



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, go to Member.MassGeneralBrighamHealthPlan.org or call Customer Services at 866-567-9175 (toll free) or 711 (TTY). 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 MassGeneralBrighamHealthPlan.org or call 866-567-9175 (toll free) or 711 (TTY) to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$500 Individual, \$1,000 Family per benefit period. For outpatient surgery, inpatient care and emergency services, this plan requires a copayment to be paid prior to the deductible.	Generally, you must pay a copayment and then costs up to the deductible to providers for most services with a deductible. If you have other family members on the policy, they have to meet their own individual deductible until the overall family deductible has been met.
Are there services covered before you meet your deductible?	Yes. Preventive care, most outpatient visits (including mental/behavioral health and substance use disorder), and urgent care does not apply towards the deductible .	This plan covers some items and services even if you haven't met the annual 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 MassGeneralBrighamHealthPlan.org .
Are there other deductibles for specific services?	Yes. \$100 Individual, \$200 Family for prescription drugs per benefit period. Prescription drug coverage is administered through CVS Caremark.	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use.
What is the out-of-pocket limit for this plan?	\$5,000 Individual/ \$10,000 Family per benefit period.	The out-of-pocket limit is the most you could pay in a year for covered services. If family members in this plan, they have to meet their own out-of-pocket limits until family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums 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. For a list of in-network providers , see MassGeneralBrighamHealthPlan.org or call 866-567-9175.	If you use a network doctor or other health care provider , this plan will pay some or all of the costs of covered services. 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?	Yes.	This plan will pay some or all of the costs to see a specialist for covered services but only if you have the plan's permission before you see the specialist .



Copayments and coinsurance costs shown in this chart are either before or 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	Out-of-network Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	Tier 1: \$10 copayment/visit Tier 2: \$20 copayment/visit Tier 3: \$40 copayment/visit	Not covered	---none---
	Specialist visit	Tier 1: \$30 copayment/visit Tier 2: \$60 copayment/visit Tier 3: \$75 copayment/visit	Not covered	---none---
	Preventive care/screening/immunization	No charge	Not covered	Services for specific conditions during an annual exam may be subject to cost sharing.
If you have a test	Diagnostic test (x-ray, blood work)	No charge after deductible	Not covered	---none---
	Imaging (CT/PET scans, MRIs)	\$100 copayment, then subject to deductible	Not covered	May require prior authorization. Maximum of one copayment per day.



Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Network Provider	Out-of-network Provider	
<p>If you need drugs to treat your illness or condition</p> <p>More information about prescription drug coverage is available through CVS Caremark at https://info.caremark.com/oe/gic</p>	Generic drugs	Retail: \$10 copayment after deductible Maintenance 90/Mail Order: \$25 copayment after deductible	Not covered	<p>Prescription drug coverage is administered by CVS Caremark. For additional information, visit https://info.caremark.com/oe/gic or call Customer Service at (877) 876-7214.</p>
	Preferred brand drugs	Retail: \$30 copayment after deductible Maintenance 90/Mail Order: \$75 copayment after deductible	Not covered	
	Non-preferred brand drugs	Retail: \$65 copayment after deductible Maintenance 90/Mail Order: \$165 copayment after deductible	Not covered	<p>Retail cost share is for up to a 30-day supply; mail order cost share is for up to a 90-day supply. Some drugs require prior authorization to be covered. Some drugs are subject to quantity limitations. A 90-day supply of maintenance medications may be obtained at a CVS Pharmacy for the applicable mail order copayment. If a drug has a generic equivalent, and you buy the brand name (even if your physician indicates no substitutions), you will pay the generic-level copayment plus the cost difference between the generic and the brand name drug</p>
	Specialty drugs	Limited to a 30-day supply with appropriate tier copayment (see above) when purchased at a designated specialty pharmacy	Not covered	<p>Must be obtained at a designated specialty pharmacy. Some drugs require prior authorization to be covered. Some drugs are subject to quantity limitations. Some specialty drugs may also be covered under your medical benefit.</p>



Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Network Provider	Out-of-network Provider	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center (ASC))	<p>\$250 copayment per occurrence, then subject to deductible</p> <p>For non-preventive colonoscopies, endoscopies, and eye surgeries, at:</p> <p>Free-standing/ASC: \$150 per occurrence, then subject to deductible</p> <p>Hospital-based: \$250 per occurrence, then subject to deductible</p>	Not covered	Maximum of four outpatient copayments apply per benefit period. May require prior authorization. Includes emergency dental surgery.
	Physician/surgeon fees	No charge after deductible	Not covered	---none---
If you need immediate medical attention	Emergency room services	\$100 copayment per occurrence, then subject to deductible		Emergency room copayment waived if admitted to hospital for inpatient care. Includes emergency dental care.
	Emergency medical transportation	No charge after deductible		---none---
	Urgent care	\$20 copayment/visit		Copayment same as copayment for primary care provider.
If you have a hospital stay	Facility fee (e.g., hospital room)	<p>Tier 1: \$275 copayment per admission, then subject to deductible</p> <p>Tier 2: \$500 copayment per admission, then subject to deductible</p> <p>Tier 3: \$1,500 copayment per admission, then subject to deductible</p>	Not covered	Maximum one inpatient copayment per quarter, four per benefit period. May require prior authorization. Includes inpatient dental care.
	Physician/surgeon fee	No charge after deductible	Not covered	---none---



Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Network Provider	Out-of-network Provider	
If you need mental health, behavioral health, or substance use services	Mental/behavioral health/substance use outpatient services	\$10 copayment/visit	Not covered	---none---
	Mental/behavioral health/substance use inpatient services	\$275 copayment per admission	Not covered	Maximum one inpatient copayment per quarter, four per benefit period. May require prior authorization.
If you are pregnant	Office visits for prenatal and postnatal care	No charge for routine prenatal and postnatal care	Not covered	---none---
	Childbirth/delivery facility services	Tier 1: \$275 copayment per admission, then subject to deductible Tier 2: \$500 copayment per admission, then subject to deductible Tier 3: \$1,500 copayment per admission, then subject to deductible	Not covered	Maximum one inpatient copayment per quarter, four per benefit period. May require prior authorization.
	Childbirth/delivery professional services	No charge after deductible	Not covered	May require prior authorization.



Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Network Provider	Out-of-network Provider	
If you need help recovering or have other special health needs	Home health care	No charge after deductible	Not covered	May require prior authorization.
	Rehabilitation services	Outpatient: \$20 copayment/visit Inpatient: Subject to deductible	Not covered	Outpatient: Covered up to 30 visits per condition per benefit period for Physical Therapy/Occupational Therapy. Inpatient: Covered up to 60 days per benefit period. Prior authorization required.
	Habilitation services	Outpatient: \$20 copayment/visit Inpatient: Subject to deductible	Not covered	Outpatient: Covered up to 30 visits per condition per benefit period for Physical Therapy/Occupational Therapy. Inpatient: Covered up to 60 days per benefit period. Prior authorization required. Cost and coverage limits are waived for early intervention services for eligible children.
	Skilled nursing care	Subject to deductible, then 20% coinsurance	Not covered	Covered up to 100 days per benefit period. May require prior authorization.
	Durable medical equipment	Subject to deductible, then 20% coinsurance	Not covered	May require prior authorization. No charge for electric breast pump (one per birth).
	Hospice service	No charge after deductible	Not covered	May require prior authorization.
If your child needs dental or eye care	Children's eye exam	Tier 1: \$30 copayment/visit Tier 2: \$60 copayment/visit Tier 3: \$75 copayment/visit	Not covered	One eye exam every 24 months for each child covered under this plan.
	Children's glasses	Not covered	Not covered	---none---
	Children's dental check-up	Not covered	Not covered	Limited to children under age 18 with a cleft palate/lip condition. You may have coverage under a separate dental plan.



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 <u>excluded services</u>.)		
<ul style="list-style-type: none"> • Cosmetic surgery 	<ul style="list-style-type: none"> • Dental care • Extraction of infected or impacted wisdom teeth (except when in a hospital setting) • Long-term care 	<ul style="list-style-type: none"> • Private-duty nursing • Non-emergency care when traveling outside the U.S. • Weight loss programs (except approved medically supervised 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.)		
<ul style="list-style-type: none"> • Abortion • Acupuncture (up to 20 visits per benefit period) • Bariatric surgery 	<ul style="list-style-type: none"> • Chiropractic care (up to 20 visits per benefit period) • Hearing aids (see handbook for limitations) • Infertility treatment 	<ul style="list-style-type: none"> • Routine eye exam (adult) • Routine foot care (covered for diabetes and some circulatory diseases)

Your Grievance and Appeals Rights:

There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies are: 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. 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 Rights to Continue Coverage:

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, contact: Customer Service at 866-567-9175 (toll free) or 711 (TTY).

Does this plan provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan Meet the Minimum Value Standard? 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:

Para obtener asistencia en Español, llame al 866-567-9175.

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

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 with **Tier 2** specialist)

- The [plan's](#) overall [deductible](#) **\$600**
- [Specialist copayment](#) **\$30**
- Hospital (facility) **\$275 copayment then deductible**

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
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$600
Copayments	\$300
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Peg would pay is	\$900

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition with **Tier 2** specialist)

- The [plan's](#) overall [deductible](#) **\$600**
- [Specialist copayment](#) **\$30**
- Hospital (facility) **\$275 copayment then deductible**

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:

Cost Sharing	
Deductibles	\$200
Copayments	\$500
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$700

Mia's Simple Fracture

(in-network emergency room visit and follow up care with **Tier 2** specialist)

- The [plan's](#) overall [deductible](#) **\$600**
- [Specialist copayment](#) **\$30**
- Hospital (facility) **\$275 copayment then deductible**

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:

Cost Sharing	
Deductibles	\$500
Copayments	\$300
Coinsurance	\$60
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$860

The [plan](#) would be responsible for the other costs of these **EXAMPLE** covered services.

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Important Information About This Plan

This plan includes a Tiered Provider Network. In this plan, members pay different levels of member cost sharing depending on the tier of the provider delivering a covered service or supply. Please consult the provider directory or visit the provider search tool at MassGeneralBrighamHealthPlan.org to determine the tier of providers in the network.

MCC Compliance



This health plan meets Minimum Creditable Coverage standards and will satisfy the individual mandate that you have health insurance.