



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, visit us at [www.AveraHealthPlans.com](http://www.AveraHealthPlans.com) or call 1-888-322-2115. 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 [www.healthcare.gov/sbc-glossary/](http://www.healthcare.gov/sbc-glossary/) or call 1-888-322-2115 to request a copy.

Important Questions	Answers	Why this Matters
What is the overall <a href="#">deductible</a> ?	In-Network \$8,550 Individual or \$17,100 Family. Out-of-Network \$10,000 Individual or \$20,000 Family. Does not apply to pharmacy. <a href="#">Co-pays</a> do not count toward any <a href="#">deductibles</a> .	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes.	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a copayment or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	In-Network \$8,550 Individual or \$17,100 Family and there is no <a href="#">out-of-pocket limit</a> for <a href="#">out-of-network</a> .	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance billed</a> charges, and health care services this <a href="#">plan</a> does not cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.AveraHealthPlans.com">www.AveraHealthPlans.com</a> or call 1(888) 322-2115 for a list of network providers.	This <a href="#">plan</a> uses a provider <a href="#">network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

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, & Other Important Information
If you visit a health care provider's office or clinic	<a href="#">Primary care</a> visit to treat an injury or illness	No charge after deductible	40% <a href="#">coinsurance</a> after deductible	Maximum of 3 visits per year for no charge. After 3 visits, subject to <a href="#">deductible</a> .
	<a href="#">Specialist</a> visit	No charge after deductible	40% <a href="#">coinsurance</a> after deductible	---none---
	Chiropractic visit	No charge after deductible	Not covered	Maximum of 3 visits per year for no charge. After 3 visits, subject to <a href="#">deductible</a> . <a href="#">Preauthorization</a> is required after 20 chiropractic visits per <a href="#">plan</a> year. No coverage for services without <a href="#">preauthorization</a> .
	<a href="#">Preventive care</a> / <a href="#">screening</a> /immunization	No charge	Not covered	Age and frequency limitations may apply. You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services you need are <a href="#">preventive</a> . Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	No charge after deductible	40% <a href="#">coinsurance</a> after deductible	---none---
	Imaging (CT/PET scans, MRIs)	No charge after deductible	40% <a href="#">coinsurance</a> after deductible	Some imaging requires <a href="#">preauthorization</a> . Major lab and X-ray services may include PET scan, MRI, CT scan, SPECT scan, cardiovascular, nuclear medicine and MRA.

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, & Other Important Information
<b>If you need drugs to treat your illness or condition</b>  More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.avera.org/marketplace/drug-formulary/">www.avera.org/marketplace/drug-formulary/</a>	Tier 1: Preventive medications	No charge	Not covered	Certain drugs require <a href="#">preauthorization</a> . The <a href="#">preauthorization</a> for the drug must be approved before the drug will be covered.
	Tier 2: Preferred Generics and some brand medications	No charge after deductible	Not covered	
	Tier 3: Non-preferred generics and some brand medications	No charge after deductible	Not covered	
	Tier 4: Preferred brand medications	No charge after deductible	Not covered	
	Tier 5: Non-preferred brand medications	No charge after deductible	Not covered	
	Tier 6: Specialty medications, brand and generic	No charge after deductible	Not covered	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No charge after deductible	40% <a href="#">coinsurance</a> after deductible	---none---
	Physician/surgeon fees	No charge after deductible	40% <a href="#">coinsurance</a> after deductible	---none---
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	No charge after deductible	No charge after deductible	---none---
	<a href="#">Emergency medical transportation</a>	No charge after deductible	No charge after deductible	<a href="#">Preauthorization</a> for non-emergency transportation. No coverage for services without <a href="#">preauthorization</a> .
	<a href="#">Urgent care</a>	No charge after deductible	40% <a href="#">coinsurance</a> after deductible	Maximum of 3 visits per year for \$0 <a href="#">co-pay</a> . After 3 visits, subject to <a href="#">deductible</a> . For out-of-network <a href="#">urgent care</a> visits, you may contact the <a href="#">plan</a> to determine if your visit qualifies for in-network benefits.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No charge after deductible	40% <a href="#">coinsurance</a> after deductible	<a href="#">Preauthorization</a> required. No coverage for services without <a href="#">preauthorization</a> .
	Physician/surgeon fee	No charge after deductible	40% <a href="#">coinsurance</a> after deductible	

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, & Other Important Information
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Outpatient services	No charge after deductible	40% <a href="#">coinsurance</a> after deductible	Maximum of 3 visits per year for no charge. After 3 visits, subject to <a href="#">deductible</a> . Services other than therapy performed in the office or any service at a facility: no charge after deductible.
	Inpatient services	No charge after deductible	40% <a href="#">coinsurance</a> after deductible	<a href="#">Preauthorization</a> required. No coverage for services without <a href="#">preauthorization</a> .
<b>If you are pregnant</b>	Office Visits	No charge after deductible	40% <a href="#">coinsurance</a> after deductible	<a href="#">Cost sharing</a> does not apply to certain preventive services. Depending on the type of services, <a href="#">coinsurance</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	No charge after deductible	40% <a href="#">coinsurance</a> after deductible	
	Childbirth/delivery facility services	No charge after deductible	40% <a href="#">coinsurance</a> after deductible	
<b>If you need help recovering or have other special needs</b>	<a href="#">Home health care</a>	No charge after deductible	40% <a href="#">coinsurance</a> after deductible	60-visit limit per <a href="#">plan</a> year for services from non-participating providers. One visit equals a maximum of 4 hours, including private duty nursing.
	<a href="#">Rehabilitation services</a>	No charge after deductible	40% <a href="#">coinsurance</a> after deductible	Maximum of 3 visits per year for no charge. After 3 visits, subject to <a href="#">deductible</a> . <a href="#">Preauthorization</a> required after 30 visits per <a href="#">plan</a> year for each therapy: physical, occupational and speech. No coverage for services without <a href="#">preauthorization</a> . Cardiac and pulmonary rehab services from participating providers are no charge after deductible and have a 36-visit maximum per <a href="#">plan</a> year. <a href="#">Preauthorization</a> required for all Applied Behavioral Analysis services.
	<a href="#">Habilitation services</a> (includes Applied Behavioral Analysis, for details please refer to member policy)	No charge after deductible	40% <a href="#">coinsurance</a> after deductible	
	<a href="#">Skilled nursing care</a>	No charge after deductible	40% <a href="#">coinsurance</a> after deductible	100-day confinement limit for services from participating providers. 60-day confinement limit for services from non-participating providers. Same confinement limit if readmitted with same diagnosis within 60 days.

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, & Other Important Information
If you need help recovering or have other special needs	<a href="#">Durable medical equipment</a>	No charge after deductible	Not covered	Certain <a href="#">durable medical equipment</a> require <a href="#">preauthorization</a> . No coverage for services without <a href="#">preauthorization</a> .
	<a href="#">Hospice service</a>	No charge after deductible	40% <a href="#">coinsurance</a> after deductible	185-day limit per <a href="#">plan</a> year
If your child needs dental or eye care	Eye exam	No charge after deductible	Not covered	One diagnostic exam per calendar year for children under the age of 19 from a VSP provider. Call 1-800-877-7195 or visit <a href="#">VSP.com</a> to find a participating vision provider
	Glasses	No charge after deductible	Not covered	Frames from the designated pediatric eyewear collection are covered. Call 1-800-877-7195 or visit <a href="#">VSP.com</a> to find a participating vision provider.
	Dental check-up	No charge after deductible	Not covered	Preventive exam every 6 months for children under age of 19. Refer to the Pediatric Dental Addendum for additional coverage details.

### Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Does NOT Cover (This isn't a complete list. Check your policy or <a href="#">plan</a> document for other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>• Abortion (except when the life of the mother is endangered)</li> </ul>	<ul style="list-style-type: none"> <li>• Hearing aids</li> </ul>	<ul style="list-style-type: none"> <li>• Non-emergency care when traveling outside the United States</li> </ul>
<ul style="list-style-type: none"> <li>• Acupuncture</li> </ul>	<ul style="list-style-type: none"> <li>• Infertility treatment</li> </ul>	<ul style="list-style-type: none"> <li>• Routine eye care (Adult)</li> </ul>
<ul style="list-style-type: none"> <li>• Cosmetic surgery</li> </ul>	<ul style="list-style-type: none"> <li>• Long-term care</li> </ul>	<ul style="list-style-type: none"> <li>• Weight loss program</li> </ul>
<ul style="list-style-type: none"> <li>• Dental care (Adult)</li> </ul>		

Other Covered Services (This isn't a complete list. Check your policy or <a href="#">plan</a> document for other covered services and your costs for these services.)	
<ul style="list-style-type: none"> <li>• Bariatric surgery if <a href="#">preauthorization</a> requirements are met</li> </ul>	<ul style="list-style-type: none"> <li>• Private-duty nursing</li> </ul>
<ul style="list-style-type: none"> <li>• Chiropractic care if provided by a participating provider</li> </ul>	<ul style="list-style-type: none"> <li>• Routine foot care when part of corrective surgery or for diabetes and metabolic or peripheral vascular disease</li> </ul>

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**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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://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](http://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](http://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, contact: the [plan](#) at 1-888-322-2115, Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or the South Dakota Division of Insurance at 605-773-3563.

**Does this Coverage 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 Coverage Meet the Minimum Value Standard? Not Applicable.**

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 1-888-322-2115.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-322-2115.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-322-2115.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-888-322-2115.

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*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:



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 <a href="#">plan's</a> overall <a href="#">deductible</a>	\$8,550
■ <a href="#">Specialist copayment</a>	0%
■ Hospital (facility) <a href="#">coinsurance</a>	0%
■ Other <a href="#">coinsurance</a>	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:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$8,550
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$100
<b>The total Peg would pay is</b>	<b>\$8,650</b>

### Managing Joe's type 2 Diabetes

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$8,550
■ <a href="#">Specialist copayment</a>	0%
■ Hospital (facility) <a href="#">coinsurance</a>	0%
■ Other <a href="#">coinsurance</a>	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** \$7,400

In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$4,700
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$4,700</b>

### Mia's Simple Fracture

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$8,550
■ <a href="#">Specialist copayment</a>	0%
■ Hospital (facility) <a href="#">coinsurance</a>	0%
■ Other <a href="#">coinsurance</a>	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** \$1,900

In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$2,800
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,800</b>

