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, please contact 1-844-201-4672. 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 https://www.healthcare.gov/sbc-glossary or call 1-844-201-4672 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$9,100/Individual or $18,200/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 plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No	You don't have to meet other deductibles for specific services.
What is the out-of-pocket limit for this plan?	$9,100/Individual or $18,200/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, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been 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 chorushealthplans.org/find-a-doc or call 1-844-201-4672 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 in-network 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	0% after deductible	Not covered.	None.
	Specialist visit	0% after deductible	Not covered.	None.
	Preventive care/screening/ immunization	0% after deductible	Not covered.	You may have to pay for services that aren't preventive. Ask provider if the services needed are preventive. Check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	0% after deductible	Not covered.	None.
	Imaging (CT/PET scans, MRIs)	0% after deductible	Not covered.	Prior Authorization required for some services.
If you need drugs to treat your illness or condition: More information about prescription drug coverage is available at chorushealthplans.org.	Generic drugs	0% after deductible	Not covered.	Prior Authorization may be required.
	Preferred brand drugs	0% after deductible	Not covered.	Prior Authorization may be required.
	Non-preferred brand drugs	0% after deductible	Not covered.	Prior Authorization may be required.
	Specialty drugs	0% after deductible	Not covered.	Prior Authorization may be required.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	0% after deductible	Not covered.	Prior Authorization required for some services.
	Physician/surgeon fees	0% after deductible	Not covered.	Prior Authorization required for some services.
If you need immediate medical attention	Emergency room care	0% after deductible	0% after deductible	None.
	Emergency medical transportation	0% after deductible	0% after deductible	Balance billing may apply to emergency ground transportation.
	Urgent care	0% after deductible	0% after deductible	None.
If you have a hospital stay	Facility fee (e.g., hospital room)	0% after deductible	Not covered.	Prior Authorization required for some services.
	Physician/surgeon fees	0% after deductible	Not covered.	Prior Authorization required for some services.
If you need mental	Outpatient services	0% after deductible	Not covered.	Prior Authorization required for some services.

[* For more information about limitations and exceptions, see the plan or policy document at chorushealthplans.org.]

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)	
health, behavioral health, or substance abuse services	Inpatient services	0% after deductible	Not covered.	Prior Authorization required for some services.
If you are pregnant	Office visits	0% after deductible	Not covered.	Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (e.g. ultrasound).
	Childbirth/delivery professional services	0% after deductible	Not covered.	None.
	Childbirth/delivery facility services	0% after deductible	Not covered.	None.
If you need help recovering or have other special health needs	Home health care	0% after deductible	Not covered.	Limited to 60 visits per calendar year. Prior Authorization required.
	Rehabilitation services	0% after deductible	Not covered.	Visit limits per calendar year: pulmonary = 20 visits; physical, occupational, and speech therapies = 30 visits each; cardiac rehabilitation = 36 visits.
	Habilitation services	0% after deductible	Not covered.	Visit limits per calendar year: pulmonary = 20 visits; physical, occupational, and speech therapies = 30 visits each.
	Skilled nursing care	0% after deductible	Not covered.	Limited to 30 days per stay in a skilled nursing facility & 60 days per calendar year in an inpatient rehabilitation facility. Prior Authorization required.
	Durable medical equipment	0% after deductible	Not covered.	Prior Authorization required for purchases or rentals over $500.
	Hospice services	0% after deductible	Not covered.	Prior Authorization required.
If your child needs dental or eye care	Children's eye exam	No charge.	Not covered.	Routine eye exam every 12 months.
	Children's glasses	0% after deductible	Not covered.	1 pair of lenses every 12 months, 1 pair of frames (in the Pediatric Eyewear Collection) every two years.
	Children's dental check-up	Not covered.	Not covered.	Plans available at chorushealthplans.org.

[* For more information about limitations and exceptions, see the plan or policy document at chorushealthplans.org.]

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.)		
• Acupuncture	• Bariatric surgery	• Cosmetic surgery
• Dental Care	• Infertility treatment	• Long-term care
• Non-emergency care when travelling outside the US	• Private-duty nursing	• Routine eye care (for adults)
• 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.)	
• Chiropractic care	• Hearing aids

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: Wisconsin Office of the Commissioner of Insurance – 1-800-236-8517. 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: 1-844-201-4672. You may also contact your state insurance department at 1-800-236-8517 or www.oci.wi.gov/oci_home.htm.

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 1-844-201-4672.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-844-201-4672.]

[Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-844-201-4672.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-844-201-4672.]

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

[* For more information about limitations and exceptions, see the plan or policy document at chorushealthplans.org.]

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	$9,100
Specialist *[cost sharing]*	$0
Hospital (facility) *[cost sharing]*	0%
Other *[cost sharing]*	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)*

Total Example Cost	$12,700

In this example, Peg would pay:

Cost Sharing	
Deductibles	$5,300
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	$5,360

Managing Joe's Type 2 Diabetes

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

The plan's overall deductible	$9,100
Specialist *[cost sharing]*	$0
Hospital (facility) *[cost sharing]*	0%
Other *[cost sharing]*	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)*

Total Example Cost	$5,600

In this example, Joe would pay:

Cost Sharing	
Deductibles	$2,300
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	$2,320

Mia's Simple Fracture

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

The plan's overall deductible	$9,100
Specialist *[cost sharing]*	$0
Hospital (facility) *[cost sharing]*	0%
Other *[cost sharing]*	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)*

Total Example Cost	$2,800

In this example, Mia would pay:

Cost Sharing	
Deductibles	$2,800
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	$2,800

The plan would be responsible for the other costs of these EXA,MPLE covered services.