



Essential EPO Plan



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.oraclebenefits.com or call 1-888-404-2494. 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.healthcare.gov/sbc-glossary or call 1-866-672-2511 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u>?	<u>Network</u> : \$2,500.00 Individual / \$5,000.00 Family <u>Non-Network</u> : Not Covered per calendar 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. 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 <u>deductible</u>?	Yes. <u>Preventive Care</u> and primary care services with <u>copay</u> 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 <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 https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other <u>deductibles</u> for specific services?	No, there are no other <u>deductibles</u> .	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this <u>plan</u> covers.
What is the <u>out-of-pocket limit</u> for this <u>plan</u>?	For <u>network provider</u> : \$5,000.00 Individual / \$10,000.00 Family per calendar year. For <u>out-of-network providers</u> : Not Covered	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 <u>out-of-pocket limit</u>?	<u>Premiums</u> , <u>balance-billing</u> charges, 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</u> .

Important Questions	Answers	Why This Matters:
Will you pay less if you use a network provider ?	Yes. See www.myuhc.com or call 1-866-672-2511 for a list of network providers .	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist ?	No	You can see the specialist you choose without a referral .

 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)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$25.00 copay /visit	Not covered	*Virtual visit – in- network \$5.00 copay per visit by a Designated Virtual Network Provider . No virtual visit coverage for out of network . If you receive services in addition to office visit, additional copays, deductibles , or coinsurance may apply.
	Specialist visit	\$75.00 copay /visit	Not covered	None
	Preventive care/screening/immunization	No charge	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.
If you have a test	Diagnostic test (x-ray, blood work)	25% coinsurance	Not covered	None
	Imaging (CT/PET scans, MRIs)	25% coinsurance	Not covered	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>Network Provider</u> (You will pay the least)	<u>Out-of-Network Provider</u> (You will pay the most)	
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.myuhc.com	Generic Drugs (Tier 1)	Retail: \$5.00 <u>copay</u> Mail Order: \$10.00 <u>copay</u>	Not covered	Certain preventive medications (including certain contraceptives) are covered at No Charge.
	Preferred brand drugs (Tier 2)	Retail: 20% <u>coinsurance</u> , <u>deductible</u> does not apply Mail Order: 20% <u>coinsurance</u> , <u>deductible</u> does not apply	Not covered	Retail-\$40.00 min-\$80.00.00 max / Mail Order-\$80.00 min-\$160.00 max Certain preventive medications (including certain contraceptives) are covered at No Charge.
	Non-preferred brand drugs (Tier 3)	Retail: 20% <u>coinsurance</u> , <u>deductible</u> does not apply Mail Order: 20% <u>coinsurance</u> , <u>deductible</u> does not apply	Not covered	Retail-\$60.00 min-\$120.00.00 max / Mail Order-\$120.00 min-\$240.00 max Certain preventive medications (including certain contraceptives) are covered at No Charge.
	<u>Specialty drugs</u> (Tier 4)	Specialty <u>copays</u> and co-insurance based on mail order tiers	Not covered	Specialty drugs must be filled through mail order by a designated OptumRx Specialty Pharmacy, Optum Specialty Pharmacy or another designated Specialty Pharmacy in the OptumRx Specialty Network, and can only be filled in 31-day supplies
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	25% <u>coinsurance</u>	Not covered	None
	Physician/surgeon fees	25% <u>coinsurance</u>	Not covered	None
If you need immediate medical attention	<u>Emergency room care</u>	\$150.00 <u>copay</u> /visit	\$150.00 <u>copay</u> /visit	None
	<u>Emergency medical transportation</u>	No charge	No charge	None
	<u>Urgent care</u>	\$75.00 <u>copay</u> /visit	Not covered	None
If you have a hospital stay	Facility fee (e.g., hospital room)	25% <u>coinsurance</u>	Not covered	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>Network Provider</u> (You will pay the least)	<u>Out-of-Network Provider</u> (You will pay the most)	
	Physician/surgeon fees	25% <u>coinsurance</u>	Not covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$25.00 <u>copay</u> /visit	Not covered	<u>Prior Authorization</u> required out-of-network for certain services or will not be covered. Partial <u>Hospitalization</u>/Intensive Outpatient treatment and Intensive Behavioral Therapy (ABA) 20% after in-network plan <u>deductible</u> and non-network 20% after plan <u>deductible</u>. EAP is limited to 10 visits per issue per Calendar Year.
	Inpatient services	25% <u>coinsurance</u>	Not covered	None
If you are pregnant	Office visits	\$25.00 <u>copay</u> /initial visit only	Not covered	<u>Prior Authorization</u> required for inpatient stays that exceed 48 hours for natural delivery or 96 hours for cesarean. <u>Cost sharing</u> does not apply for <u>preventive services</u>. Depending on the type of service, a <u>copayment</u>, <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	25% <u>coinsurance</u>	Not covered	
	Childbirth/delivery facility services	25% <u>coinsurance</u>	Not covered	
If you need help recovering or have	<u>Home health care</u>	25% <u>coinsurance</u>	Not covered	Limited to 100 visits per Calendar Year for <u>Home Health Care</u> .

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>Network Provider</u> (You will pay the least)	<u>Out-of-Network Provider</u> (You will pay the most)	
other special health needs	<u>Rehabilitation services</u>	\$75.00 <u>copay</u> /visit	Not covered	Pulmonary and Cardiac Rehabilitation therapy is unlimited. Occupational, Speech and Physical Therapy is limited to 60 combined visits per Calendar Year.
	<u>Habilitation services</u>	Not covered	Not covered	<u>Habilitation Services</u> are not covered
	<u>Skilled nursing care</u>	25% <u>coinsurance</u>	Not covered	Limited to 100 days per Calendar Year.
	<u>Durable medical equipment</u>	25% <u>coinsurance</u>	Not covered	<u>Prior Authorization</u> required for DME over \$1,000.
	<u>Hospice services</u>	25% <u>coinsurance</u>	Not covered	Limited to Lifetime max of 6 months.
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Child routine vision exam is not covered.
	Children's glasses	Not covered	Not covered	Child glasses are not covered
	Children's dental check-up	Not covered	Not covered	Child dental check-up is not covered.

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u> .)			
- Adult routine vision exam (i.e. refraction) - Cosmetic Surgery - Dental Care	<u>Habilitation Services</u> - Long-term care	- Non-emergency care when traveling outside the U.S. - Routine foot care - Weight loss programs	
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)			
- Acupuncture - Chiropractic care – 20 per calendar year	- Hearing aids - 1 per ear every 3 years - Infertility treatment	Private-duty nursing	

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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <https://www.dol.gov/ebsa/healthreform><https://www.dol.gov/ebsa/healthreform><https://www.dol.gov/ebsa/healthreform>. 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/ 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 on how 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: 1-866-672-2511 or visit www.myuhc.com or the Employee Benefits Security Administration at 1-866-444-3272 or <https://www.dol.gov/ebsa/healthreform> www.dol.gov/ebsa/healthreform.

Does this [plan](#) provide Minimum Essential Coverage? Yes

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium](#) tax credit.

Does this [plan](#) meet the 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 1-866-672-2511.

Traditional Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-866-672-2511.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-866-672-2511.

Pennsylvania Dutch (Deutsch): Fer Hilf griege in Deutsch, ruf 1-866-672-2511 uff.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-672-2511.

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-866-672-2511.

Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-866-672-2511.

Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, â'gang 1-866-672-2511.

—————*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 <u>plan's</u> overall <u>deductible</u>	\$2,500.00
■ <u>Specialist copayment</u>	\$75.00
■ Hospital (facility) <u>copayment</u>	\$0.00
■ Other <u>coinsurance</u>	25%

This EXAMPLE event includes services like:

Specialist office visits (*pre-natal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work*)
Specialist visit (*anesthesia*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$2,500.00
<u>Copayments</u>	\$75.00
<u>Coinsurance</u>	\$3,156.25
<u>What isn't covered</u>	
Limits or exclusions	\$0.00
The total Peg would pay is	\$5,731.25

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$2,500.00
■ <u>Specialist copayment</u>	\$75.00
■ Hospital (facility) <u>copayment</u>	\$0.00
■ Other <u>coinsurance</u>	25%

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	\$5,600
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In this example, Joe would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$2,500.00
<u>Copayments</u>	\$75.00
<u>Coinsurance</u>	\$756.25
<u>What isn't covered</u>	
Limits or exclusions	\$0.00
The total Joe would pay is	\$3,331.25

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$2,500.00
■ <u>Specialist copayment</u>	\$75.00
■ Hospital (facility) <u>copayment</u>	\$0.00
■ Other <u>coinsurance</u>	25%

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	\$2,800
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In this example, Mia would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$2,500.00
<u>Copayments</u>	\$75.00
<u>Coinsurance</u>	\$56.25
<u>What isn't covered</u>	
Limits or exclusions	\$0.00
The total Mia would pay is	\$2,631.25