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, call 1-877-624-6219 or visit www.mycreatehealth.com/employee. 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/ or call 1-877-624-6219 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$1,000 individual / $2,000 family per calendar year	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. Certain preventive care and those services listed below as "deductible does not apply" or as "No charge".	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 www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	$3,000 individual / $6,000 family per calendar year	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 must 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 www.mycreatehealth.com/employee or call 1-800-810-2583 for a list of network providers.	You pay the least if you use a provider in the preferred network. You will pay more if you use a provider in the participating network. You will pay the most if you use a nonparticipating 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 a nonparticipating 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 specialist you choose without a referral.

(DT - OMB control number: 1545-0047/Expiration Date: 12/31/2019)(DOL - OMB control number: 1210-0147/Expiration date: 5/31/2022)
(HHS - OMB control number: 0938-1146/Expiration date: 10/31/2022)

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
		Preferred Provider (You will pay the least)	Participating Provider (You may pay more)	Nonparticipating Provider (You will pay the most)	
If you visit a health care provider's office rehab or clinic	Primary care visit to treat an injury or illness	$20 copay / office visit, deductible does not apply; $10 copay / retail clinic visit, deductible does not apply; 20% coinsurance for all other services	$20 copay / office visit, deductible does not apply; $10 copay / retail clinic visit, deductible does not apply; 40% coinsurance for all other services	40% coinsurance	Copayment applies to each preferred or participating office and retail clinic visit only. All other services are covered at the coinsurance specified, after deductible.
	Specialist visit	$20 copay / office visit, deductible does not apply; 20% coinsurance for all other services	$20 copay / office visit, deductible does not apply; 40% coinsurance for all other services	40% coinsurance	
	Preventive care/screening/ immunization	No charge	No charge	40% coinsurance	Coinsurance and deductible do not apply for childhood immunizations from nonparticipating providers. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive, then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	Inpatient: 20% coinsurance Outpatient: No charge	40% coinsurance	40% coinsurance	None.
	Imaging (CT/PET scans, MRIs)	Inpatient: 20% coinsurance Outpatient: No charge	40% coinsurance	40% coinsurance	

* For more information about limitations and exceptions, see the plan or policy document at www.mycreatehealth.com.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Participating Provider (You may pay more)	Nonparticipating Provider (You will pay the most)	
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at 1-800-228-3108 or www.savrx.com	Generic drugs	$5 copay / retail prescription $10 copay / mail order prescription			Your prescription drug coverage is administered through Sav-Rx. MagnaCare assumes no liability for the accuracy of your prescription drug benefits information.
	Preferred brand drugs	$25 copay / retail prescription $50 copay / mail order prescription			
	Brand drugs	$50 copay / retail prescription $100 copay / mail order prescription			
	Specialty drugs	Refer to generic, preferred brand and brand drugs above. The first fill is allowed at a pharmacy. Additional fills must be provided by the Sav-Rx Specialty Pharmacy.			
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance for ambulatory surgery centers; 20% coinsurance for all other facilities	40% coinsurance	40% coinsurance	None.
	Physician/surgeon fees	10% coinsurance for ambulatory surgery centers; 20% coinsurance for all other facilities	40% coinsurance	40% coinsurance	None.
If you need immediate medical attention	Emergency room care	20% coinsurance after $100 copay / visit	20% coinsurance after $100 copay / visit	20% coinsurance after $100 copay / visit	Copayment applies to facility charge for each visit (waived if admitted) whether or not the deductible has been met.
	Emergency medical transportation	20% coinsurance	20% coinsurance	20% coinsurance	None.
	Urgent care	Covered the same as **if you visit a health care provider's office or clinic** (Primary care or Specialist visit) or **if you have a test** above.			None.

* For more information about limitations and exceptions, see the plan or policy document at www.mycreatehealth.com.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Participating Provider (You may pay more)	Nonparticipating Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	40% coinsurance	None.
	Physician/surgeon fees	20% coinsurance	40% coinsurance	40% coinsurance	None.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$20 copay / office visit, deductible does not apply; No charge for all other services	$20 copay / office visit, deductible does not apply; No charge for all other services	$20 copay / office visit, deductible does not apply; No charge for all other services	Copayment applies to each office / psychotherapy visit, only.
	Inpatient services	20% coinsurance	20% coinsurance	20% coinsurance	None.
If you are pregnant	Office visits	20% coinsurance	40% coinsurance	40% coinsurance	Cost sharing does not apply for preventive services. Depending on the type of service, a copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth / delivery professional services	20% coinsurance	40% coinsurance	40% coinsurance	
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	40% coinsurance	
If you need help recovering or have other special health needs	Home health care	20% coinsurance	40% coinsurance	40% coinsurance	130 visits / year
	Rehabilitation services	20% coinsurance, deductible does not apply for outpatient services	40% coinsurance deductible does not apply for outpatient services	40% coinsurance deductible does not apply for outpatient services	30 inpatient days / year 40 outpatient visits / year Includes physical therapy, occupational therapy and speech therapy.
	Habilitation services	20% coinsurance, deductible does not apply for outpatient services	40% coinsurance deductible does not apply for outpatient services	40% coinsurance deductible does not apply for outpatient services	25 outpatient neurodevelopment visits / year includes physical therapy, occupational therapy and speech therapy.
	Skilled nursing care	20% coinsurance	40% coinsurance	40% coinsurance	60 inpatient days / year
	Durable medical equipment	20% coinsurance	40% coinsurance	40% coinsurance	None.
	Hospice services	20% coinsurance	40% coinsurance	40% coinsurance	14 respite inpatient or outpatient days / lifetime

* For more information about limitations and exceptions, see the plan or policy document at www.mycreatehealth.com.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Participating Provider (You may pay more)	Nonparticipating Provider (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	Not Covered	None.
	Children's glasses	Not Covered	Not Covered	Not Covered	None.
	Children's dental check-up	Not Covered	Not Covered	Not Covered	None.

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.)

- Cosmetic Surgery except congenital anomalies
- Dental Care (Adult)
- Long-term care
- Private Duty Nursing
- Routine eye care (Adult)
- Routine foot care, except for diabetic patients
- Weight Loss Programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Abortion
- Acupuncture
- Chiropractic care
- Non-emergency care when traveling outside the U.S.

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: the Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or www.HealthCare.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 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: MagnaCare at 1-877-624-6219. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.HealthCare.gov.

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.

* For more information about limitations and exceptions, see the plan or policy document at www.mycreatehealth.com.

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 1-877-624-6219.

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

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	$1,000
Specialist copay	$20
Hospital (facility) copay	20%
Other coinsurance	20%

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	
Deductible	$1,000
Copayments	$0
Coinsurance	$500
What isn't covered	
Limits or exclusions	$61
The total Peg would pay is	**$1,561**

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	$1,000
Specialist copay	$20
Hospital (facility) copay	20%
Other coinsurance	20%

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	
Deductible	$790
Copayments	$556
Coinsurance	$0
What isn't covered	
Limits or exclusions	$178
The total Joe would pay is	**$1,524**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	$1,000
Specialist copay	$20
Hospital (facility) copay	20%
Other coinsurance	20%

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	
Deductible	$1,000
Copayments	$165
Coinsurance	$148
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,313**

The plan would be responsible for the other costs of these EXAMPLE covered services.