




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, you may visit <https://hugheshub.hhmi.org> or call 1-800-448-4882 or you may visit CareFirst at [www.carefirst.com](http://www.carefirst.com). 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/>.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	In- <a href="#">network Providers</a> \$250 Individual; \$500 Family <a href="#">Out-of-network Providers</a> \$1,000 Individual; \$2,000 Family	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 policy, the overall family <a href="#">deductible</a> must be met before the <a href="#">plan</a> begins to pay.
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> and primary care services are covered before you meet your <a href="#">deductible</a> .	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 <a href="#">copayment</a> 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- <a href="#">network providers</a> \$1,250 individual / \$2,500 family <a href="#">Out-of-network providers</a> \$4,000 individual / \$8,000 family	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> , the overall family <a href="#">out-of-pocket limit</a> must be met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, and health care this <a href="#">plan</a> doesn't 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.carefirst.com">www.carefirst.com</a> or call 1-855-6518 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider 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 <a href="#">provider's</a> 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 you choose</a> without a <a href="#">referral</a> .


 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)	
<b>If you visit a health care <a href="#">provider's office or clinic</a></b>	Primary care visit to treat an injury or illness	\$30 <a href="#">copay</a> / office visit	30% <a href="#">coinsurance</a>	None
	<a href="#">Specialist</a> visit	\$40 <a href="#">copay</a> / office visit	30% <a href="#">coinsurance</a>	None
	<a href="#">Preventive care/screening/immunization</a>	No charge.	No charge.	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 preventive. Then check what your <a href="#">plan</a> will pay for. Out-of-Network providers may balance bill for charges above the plan allowed amounts.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	\$30 copay / PCP office \$40 <a href="#">copay</a> / specialist office	30% <a href="#">coinsurance</a>	None
	Imaging (CT/PET scans, MRIs)	\$30 copay / PCP office \$40 <a href="#">copay</a> / specialist office	30% <a href="#">coinsurance</a>	None
<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.carefirst.com">www.carefirst.com</a>	Generic drugs	\$5 copay / 34-day supply <a href="#">Deductible</a> does not apply	\$5 copay / 34-day supply <a href="#">Deductible</a> does not apply	<a href="#">Preauthorization</a> may be required for certain drugs. Covers up to a 34-day supply (retail pharmacy); Maintenance Drugs: Up to 90-day supply is covered at 2 copays in a retail pharmacy and 1 ½ copay through mail order. No charge for preventative drugs or contraceptives. Preferred brand name drugs may have additional costs if selected over generic equivalent. Specialty are only covered when purchased
	Preferred brand drugs	\$40 copay / 34-day supply <a href="#">Deductible</a> does not apply	\$40 copay / 34-day supply <a href="#">Deductible</a> does not apply	
	Non-preferred brand drugs	\$80 copay / 34-day supply <a href="#">Deductible</a> does not apply	\$80 copay / 34-day supply <a href="#">Deductible</a> does not apply	

\* For more information about limitations and exceptions, see the plan or policy document at <https://hugheshub.hhmi.org> or call us at 1-800-448-4882 ext. 8920 to request a paper copy.

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)	
	<a href="#">Specialty drugs</a>	\$80 copay / 34-day supply <a href="#">Deductible</a> does not apply	No coverage	through the Exclusive Specialty Pharmacy Network. Out of Network claims are processed at the allowed amount. Amounts above the allowed amount will be the participant's responsibility.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$40 <a href="#">copay</a> /office visit.	30% <a href="#">coinsurance</a>	None
	Physician/surgeon fees	No charge	30% <a href="#">coinsurance</a>	None
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$250 <a href="#">copay</a>	\$250 <a href="#">copay</a>	
	<a href="#">Emergency medical transportation</a>	\$40 <a href="#">copay</a>	\$40 <a href="#">copay</a>	Licensed private ambulance firms or a municipal department or division authorized to provide such services pursuant to an existing law or ordinance.
	<a href="#">Urgent care</a>	\$30 <a href="#">copay</a> / office visit <a href="#">Deductible</a> does not apply	\$30 <a href="#">copay</a> <a href="#">Deductible</a> does not apply	None
If you have a hospital stay	Facility fee (e.g., hospital room)	\$250 per admission <a href="#">copay</a>	30% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> is required.
	Physician/surgeon fees	No charge	30% <a href="#">coinsurance</a>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$30 <a href="#">copay</a> / office visit <a href="#">Deductible</a> does not apply	\$30 <a href="#">copay</a> <a href="#">Deductible</a> does not apply	None
	Inpatient services	\$250 per admission <a href="#">copay</a>	30% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> is required.
If you are pregnant	Office visits	\$30 <a href="#">copay</a> / office visit	30% <a href="#">coinsurance</a>	<a href="#">Cost-sharing</a> does not apply to certain <a href="#">preventive services</a> . 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). Additional professional charges may apply
	Childbirth/delivery professional services	No charge	30% <a href="#">coinsurance</a>	
	Childbirth/delivery facility services	\$250 per admission <a href="#">copay</a>	30% <a href="#">coinsurance</a>	

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<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	\$40 copay / office visit	30% <a href="#">coinsurance</a>	Benefits are limited to 90 days of unlimited home health care visits per benefit period, and home health aide limited to 40 home health care visits per benefit period except following childbirth, mastectomy, or removal of testicle.
	<a href="#">Rehabilitation services</a>	\$40 <a href="#">copay</a> / outpatient office visit \$250 per admission copay 	30% <a href="#">coinsurance</a>	60 visits per benefit period for Speech Therapy 60 visits per benefit period combined for Physical and Occupational Therapies 60 visits per benefit period for Cardiac Rehabilitation. Pulmonary Rehabilitation limited to 1 program per lifetime..
	<a href="#">Habilitation services</a>	\$40 <a href="#">copay</a> / visit	30% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> is required after the first visit; benefits are available for a Dependent until age 19. Outpatient rehabilitative limits do not apply.
	<a href="#">Skilled nursing care</a>	\$250 per admission <a href="#">copay</a>	30% <a href="#">coinsurance</a>	Approved plan of treatment required. No inpatient private duty nursing. 60 visits/calendar year
	<a href="#">Durable medical equipment</a>	\$250 <a href="#">copay</a>	30% <a href="#">coinsurance</a>	Limited to least expensive equipment adequate to meet medical needs. Excludes home modifications, exercise, and bathroom equipment.
	<a href="#">Hospice services</a>	\$40 <a href="#">copay</a> / outpatient visit \$250 per admission copay	30% <a href="#">coinsurance</a>	Respite Care limited to 14 days annually. Bereavement counselling limited to 15 visits in six months.
<b>If your child needs dental or eye care</b>	Children's eye exam	Not covered	Not covered	
	Children's glasses	Not covered	Not covered	
	Children's dental check-up	Not covered	Not covered	

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## 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
- Dental Care
- Experimental/Investigational Services
- Long Term Care
- Routine Eye Care
- Routine Foot Care
- Services that are not Medically Necessary
- Weight Loss Programs

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

- Acupuncture (60 visits per benefit period)
- Bariatric Surgery
- Chiropractic Care (60 visits per benefit period)
- Hearing Aids
- Infertility Treatment
- Most coverage provided outside the United States. See <https://hugheshub.hhmi.org>
- Non-emergency care when traveling outside the U.S.
- Outpatient Private-Duty Nursing

\* For more information about limitations and exceptions, see the plan or policy document at <https://hugheshub.hhmi.org> or call us at 1-800-448-4882 ext. 8920 to request a paper copy.

**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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/ebsa>. 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 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: [www.carefirst.com](http://www.carefirst.com) or 1-855-258-6518. You may also contact the 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). Additionally, a consumer assistance program can help you file your [appeal](#), for example in Maryland contact 877-861-8807 or [www.oag.state.md.us/consumer/heau.htm](http://www.oag.state.md.us/consumer/heau.htm). To find out if there is a consumer assistance program in your state, visit <https://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/>.

**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 1-855-258-6518.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-258-6518.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-258-6518.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-258-6518.

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

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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>	\$250
■ <a href="#">Specialist</a> Copay	\$40
■ Hospital (facility) <a href="#">copay</a>	\$250
■ Other <a href="#">cost sharing</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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$250
<a href="#">Copayments</a>	\$700
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$1,010</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>	\$250
■ <a href="#">Specialist</a> Copay	\$40
■ Hospital (facility) <a href="#">copay</a>	\$250
■ Other <a href="#">cost sharing</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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$250
<a href="#">Copayments</a>	\$900
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$1,170</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>	\$250
■ <a href="#">Specialist</a> Copay	\$40
■ Hospital (facility) <a href="#">copay</a>	\$250
■ Other <a href="#">cost sharing</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*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$250
<a href="#">Copayments</a>	\$500
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$750</b>

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