

Galesburg CUSD #205: Major Medical Plan

Coverage Period: 9/1/16 – 08/31/2017

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

Coverage for: You & Dependent | 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 309-973-2000.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	\$750 person, \$2,250 family	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> 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 <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	No	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this plan begins to pay for these services.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. For participating providers \$1,500 person, \$4,500 family For non-participating hospitals No Limit	The <u>out-of-pocket limit</u> 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 <u>out-of-pocket limit</u> ?	Premiums, non-PPO Hospitals, amounts over R&C, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
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 <u>network of providers</u> ?	Yes. Refer to your ID card, or <u>view networks at www.mutualmedical.com</u>	If you use an in-network doctor or other health care <u>provider</u> , 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 <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> .
Do I need a referral to see a <u>specialist</u> ?	No. You do not need a referral to see a specialist.	You can see the <u>specialist</u> 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 <u>excluded services</u> .

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

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

Corrected on May 11, 2012

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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	\$30 co-pay	\$30 co-pay	Expenses over UCR for Non PPO
	Specialist visit	\$30 co-pay	\$30 co-pay	Expenses over UCR for Non PPO
	Other practitioner office visit	\$30 co-pay	\$30 co-pay	Expenses over UCR for Non PPO
	Preventive care/screening/immunization	See Plan	See Plan	
If you have a test	Diagnostic test (x-ray, blood work)	20% co-insurance	See Plan	Non-PPO/UCR may apply
	Imaging (CT/PET scans, MRIs)	20% co-insurance	See Plan	Non-PPO/UCR may apply
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.medco.com	Generic drugs	\$10 co-pay	Not covered	Maintenance/Mandatory Mail-order
	Preferred brand drugs	\$40 co-pay	Not covered	Maintenance/Mandatory Mail-order
	Non-preferred brand drugs	\$70 co-pay	Not covered	PDST applies; Maintenance/Mandatory Mail-order
	Specialty drugs	20% co-pay; \$200 maximum applies	Not covered	PDST applies

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If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% co-insurance	50% +	See Plan Description
	Physician/surgeon fees	20% co-insurance	20% co-insurance	Expenses over UCR for Non PPO
If you need immediate medical attention	Emergency room services	\$200 then 20%	\$200 then 50%	See Plan Description
	Emergency medical transportation	20% co-insurance	20% co-insurance	Expenses over UCR for Non PPO
	Urgent care	20% co-insurance	20% co-insurance	Expenses over UCR for Non PPO
If you have a hospital stay	Facility fee (e.g., hospital room)	20% co-insurance	50 % +	See Plan Description
	Physician/surgeon fee	20% co-insurance	20% co-insurance	Expenses over UCR for Non PPO
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	20% co-insurance	50% co-insurance	Expenses over UCR for Non PPO
	Mental/Behavioral health inpatient services	20% co-insurance	50% +	See Plan Description
	Substance use disorder outpatient services	20% co-insurance	50% co-insurance	Expenses over UCR for Non PPO
	Substance use disorder inpatient services	20% co-insurance	Non-Covered	See Plan Description
If you are pregnant	Prenatal and postnatal care	20% co-insurance	20% co-insurance	Expenses over UCR for Non PPO
	Delivery and all inpatient services	20% co-insurance	50% +	See Plan Description
If you need help recovering or have other special health needs	Home health care	20% co-insurance	20% co-insurance	Expenses over UCR for Non PPO
	Rehabilitation services	20% co-insurance	50% co-insurance	Expenses over UCR for Non PPO
	Habilitation services	See Plan Document	See Plan Document	See Plan Document
	Skilled nursing care	Not covered	Not covered	Not covered
	Durable medical equipment	20% co-insurance	20% co-insurance	Expenses over UCR for Non PPO
	Hospice service	20% co-insurance	20% co-insurance	Expenses over UCR for Non PPO
If your child needs	Eye exam	Not covered	Not covered	

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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
dental or eye care	Glasses	Not covered	Not covered	
	Dental check-up	Not covered	Not covered	

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 coverage 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
- 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 District #205 at 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 \$5,200
- Patient pays \$2,340

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	\$1,500
Copays	\$60
Coinsurance	\$740
Limits or exclusions	\$40
Total	\$2,340

**assumed baby covered as a dependent*

**assumes delivery at Cottage Hospital*

Managing type 2 diabetes

(routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$3,070
- Patient pays \$2,330

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	\$750
Copays	\$900
Coinsurance	\$280
Limits or exclusions	\$400
Total	\$2,330

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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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