</a> does not apply. <b>Postnatal care:</b> 0% <a href="#">coinsurance</a>	<b>Prenatal care:</b> 0% <a href="#">coinsurance</a> . <a href="#">Deductible</a> does not apply. <b>Postnatal care:</b> 50% <a href="#">coinsurance</a>	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services	0% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	---none---
	Childbirth/delivery facility services	0% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	---none---
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	0% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	120 visits <a href="#">in-network</a> and 60 visits <a href="#">out-of-network</a> per member per year.
	<a href="#">Rehabilitation services</a>	0% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	---none---
	<a href="#">Habilitation services</a>	0% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	---none---
	<a href="#">Skilled nursing care</a>	0% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Limited to 120 days combined in and <a href="#">out-of-network</a> per member per year.
	<a href="#">Durable medical equipment</a>	0% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	---none---
	<a href="#">Hospice services</a>	0% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	---none---
<b>If your child needs dental or eye care</b>	Children's eye exam	No charge. <a href="#">Deductible</a> does not apply.	0% <a href="#">coinsurance</a>	---none---
	Children's glasses	Not covered	Not covered	Glasses are not covered by the <a href="#">plan</a> .
	Children's dental check-up	Not covered	Not covered	Dental check-ups are not covered by the <a href="#">plan</a> .

**Excluded Services & Other Covered Services:**

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>● Acupuncture exceeding 15 visits per member per year combined for <a href="#">in-network</a> and <a href="#">out-of-network</a>.</li> <li>● Bariatric Surgery <a href="#">out-of-network</a>.</li> <li>● Cosmetic Surgery</li> <li>● Dental Care (Adult)</li> <li>● Dental check-up</li> </ul>	<ul style="list-style-type: none"> <li>● Glasses</li> <li>● Hearing aids except for members 18 years of age and younger for hearing loss that is not correctable by other covered procedures; coverage is limited to one hearing aid per ear every three years.</li> </ul>	<ul style="list-style-type: none"> <li>● Infertility treatment exceeding <b>\$5,000</b> medical/<b>\$3,000</b> pharmacy per member per year combined for <a href="#">in-network</a> and <a href="#">out-of-network</a>.</li> <li>● Long Term Care</li> <li>● Private-duty nursing</li> <li>● Routine foot care except for specified conditions</li> <li>● Weight Loss programs</li> </ul>

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)		
<ul style="list-style-type: none"> <li>● Chiropractic care</li> </ul>	<ul style="list-style-type: none"> <li>● Non-emergency care when traveling outside the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>● Routine eye care (Adult)</li> </ul>

### 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: for group health coverage subject to ERISA, 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); for all other group health coverage, Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.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 assistance, contact: for group health coverage subject to ERISA, 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); for all other group health coverage you may also contact Medica at 1-866-428-7427 or the Minnesota Department of Commerce at (651) 539-1600 or 1-800-657-3602.

### Does this Coverage 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](#).

For assistance, call the number included in this document or on the back of your ID card.

Dine k'ehji shich'i' hadoodzih ninizingo, beesh bee hane'e binumber naaltsoos bikaahigii bich'i' hodiilnih ei doodaii bee neehozin biniiye nanitinigii bine'dee bikaa doo aldo'.

若需要中文协助，请拨打本文件内或您会员卡背面的电话号码。

Para sa tulong sa Tagalog, tawagan ang numerong kabilang sa dokumentong ito o sa likod ng iyong ID card.

Para obtener asistencia en español, llame al número de teléfono que se incluye en este documento o al dorso de su tarjeta de identificación.

----- 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](#): \$6,250
- [Specialist coinsurance](#): 0%
- [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*)

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

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$6,250
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$6,310</b>

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

- The [plan's](#) overall [deductible](#): \$6,250
- [Specialist coinsurance](#): 0%
- [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*)

<b>Total Example Cost</b>	<b>\$7,400</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$6,250
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$6,250</b>

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

- The [plan's](#) overall [deductible](#): \$6,250
- [Specialist coinsurance](#): 0%
- [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*)

<b>Total Example Cost</b>	<b>\$1,900</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$1,900
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,900</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

**Discrimination is Against the Law**

Medica complies with applicable Federal civil rights laws and will not discriminate against any person on the basis of race, color, national origin, age, disability or sex. Medica:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: TTY communication and written information in other formats (large print, audio, other formats).
- Provides free language services to people whose primary language is not English, such as: Qualified interpreters and information written in other languages.

If you need these services, call the number included in this document or on the back of your Medica ID card. If you believe that Medica 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:

Civil Rights Coordinator, Mail Route CP250,  
PO Box 9310, Minneapolis, MN 55443-9310,  
952-992-3422 (phone/fax), TTY 711,  
civilrightscordinator@medica.com

You can file a grievance in person or by mail, fax, or email. You may also contact the Civil Rights Coordinator if you need assistance with filing a complaint.

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 <https://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 <http://www.hhs.gov/ocr/office/file/index.html>.

If you want free help translating this information, call the number included in this document or on the back of your Medica ID card.

Si desea asistencia gratuita para traducir esta información, llame al número que figura en este documento o en la parte posterior de su tarjeta de identificación de Medica.

Yog koj xav tau kev pab dawb kom txhais daim ntawv no, hu rau tus xov tooj nyob hauv daim ntawv no los yog nyob nraum qab ntawm koj daim npav Medica ID.

如果您需要免費翻譯此資訊，請致電本文檔中或者在您的Medica ID卡背面包含的號碼。

Nếu quý vị muốn trợ giúp dịch thông tin này miễn phí, hãy gọi vào số có trong tài liệu này hoặc ở mặt sau thẻ ID Medica của quý vị.

Odeeffannoo kana gargaarsa tolaan akka isinii hiikamu yoo barbaaddan, lakkoobsa barruu kana keessatti argamu ykn ka dugda kaardii Waraqaqa Eenyummaa Medica irra jiruun bilbila'a.

إذا كنت تريد مساعدة مجانية في ترجمة هذه المعلومات، فاتصل على الرقم الوارد في هذه الوثيقة أو على ظهر بطاقة تعريف مديكا الخاصة بك.

Если Вы хотите получить бесплатную помощь в переводе этой информации, позвоните по номеру телефона, указанному в данном документе и на обратной стороне Вашей идентификационной карты Medica.

ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປຂໍ້ມູນນີ້ພໍສົ, ໃຫ້ໂທຫາເລກໝາຍທີ່ມີຢູ່ໃນເອກະສານນີ້ ຫຼື ຢູ່ດ້ານຫຼັງຂອງບັດ Medica ຂອງທ່ານ.

이 정보를 번역하는 데 무료로 도움을 받고 싶으시면, 이 문서에 포함된 전화번호나 Medica ID 카드 뒷면의 전화번호로 전화하십시오.

Si vous voulez une assistance gratuite pour traduire ces informations, appelez le numéro indiqué dans ce document ou au dos de votre carte d'identification Medica.

နမူနာအတိုင်း တစ်ကျိုးထံ စာကလေးနှင့် နှုတ်ကတိုက်တိုက်အား လာအကလေးနှင့် ကိုးလီတစ်နိဂ်ဂ်လားအပင် ယှဉ်လားလ်တီလ်တီအပူအဆူတမူဖဲနနနီငခလော်အုဂ်သးခးကုအလီခံတကယအစီခိဂ်နုဂ်တကုဂ်.

Kung nais mo ng libreng tulong sa pagsasalin ng impormasyong ito, tawagan ang numero na kasama sa dokumentong ito o sa likod ng iyong Kard ng Medica ID.

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Ako želite besplatnu pomoć za prijevod ovih informacija, nazovite broj naveden u ovom dokumentu ili na poleđini svoje ID kartice Medica.

Dií t'áa jíik'e shá ata' hodoonih ninízingo éi ninaaltsoos Medica bee néiho'dilzinigí bine'déé' námboo biká'ígíjii' béesh bee hodiilnih.

Wenn Sie bei der Übersetzung dieser Informationen kostenlose Hilfe in Anspruch nehmen möchten, rufen Sie bitte die in diesem Dokument oder auf der Rückseite Ihrer Medica-ID-Karte angegebene Nummer an.