

Galesburg CUSD #205: MAXI Plan

Coverage Period: 9/1/16 – 8/31/2017

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

Coverage for: You & Dependents | 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 from your employer or by calling 309-973-2112.

Important Questions	Answers	Why this Matters:
What is the overall deductible ?	\$0	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?	No	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?	NA	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 ?	NA	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 <i>specific</i> covered services, such as office visits.
Does this plan use a network of providers ?	Yes. See you ID card or www.mutualmedical.com , or call 1-800-448-4689 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 .
Do I need a referral to see a specialist ?	No	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 .

OMB Control Numbers 1545-2229,
1210-0147, and 0938-1146

Corrected on May 11, 2012

Questions: Call 1-800-448-4689 or visit us at www.mutualmedical.com.

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- **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	\$0	\$0	Non PPO excess over UCR
	Specialist visit	\$0	\$0	Non PPO excess over UCR
	Other practitioner office visit	\$0	\$0	Non PPO excess over UCR
	Preventive care/screening/immunization	\$0	\$0	Non PPO excess over UCR
If you have a test	Diagnostic test (x-ray, blood work)	\$0	See Plan page 3	Non-PPO greatly reduced
	Imaging (CT/PET scans, MRIs)	\$0	See Plan page 3	Non-PPO greatly reduced
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.[insert] .	Generic drugs	\$10 co-pay	Not covered	Co-pay reimbursed by Maxi Plan
	Preferred brand drugs	\$40 co-pay	Not covered	Co-pay reimbursed by Maxi Plan
	Non-preferred brand drugs	\$70 co-pay	Not covered	Co-pay reimbursed by Maxi Plan
	Specialty drugs	20% to \$200 max	Not covered	Co-pay reimbursed by Maxi Plan
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	0% co-insurance	See Plan	Non-PPO greatly reduced
	Physician/surgeon fees	0% co-insurance	0% co-insurance	Non PPO excess over UCR

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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	0% co-insurance	See Plan page 3	Non-PPO greatly reduced
	Emergency medical transportation	0% co-insurance	0% co-insurance	Expenses over UCR for Non PPO
	Urgent care	0% co-insurance	0% co-insurance	Expenses over UCR for Non PPO
If you have a hospital stay	Facility fee (e.g., hospital room)	0% co-insurance	0% co-insurance	\$1,500 maximum per admission
	Physician/surgeon fee	0% co-insurance	0% co-insurance	Expenses over UCR for Non PPO
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	0% coinsurance	0% co-insurance	Expenses over UCR for Non PPO
	Mental/Behavioral health inpatient services	0% co-insurance	0% co-insurance	\$1,500 maximum per admission
	Substance use disorder outpatient services	0% co-insurance	0% co-insurance	Expenses over UCR for Non PPO
	Substance use disorder inpatient services	0% co-insurance	0% co-insurance	\$1,500 maximum per admission
If you are pregnant	Prenatal and postnatal care	0% co-insurance	0% co-insurance	Expenses over UCR for Non PPO
	Delivery and all inpatient services	0% co-insurance	0% co-insurance	\$1,500 maximum per admission facility
If you need help recovering or have other special health needs	Home health care	0% co-insurance	0% co-insurance	Expenses over UCR for Non PPO
	Rehabilitation services	0% co-insurance	0% co-insurance	Expenses over UCR for Non PPO
	Habilitation services	See Plan	See Plan	Expenses over R&C for Non PPO
	Skilled nursing care	Not covered	Not covered	
	Durable medical equipment	0% co-insurance	0% co-insurance	Expenses over UCR for Non PPO
	Hospice service	0% co-insurance	0% co-insurance	Expenses over UCR for Non PPO
If your child needs dental or eye care	Eye exam	Not covered	Not covered	
	Glasses	Not covered	Not covered	
	Dental check-up	Not covered	Not covered	

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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.)

- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care
- Hearing aids
- Infertility treatment
- Long term care
- Most services provided outside the U.S.
- Non-emergency care when traveling outside the U.S.
- Routine eye care
- Routine foot 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.)

- Chiropractic care
- Private-duty nursing

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Your Rights to Continue Coverage:

** 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 [contact number]. 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: Mutual Medical Plans, Inc., 800-448-4689, or Dist. 205 309-973-2112.

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.

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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** \$6,340
- **Patient pays** \$1,200

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	\$0
Co-pays	\$0
Coinsurance	\$0
Limits or exclusions	\$1,200
Total	\$1,200

**assumed baby covered as a dependent under MAXI Plan also*

Managing type 2 diabetes

(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** \$5,400
- **Plan pays** \$5,400
- **Patient pays** \$0

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	\$0
Co-pays	\$0
Coinsurance	\$0
Limits or exclusions	\$0
Total	\$0

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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.

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