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 www.shpnc.org. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms click on the term for more information. You can also view more information regarding this plan at www.shpnc.org or call 833-690-1037.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	**$1,250** person/**$3,750** family for in-network; **$2,500** person / **$7,500** family for out-of-network; doesn't apply to in-network preventive care. Coinsurance and copayments do not apply to the deductible.	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible.
Are there services covered before you meet your deductible?	Yes. Preventive care services 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, but see the chart starting on page 2 for other costs for services this plan covers.
What is the out-of-pocket limit for this plan?	**$4,890** person/**$14,670** family for in-network; **$9,780** person /**$29,340** family for out-of-network	The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit?	Your cost for services when pre-authorization was not obtained, premiums, balance-billed charges and health care 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.	If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network.** See the chart starting on page 2 for how this plan pays different kinds of **providers.**

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Do you need a referral to see a specialist?	No.	You can see the **specialist** you choose without permission from this plan.

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)	
If you visit a health care provider's office or clinic	Primary Care Provider (PCP) visit to treat an injury or illness.	$0 copay if visit CPP PCP on ID card; $10 if visit non-CPP PCP on ID card; $25 if visit other PCP and 20% coinsurance for other outpatient services; deductible does not apply	Deductible/ 40% coinsurance	The **deductible** does not apply to in-network visits.
	Specialist visit	$40 copay for CPP specialist, $80 other specialist	Deductible/ 40% coinsurance	The **deductible** does not apply to in-network visits.
	Other practitioner office visit	$26 for CPP PT, OT, ST and chiropractic visits; $52 non-CPP provider	Deductible/ 40% coinsurance	Coverage is limited to 30 visits per benefit period for Chiropractic care.
	Preventive care/screening/ immunization	$0/visit	Not covered, except for mandated coverage	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your Plan will pay for.
If you have a test	Diagnostic test (X-ray, blood work)	Deductible/ 20% coinsurance	Deductible/ 40% coinsurance	No coverage for tests not ordered by a doctor.
	Imaging (CT/PET scans, MRIs)	Deductible/ 20% coinsurance	Deductible/ 40% coinsurance	Prior authorization may be required or services will not be covered.

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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)	
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.shpnc.org	Tier 1	$5 copay/prescription	$5 and the difference between the allowed amount and the charge.	Per 30-day supply. The **deductible** does not apply
	Tier 2	$30 copay/prescription	$30 and the difference between the allowed amount and the charge.	Per 30-day supply. The **deductible** does not apply.
	Tier 3	Deductible/ 20% coinsurance	Deductible/ 20% coinsurance	Per 30-day supply
	Tier 4	$100 copay/prescription	$100 copay and the difference between the allowed amount and the charge.	Per 30-day supply. The **deductible** does not apply. Non-acute specialty drugs must be obtained through CVS Caremark, excluding cancer medications.
	Tier 5	$250 copay/prescription	$250 copay and the difference between the allowed amount and the charge.	Per 30-day supply. The **deductible** does not apply. Non-acute specialty drugs must be obtained through CVS Caremark, excluding cancer medications.
	Tier 6	Deductible/ 20% coinsurance	Deductible/ 20% coinsurance	Per 30-day supply. Non-acute specialty drugs must be obtained through CVS Caremark, excluding cancer medications.
	Preferred Blood Glucose Meters (BGM) and Supplies*	$5 copay	$5 copay and the difference between the allowed amount and the charge.	Per 30-day supply. Non-preferred diabetic supplies are considered a Tier 3 copay.
	Affordable Care Act Preventive Medications	$0	$0	Prescription must be written and filled at the pharmacy counter.
	Preferred/Non-Preferred Insulin	$0	$0	??

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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)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Deductible/ 20% coinsurance	Deductible/ 40% coinsurance	——————none——————
	Physician/surgeon fees	Deductible/ 20% coinsurance	Deductible/ 40% coinsurance	——————none——————
If you need immediate medical attention	Emergency room services	$300/visit; Deductible/ 20% coinsurance	$300/visit; Deductible/ 20% coinsurance	Copay waived with admission or observation stay.
	Emergency medical transportation	Deductible/ 20% coinsurance	Deductible/ 20% coinsurance	——————none——————
	Urgent care	$70/visit	$70/visit	The deductible does not apply.
If you have a hospital stay	Facility fee (e.g., hospital room)	$300/admission; Deductible/ 20% coinsurance	$300/admission; Deductible/ 40% coinsurance	No coverage for admissions prior to the effective date of coverage. Precertification may be required.
	Physician/surgeon fees	Deductible/ 20% coinsurance	Deductible/ 40% coinsurance	——————none——————
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$0 copay for CPP Provider; $25 for non-CPP Provider office visit; or Deductible/ 20% coinsurance	Deductible/ 40% coinsurance	Precertification may be required.
	Inpatient services	$300/admission; Deductible/ 20% coinsurance	$300/admission; Deductible/ 40% coinsurance	Precertification required.
	Substance use disorder outpatient services	$0 copay for CPP Provider; $25 for non-CPP Provider office visit; or Deductible/ 20% coinsurance	Deductible/ 40% coinsurance	Precertification may be required.
	Substance use disorder inpatient services	$300/admission; Deductible/ 20% coinsurance	$300/admission; Deductible/ 40% coinsurance	Precertification required.

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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)	
If you are pregnant	Office visits	$0 copay if visit CPP PCP on ID card; $10 if visit non-CPP PCP on ID card; $25 if visit other PCP	Deductible/ 40% coinsurance	Not covered for dependent children
	Childbirth/delivery inpatient professional services	$300/admission; Deductible/ 20% coinsurance	$300/admission; Deductible/ 40% coinsurance	
If you need help recovering or have other special health needs	Home health care	Deductible/ 20% coinsurance	Deductible/ 40% coinsurance	Visit Aetna's website for more information.
	Rehabilitation & Habilitation services	$26 for CPP Provider $52 for other Providers or 20% coinsurance	Deductible/ 40% coinsurance	The deductible does not apply to in-network visits. Chiropractic coverage is limited to 30 visits per benefit period.
	Skilled nursing care	Deductible/ 20% coinsurance	Deductible/ 40% coinsurance	Coverage is limited to 100 visits per benefit period. Precertification required.
	Durable medical equipment	Deductible/ 20% coinsurance	Deductible/ 40% coinsurance	Prior authorization may be required for benefits to be provided.
	Hospice services	Deductible/ 20% coinsurance	Deductible/ 40% coinsurance	Prior authorization may be required.
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Excluded
	Children's glasses	Not covered	Not covered	Excluded
	Children's dental check-up	Not covered	Not covered	Excluded

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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.)

- Acupuncture
- Benefits paid as a result of injuries caused by another party may need to be repaid to the health plan or paid for by another party under certain circumstances.
- Cosmetic surgery
- Dental care (Child)
- Dental care (Adult)
- Glasses
- Hearing aids (age 22 and older)
- Long-term care
- Routine eye exam (Child)
- Routine eye exam (Adult)
- Routine foot care
- Skilled nursing facility over 100 days per benefit period
- Weight loss programs

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

- Bariatric surgery
- Chiropractic care (up to 30 visits per benefit period)
- Hearing aids (under age 22)
- Infertility treatment
- Non-emergency care when traveling outside the U.S. call 1-855-888-9046 (TTY: 711) or 959-230-8220 (TTY: 711). Ask for the Aetna Special Case Precertification Unit.
- Private Duty Nursing

Your Rights to Continue Coverage: If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the **premium** you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-855-859-0966. You may also contact your state insurance department, 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**

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: State Health Plan Customer Service at 1-833-690-1037or **shpnc.org**. You may also receive assistance from the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or **www.dol.gov/ebsa/healthreform**, if applicable. You may also contact North Carolina Department of Insurance at (855) 408-1212 or www.ncdoi.com/smart.

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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 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 [919-814-4400].
[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa [919-814-4400].
[Chinese (中文): 如果需要中文的帮助，请拨打这个号码 [919-814-4400].
[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' [919-814-4400].

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 and assume that the member DOES NOT visit a Clear Pricing Project Provider.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

- **The plan's overall deductible** **$1,250**
- **Specialist copayment** **$80**
- **Hospital (facility) coinsurance** **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	**$12,800**

In this example, Peg would pay:

Cost Sharing	
Deductible	$1,250
Copayments	$80
Coinsurance	$2,282
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$3,612**

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

- **The plan's overall deductible** **$1,250**
- **Specialist copayment** **$80**
- **Hospital (facility) coinsurance** **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 *(additional test strips)*

Total Example Cost	**$500**

In this example, Joe would pay:

Cost Sharing	
Deductible*	$100
Copayments	$40
Coinsurance	$0
What isn't covered	
Limits or exclusions	$155
The total Joe would pay is	**$140**

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

- **The plan's overall deductible** **$1,250**
- **Specialist copayment** **$80**
- **Hospital (facility) coinsurance** **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	**$3,895**

In this example, Mia would pay:

Cost Sharing	
Deductible	$1,250
Copayments	$300
Coinsurance	$279
What isn't covered	
Limits or exclusions	$950
The total Mia would pay is	**$1,829**

*Note: The only service that applied to the deductible in this scenario was the durable medical equipment.

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