Summary of Benefits and Coverage: What this Plan Covers & What it Costs **Coverage for: Individual and Family | Plan Type: PPO**

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.odsalaska.com or by calling 1-888-873-1395. You can find a copy of the Uniform Glossary at www.cciio.cms.gov.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	**$10,0**00 per person / **$30,000** per family. Doesn't apply to most in-network preventive care; or breastfeeding support. Copayments don't count toward 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 other deductibles for specific services?	Yes. **$500** for brand prescriptions.	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
Is there an out-of-pocket limit on my expenses?	Yes. For in-network benefit level **$5,000** per person. For out-of-network benefit level there is no out-of-pocket limit.	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?	Premiums, **deductibles,** copayments, balance-billed charges, penalties for failure to obtain prior authorization, tranplants not performed at exclusive facilities, services paid at out-of-network benefit level and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit**.
Is there an overall annual limit on what the plan pays?	Yes. $2 million on essential benefits only.	This plan will pay for covered services only up to this limit during each coverage period, even if your own need is greater. You're responsible for all expenses above this limit. The chart starting on page 2 describes specific coverage limits, such as limits on the number of office visits.
Does this plan use a network of providers?	Yes. For a list of in-network providers, visit www.odsalaska.com and click on the Find Care link or call 1-888-873-1395.'	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**.
Do I need a referral to see a specialist?	No.	You can see the **specialist** you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 4. See your policy or plan document for additional information about excluded services.

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- **Co-payments** are fixed dollar amounts (for example, $15) you pay for covered healthcare, usually when you receive the service.
- **Co-insurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **co-insurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing.**)
- This plan may encourage you to use in-network **providers** by charging you lower **deductibles**, **co-payments** and **co-insurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	35% coinsurance	In-network level for **providers** in Alaska, 50% coinsurance for **providers** outside of Alaska	----------None----------
	Specialist visit	35% coinsurance	In-network level for **providers** in Alaska and 50% coinsurance for **providers** outside of Alaska	
	Other practitioner office visit	35% coinsurance	In-network level for **providers** in Alaska, 50% coinsurance for **providers** outside of Alaska	$1,000 plan year maximum for chiropractic, naturopathic and acupuncture care.
	Preventive care/screening/immunization	No charge for most services. 35% coinsurance for remaining services.	In-network level for professional **providers** in Alaska and 50% coinsurance for **providers** outside of Alaska	Each type of service may be subject to limitations.
If you have a test	Diagnostic test (x-ray, blood work)	35% coinsurance	50% coinsurance	Include other tests such as EKG, allergy testing and sleep study.
	Imaging (CT/PET scans, MRIs)	35% coinsurance	50% coinsurance	Prior authorization is required for many services. Failure to obtain prior authorization results in denial.

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Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.odsalaska.com	Value drugs	$2 copay retail or mail order	$2 copay retail	Covers 30-day supply. Prior authorization may be required. Failure to obtain prior authorization results in a penalty. Exclusive mail order and specialty pharmacy providers only.
	Generic drugs	$15 copay retail or mail order	$15 copay retail	
	Brand drugs	50% coinsurance	50% coinsurance	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	35% coinsurance	50% coinsurance	Prior authorization may be required. Failure to obtain prior authorization results in a penalty of 50% up to a maximum of $2,500 per occurrence.
	Physician/surgeon fees	35% coinsurance	In-network level for **providers** in Alaska, 50% coinsurance for **providers** outside of Alaska	
If you need immediate medical attention	Emergency room services	$100 copay/visit, then 35% coinsurance	$100 copay/visit, then 35% coinsurance	Copay waived if hospital admission immediately follows
	Emergency medical transportation	35% coinsurance	20% coinsurance	----------None----------
	Urgent care	$50 copay/visit, then 35% coinsurance	In-network level for **providers** in Alaska and $50 copay/visit, then 50% coinsurance for **providers** outside of Alaska	----------None----------
If you have a hospital stay	Facility fee (e.g., hospital room)	35% coinsurance	50% coinsurance	Prior authorization is required. Failure to obtain prior authorization results in a penalty.
	Physician/surgeon fee	35% coinsurance	In-network level for **providers** in Alaska and $20 copay/visit, then 50% coinsurance for **providers** outside of Alaska	
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	Not covered	Not covered	Treatment of mental health illness and chemical dependency are not covered.
	Mental/Behavioral health inpatient services	Not covered	Not covered	
	Substance use disorder outpatient services	Not covered	Not covered	
	Substance use disorder inpatient services	Not covered	Not covered	
If you are pregnant	Prenatal and postnatal care	Not covered	Not covered	Pregnancy care, childbirth and related conditions are not covered.
	Delivery and all inpatient services	Not covered	Not covered	

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	35% coinsurance	50% coinsurance	Prior authorization may be required. Failure to obtain prior authorization results in a penalty. Up to 180 visits per plan year.
	Rehabilitation services	35% coinsurance	50% coinsurance	Plan year maximum of 15 days for inpatient rehabilitation and 15 sessions for outpatient rehabilitation
	Habilitation services	35% coinsurance	50% coinsurance	
	Skilled nursing care	35% coinsurance	50% coinsurance	Plan year maximum of 100 days.
	Durable medical equipment	35% coinsurance	50% coinsurance	Prior authorization may be required. Wheelchairs subject to frequency limits. Failure to obtain prior authorization results in a penalty.
	Hospice service	35% coinsurance	50% coinsurance	Six month hospice coverage including a plan year maximum of 12 days for inpatient care and 120 hours for respite care
If your child needs dental or eye care	Eye exam	Covered under preventive	Not covered	----------None----------
	Glasses	Not covered	Not covered	
	Dental check-up	Not covered	No covered	

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Bariatric surgery
- Chemical dependency
- Cosmetic surgery
- Dental care (adult) except for accident-related injuries
- Hearing aids
- Infertility treatment
- Long-term care
- Maternity Care
- Mental Health Illness
- Private-duty nursing
- Routine eye care (adult)
- Routine foot care
- Vision care
- Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

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

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Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at 1-888-873-1395. You may also contact your state insurance department at 1-907-269-7900 or www.commerce.state.ak.us/insurance/filingacomplaint.htm.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact the insurer at 1-888-873-1395. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

Additionally, a consumer assistance program can help you file your appeal. Contact the Alaska Division of Insurance 1-907-269-7900 or www.commerce.state.ak.us/insurance/filingacomplaint.htm.

Language Access Services:

SPANISH (Español): Para obtener asistencia en Español, llame al 888-786-7461

TAGALOG (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 888-873-1395

CHINESE (中文): 如果需要中文的帮助, 请拨打这个号码 888-873-1395

NAVAJO (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 888-873-1395

'----------*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:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby

(normal delivery)

Amount owed to providers: $7,540

Plan pays $	$40.00
Patient pays $	$7,500.00

Sample care costs:

Hospital charges (mother)	$2,700.00
Routine obstetric care	$2,100.00
Hospital charges (baby)	$900.00
Anesthesia	$900.00
Laboratory tests	$500.00
Prescriptions	$200.00
Radiology	$200.00
Vaccines, other preventive	$40.00
Total	**$7,540.00**

Patient pays:

Deductibles	$0.00
Co-pays	$0.00
Co-insurance	$0.00
Limits or exclusions	$7,500.00
Total	$7,500.00

Managing type 2 diabetes

(routine maintenance of a well-controlled condition)

Amount owed to providers: $5,400

Plan pays $	$2,280.00
Patient pays $	$3,120.00

Sample care costs:

Prescriptions	$2,900.00
Medical Equipment and Supplies	$1,300.00
Office Visits and Procedures	$700.00
Education	$300.00
Laboratory tests	$100.00
Vaccines, other preventive	$100.00
Total	$5,400.00

Patient pays:

Deductibles	$2,500.00
Co-pays	$540.00
Co-insurance	$0.00
Limits or exclusions	$80.00
Total	$3,120.00

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Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ **No**. Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** chare, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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