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, contact you Unified Claims Account Manager at 1-800-291-5837 or see www.UnifiedGrp.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 www.cciio.cms.gov or call your Human Resources Department at Whitley County government at 1-260-248-3148 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Single / Family: $750 / $1,500 EPO Level; $1,750 / $3,500 PPO Level; $5,250 / $10,500 Out-of-Network	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. Preventive care, physician office visits, urgent care, and prescription drugs are covered before you meet your deductible.	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 deductibles for specific services.
What is the out-of-pocket limit for this plan?	Single / Family: $2,500 / $5,000 EPO Level; $4,500 / $7,000 PPO Level; $13,500 / $21,000 Out-of-Network. Includes Deductible. As required by the ACA, your prescription drug copayments combined with the above In-Network Out-of-Pocket limits cannot exceed $7,150 single/$14,300 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, balanced-billed charges, penalties for failure to precertify, and services 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 preferred providers in your assigned network, see Signature Care at www.parkviewtotalhealth.com or call 1-800-666-4449.	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 specialist you choose without a referral.

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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
		EPO Level	PPO Level	Out-of-Network Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$20/visit	Deductible, 25%	Deductible, 65%	Copay applies to the office visit charge only. All other services will be subject to deductible/coinsurance.
	Specialist visit	$20/visit	Deductible, 25%	Deductible, 65%	Copay applies to the office visit charge only. All other services will be subject to deductible/coinsurance.
	Preventive care/screening/ immunization	No Charge	No Charge	Deductible, 65%	As required by the Affordable Care Act. Deductible and coinsurance do not apply to the EPO & PPO levels.
If you have a test	Diagnostic test (x-ray, blood work)	Deductible, 15%	Deductible, 25%	Deductible, 65%	Laboratory services provided at a LabCard facility are payable at 100% by the Plan.
	Imaging (CT/PET scans, MRIs)	Deductible, 15%	Deductible, 25%	Deductible, 65%	None
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.envisionrx.com	Generic drugs	30-Day Supply - $15 Copay 90- Day Supply - $30 Copay			Pharmacy- 30-90 Day Supply Mail Order- 90 Day Supply
	Preferred brand drugs	30- Day Supply – $15 Copay if no Generic available $35 Copay if Generic available 90- Day Supply- $70 Copay			
	Non-preferred brand drugs				
	Specialty drugs	Same as Preferred or Non-preferred Brand.			Some specialty drugs may be covered under the medical portion of this plan.

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

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		EPO Level	PPO Level	Out-of-Network Provider	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Deductible, 15%	Deductible, 25%	Deductible, 65%	None
	Physician/surgeon fees	Deductible, 15%	Deductible, 25%	Deductible, 65%	None
If you need immediate medical attention	Emergency room care	$150/visit, then Deductible, 15%			EPO level deductible and coinsurance applies at all levels. Copayment waived upon admittance.
	Emergency medical transportation	Deductible, 15%	Deductible, 15%	Deductible, 15%	None
	Urgent care	$20/visit	Deductible, 25%	Deductible, 65%	Copay applies to the office visit charge only. All other services will be subject to deductible/ coinsurance.
If you have a hospital stay	Facility fee (e.g., hospital room)	Deductible, 15%	Deductible, 25%	Deductible, 65%	Precertification required, failure to do so will result in a $500 reduction in benefits.
	Physician/surgeon fees	Deductible, 15%	Deductible, 25%	Deductible, 65%	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$20/visit	Deductible, 25%	Deductible, 65%	Copay applies to the office visit charge only. All other services will be subject to deductible/ coinsurance.
	Inpatient services	Deductible, 15%	Deductible, 25%	Deductible, 65%	Precertification required, failure to do so will result in a $500 reduction in benefits.
If you are pregnant	Office visits	Same as any other Illness or as required by the Affordable Care Act.			Dependent child pregnancy is not covered.
	Childbirth/delivery professional services				
	Childbirth/delivery facility services				

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		EPO Level	PPO Level	Out-of-Network Provider	
If you need help recovering or have other special health needs	Home health care	Deductible, 15%	Deductible, 25%	Deductible, 65%	None
	Rehabilitation services	Deductible, 15%	Deductible, 25%	Deductible, 65%	Precertification for inpatient rehabilitation required, failure to do so will result in a $500 reduction of benefits.
	Habilitation services	Not Covered			None
	Skilled nursing care	Deductible, 15%	Deductible, 25%	Deductible, 65%	Precertification required, failure to do so will result in a $500 reduction in benefits.
	Durable medical equipment	Deductible, 15%	Deductible, 25%	Deductible, 65%	None
	Hospice services	Deductible, 15%	Deductible, 25%	Deductible, 65%	With six (6) month life expectancy.
If your child needs dental or eye care	Children's eye exam	No Charge	No Charge	Deductible, 65%	Limited to visual acuity prevention by a Primary Care Physician for children through age 5.
	Children's glasses	Not Covered			None
	Children's dental check-up	No Charge	No Charge	Deductible, 65%	Limited to dental caries prevention by a Primary Care Physician for preschool age children.

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
- Dental care (adult)- separate election required
- Hearing aids (Unless hearing loss is in the result of a surgical procedure)
- Infertility treatment
- Long-term care
- Routine eye care (adult)-separate election required
- Weight loss programs

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

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Chiropractic care (payable at 50% after the applicable deductible and subject to a $400 calendar year maximum.) • Cosmetic surgery – Only when medically necessary (limitations apply)	• Non-emergency care while traveling outside the U.S. (Unless covered person traveled to that location to receive services, supplies, and/or treatment.)	• Private duty nursing • Routine foot care (Only when medically necessary for the treatment of a metabolic or peripheral-vascular disease.)

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: your Human Resources Department at 1-317-925-2200, the 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 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: Unified Group Services Appeal Department at 1-800-291-5837.

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 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 1-800-291-5837
[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-291-5837
[Chinese (中文): 如果需要中文的帮助，**请拨打这个号码** 1-800-291-5837
[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-291-5837

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 www.UnifiedGrp.com

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	$750
Specialist copayment	$20
Hospital (facility) coinsurance	15%
Other coinsurance	15%

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	$12,800

In this example, Peg would pay:

Cost Sharing	
Deductibles	$750
Copayments	$40
Coinsurance	$1,400
What isn't covered	
Limits or exclusions	$10
The total Peg would pay is	$2,200

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

The plan's overall deductible	$750
Specialist copayment	$20
Hospital (facility) coinsurance	15%
Other coinsurance	15%

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:

Cost Sharing	
Deductibles	$300
Copayments	$1,000
Coinsurance	$0
What isn't covered	
Limits or exclusions	$30
The total Joe would pay is	$1,330

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

The plan's overall deductible	$750
Specialist copayment	$20
Hospital (facility) coinsurance	15%
Other coinsurance	15%

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:

Cost Sharing	
Deductibles	$750
Copayments	$200
Coinsurance	$100
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	$1,050

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