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, call 1-866-471-5550. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider or other underlined terms see the Glossary. You may view the Glossary at healthcare.gov/sbc-glossary or call 1-866-471-5550 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-network—Single Plan: $2,000 employee Family Plan: $4,000 employee & family Out-of-network---Single Plan: $4,000 employee Family Plan: $8,000 employee & family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the policy, the overall family deductible must be met before the plan begins to pay.
Are there services covered before you meet your deductible?	Yes. In-network preventive services and routine vision exams are some of the services covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. This plan covers certain preventive services. See a list of covered preventive services at healthcare.gov/coverage/preventive-care-benefits.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	In-network---Single Plan: $3,400 employee Family Plan: $6,800 employee & family Out-of-network---Single Plan: $5,600 employee Family Plan: $11,200 employee & family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, the overall family out-of-pocket limit must be met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See healthplansinc.com/D-H or call 1-866-471-5550 for a list of network providers.	This plan uses a provider network. You pay less if you use a provider in the plan's network. You 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 may see a 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 Providers (You pay the least)	Non-Network Providers (You pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	30% coinsurance	50% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if services are preventive. Then check what your plan will pay
	Specialist visit			
	Preventive care/screening/Immunization	No charge; deductible waived		
If you have a test	Diagnostic test (x-ray, blood work)	30% coinsurance	50% coinsurance	None
	Imaging (CT/PET scans, MRIs)			
If you need drugs to treat your illness or condition. More information about **prescription drug coverage** is available at healthplansinc.com/D-H	Generic drugs— 30-day[1] 30-day[2] 90-day[3] 90-day[4]	10% coinsurance 30% coinsurance 10% coinsurance 30% coinsurance		Deductible applies. If brand-name is prescribed & generic substitute is available, the less expensive generic will automatically be dispensed. If you request brand name drug when generic is available, you will pay the plan coinsurance for the brand drug plus the difference between the cost of brand and generic medication. 90-day fills for maintenance drugs are mandatory after two fills at retail. 90-day fills can be obtained through D-H Pharmacy Home Delivery or OptumRx Mail Service Pharmacies or in person at Cheshire Medical Center Pharmacy Deductible waived for drugs on Preventive Drug List. Coinsurance applies.
	Brand drugs— 30-day[1] 30-day[2] 90-day[3] 90-day[4]	10% coinsurance 30% coinsurance 10% coinsurance 30% coinsurance		
	Specialty drugs— 30 days only May require preauthorization. Available only at D-H Specialty Pharmacy. If not available, may be filled at BriovaRx at 30% coinsurance	10% coinsurance		
	[1]Up to a 30-day supply from Cheshire Medical Center Pharmacy/Select CVS Pharmacies*/The Pharmacy–Bennington & Manchester, VT/ D-H Pharmacy at Centerra [2]Up to 30-day supply from Other Retail Pharmacies. [3]Up to a 90-day supply from D-H Pharmacy Home Delivery or in person at Cheshire Medical Center Pharmacy. [4]Up to a 90-day supply from OptumRx Mail Service Pharmacy. *Select CVS Pharmacies at: 4 Hall Street, Concord, NH; 633 Amherst Street, Nashua, NH; 271 Mammoth Road, Manchester, NH			
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	50% coinsurance	Preauthorization required for total joint replacement & non-emergent spine surgeries
	Physician/surgeon fees	30% coinsurance	50% coinsurance	
If you need immediate medical attention	Emergency room care	30% coinsurance (network deductible applies)		None
	Emergency medical transportation	30% coinsurance (network deductible applies)		Preauthorization required for non-emergent care & air transport
	Urgent care	30% coinsurance	50% coinsurance	None

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 Providers (You pay the least)	Non-Network Providers (You pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	30% coinsurance	50% coinsurance	Preauthorization required
	Physician/surgeon fees	30% coinsurance	50% coinsurance	
If you need mental health, behavioral health or substance abuse services	Outpatient services	30% coinsurance	50% coinsurance	Health Plans, Inc. does not administer Plan's mental health, behavioral health or substance abuse services. Contact Optum Health at 855-409-7026 for questions regarding these benefits
	Inpatient services	30% coinsurance	50% coinsurance	
If you are pregnant	Office visits	No charge; deductible waived	50% coinsurance	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Requires preauthorization for stays over 48 hrs (normal delivery)/96 hrs (caesarean)
	Childbirth/delivery professional services			
	Childbirth/delivery facility services	30% coinsurance	50% coinsurance	
If you need help recovering or have other special health needs	Home health care	30% coinsurance	50% coinsurance	120 days/yr. Preauthorization required
	Rehabilitation services— Inpatient Outpatient	30% coinsurance 30% coinsurance	50% coinsurance 50% coinsurance	100 days/yr. Preauthorization required. 60 visits/yr combined for Physical & Occupational therapies.
	Habilitation services— Early Intervention Developmental Delay	30% coinsurance 30% coinsurance	50% coinsurance 50% coinsurance	None Covered under Early Intervention Services up to age 18
	Skilled nursing care	30% coinsurance	50% coinsurance	100 days/yr. Preauthorization required
	Durable medical equipment Diabetic supplies including blood glucose monitors & insulin pumps	30% coinsurance No charge; deductible waived	50% coinsurance 50% coinsurance	Preauthorization required for rental over 3 months, equipment over $1,000, neuromuscular stimulator equipment and implantable loop reorders & defibrillators
	Hospice services	30% coinsurance	50% coinsurance	None
If your child needs dental or eye care	Children's eye exam	No charge; deductible waived		1 exam/yr
	Children's glasses	Not covered	Not covered	n/a
	Children's dental check-up	Not covered	Not covered	n/a

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.)		
• Cosmetic surgery	• Dental care (routine child & adult)	• Long term care
• Non-emergency care when traveling outside U.S.	• Private Duty Nursing	• Routine foot care
• Weight loss programs		
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Acupuncture	• Bariatric Surgery	• Chiropractic care (12 visits/yr)
• Hearing aids	• Infertility treatment	• Routine eye care (adult-1 exam/yr)

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 the U.S. Department of Labor, Employee Benefits Security Administration, at 1-866-444-EBSA (3272) or 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 to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, you can contact the plan at 1-866-471-5550. You may also contact the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or 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 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 1-866-471-5550
Portuguese (Português): De assistència em Português, ligue 1-866-471-5550
Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-866-471-5550

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*** **$2,000**
- **Specialist *coinsurance*** **30%**
- **Hospital (facility) *coinsurance*** **30%**
- **Other *coinsurance*** **30%**

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)*

Total Example Cost	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$2,000
Copayments	$0
Coinsurance	$1,400
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$3,460**

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

- **The plan's overall *deductible*** **$2,000**
- **Specialist *coinsurance*** **30%**
- **Hospital (facility) *coinsurance*** **30%**
- **Other *no charge***

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**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$1,500
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$1,520**

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

- **The plan's overall *deductible*** **$2,000**
- **Specialist *coinsurance*** **30%**
- **Hospital (facility) *coinsurance*** **30%**
- **Other *coinsurance*** **30%**

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**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$2,000
Copayments	$0
Coinsurance	$100
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$2,100**

The **plan** would be responsible for the other costs of these EXAMPLE covered services.