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.umr.com or by calling 1-800-236-8672.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	**$750** person / **$1,500** family PPO **$1,500** person / **$3,000** family Non-PPO	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?	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.
Is there an out-of-pocket limit on my expenses?	Yes. **$3,750** person / **$7,500** family PPO **$6,000** person / **$12,000** family Non-PPO	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?	Copayments, penalties, premiums, balance-billed charges (unless balanced billing is prohibited), 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. **$5,000,000**	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 **preferred providers** see www.umr.com. If you are unsure which network list to select, please call 1-800-236-8672.	If you use an in-network doctor or other health care **provider**, this plan will pay some or all 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 5. See your policy or plan document for additional information about **excluded services**.

- **Co-payments** are fixed dollar amounts (for example, $15) you pay for covered health care, 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 PPO **providers** by charging you lower **deductibles, co-payments** and **co-insurance** amounts.

Common Medical Event	Services You May Need	Your cost if you use a		Limitations & Exceptions
		PPO	Non-PPO	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	20% co-insurance	40% co-insurance	——————none——————
	Specialist visit	20% co-insurance	40% co-insurance	——————none——————
	Other practitioner office visit	20% co-insurance for Chiropractic care, Acupuncture Not Covered	40% co-insurance for Chiropractic care, Acupuncture Not Covered	Limited to 12 visits/calendar year for Chiropractic care.
	Preventive care/screening/immunization	20% co-insurance for Physical exams, Immunizations, Mammograms, and Preventive screenings; No Charge for Pap and Pelvic Exams	40% co-insurance	Deductible waived for PPO Pap and Pelvic Exams. Limited to 1 Mammogram/calendar year.
If you have a test	Diagnostic test (x-ray, blood work)	20% co-insurance	40% co-insurance	——————none——————
	Imaging (CT/PET scans, MRIs)	20% co-insurance	40% co-insurance	——————none——————

Common Medical Event	Services You May Need	Your cost if you use a PPO	Your cost if you use a Non-PPO	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.umr.com.	Generic drugs	$5 co-pay/ prescription for Retail, $10 co-pay/ prescription for Mail Order	Not Covered	Deductible waived for PPO. Limited to 30 days/supply for Retail and 90 days/supply for Mail Order.
	Preferred brand drugs	$30 co-pay/ prescription for Retail, $60 co-pay/ prescription for Mail Order	Not Covered	Deductible waived for PPO. Limited to 30 days/supply for Retail and 90 days/supply for Mail Order.
	Non-preferred brand drugs	$50 co-pay/ prescription for Retail, $100 co-pay/ prescription for Mail Order	Not Covered	Deductible waived for PPO. Limited to 30 days/supply for Retail and 90 days/supply for Mail Order.
	Specialty drugs (e.g., chemotherapy)	Not Covered	Not Covered	——————none——————
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% co-insurance	40% co-insurance	——————none——————
	Physician/surgeon fees	20% co-insurance	40% co-insurance	——————none——————
If you need immediate medical attention	Emergency room services	20% co-insurance Non-Emergency; $100 co-pay/visit True Emergency	40% co-insurance Non-Emergency; $100 co-pay/visit True Emergency	Deductible waived for True PPO/Non-PPO. Co-pay waived if admitted.
	Emergency medical transportation	20% co-insurance	20% co-insurance	Non-PPO paid at PPO benefit level.
	Urgent care	$35 co-pay/visit	$35 co-pay/visit	Deductible waived for PPO/Non-PPO.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% co-insurance	40% co-insurance	Prior authorization required or no benefit will be payable.
	Physician/surgeon fee	20% co-insurance	40% co-insurance	Limited to 1 visit/day/provider.

Common Medical Event	Services You May Need	Your cost if you use a PPO	Your cost if you use a Non-PPO	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	20% co-insurance	40% co-insurance	——————none——————
	Mental/Behavioral health inpatient services	20% co-insurance	40% co-insurance	Prior authorization required or no benefit will be payable.
	Substance use disorder outpatient services	20% co-insurance	40% co-insurance	——————none——————
	Substance use disorder inpatient services	20% co-insurance	40% co-insurance	Prior authorization required or no benefit will be payable.
If you are pregnant	Prenatal and postnatal care	20% co-insurance	40% co-insurance	——————none——————
	Delivery and all inpatient services	20% co-insurance	40% co-insurance	——————none——————
If you need help recovering or have other special health needs	Home health care	20% co-insurance	40% co-insurance	Prior authorization required or no benefit will be payable.
	Rehabilitation services	20% co-insurance	40% co-insurance	Limited to 20 visits/calendar year for each type of therapy.
	Habilitation services	Not Covered	Not Covered	——————none——————
	Skilled nursing care	20% co-insurance	40% co-insurance	Limited to 180 days/calendar year. Prior authorization required or no benefit will be payable.
	Durable medical equipment	20% co-insurance	40% co-insurance	——————none——————
	Hospice service	No Charge	Not Covered	Deductible waived for PPO. Prior authorization required for Inpatient or no benefit will be payable.
If your child needs dental or eye care	Eye exam	$10 co-pay/exam	$10 co-pay/exam	Deductible waived for PPO/Non-PPO. Limited to 1 exam/12 months.
	Glasses	$25 co-pay	$25 co-pay	Deductible waived for PPO/Non-PPO. Frames limited to $130 paid/24 months. Limited to 1 pair of Lenses/12 months and 1 set of Frames/24 months.
	Dental check-up	No Charge	No Charge	Deductible waived for PPO/Non-PPO. Limited to 2 visits/calendar year and $1000 paid/calendar year.

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.)

- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Habilitation services
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot 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.)

- Chiropractic care
- Dental care (adult)
- Hearing aids (covered for dependents under age 18 only)
- Routine eye care (adult)

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 1-800-236-8672. 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:

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 UMR at 1-800-236-8672. Additionally, a consumer assistance program may help you file your appeal. A list of states with Consumer Assistance Programs is available at www.dol.gov/ebsa/healthreform and http://cciio.cms.gov/programs/consumer/capgrants/index.html.

欲将该文件翻译成中文，请联系您的雇主。

Díí naaltsos Diné k'eh saadjį'go háádidool nílgo, éí t'áásho̱ódí bá nalnishígíí bil hodolnih.

Si necesita este documento traducido al español, comuníquese con su empleador.

Upang ipa-translate ang dokumentong ito sa Tagalog, mangyaring makipag-ugnay sa iyong employer.

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

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 also will 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:** $5,400
- **Patient pays:** $2,140

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**
Patient pays:	
Deductibles	$800
Co-pays	$40
Co-insurance	$1,300
Limits or exclusions	$0
Total	**$2,140**

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays:** $4,100
- **Patient pays:** $1,300

Sample care costs:

Prescriptions	$2,900
Medical Equipment & Supplies	$1,300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**
Patient pays:	
Deductibles	$800
Co-pays	$400
Co-insurance	$100
Limits or exclusions	$0
Total	**$1,300**

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**
- Costs are based on individual coverage benefit levels.
- 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.
- Prescription drug costs (Prescriptions) shown in the Coverage Examples reflect Information provided by the Plan's Prescription Benefits Manager.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles, co-payments**, and **co-insurance** 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** charge, 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 **co-payments**, **deductibles**, and **co-insurance**. 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.