



**MercyCare Health Plans: High Option**

Coverage for: Self Only, Self Plus One or Self and Family | Plan Type: HMO

 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.** Please read the FEHB Plan brochure ([insert brochure number]) that contains the complete terms of this plan. **All benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB Plan brochure.** Benefits may vary if you have other coverage, such as Medicare. 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 get the FEHB Plan brochure at [www.mercycarehealthplans.com](http://www.mercycarehealthplans.com) and view the Glossary at [www.mercycarehealthplans.com](http://www.mercycarehealthplans.com) You can call 1-800-895-2421 to request a copy of either document.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
Are there services covered before you meet your deductible?	Yes. Preventative	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	\$7,350 Single, \$14,700 Family (Integrated- Medical and RX)	The <u>out-of-pocket limit</u> , or catastrophic maximum, 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 <u>out-of-pocket limit</u> ?	Premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="http://www.mercycarehealthplans.com">www.mercycarehealthplans.com</a> or call 1-800-895-2421 for a list of <u>network providers</u> .	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 <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.

 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, plus you may be balance billed)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	\$10/ visit	No covered	--none--
	<u>Specialist</u> visit	\$20/ visit	No covered	--none--
	<u>Preventive care/screening/immunization</u>	No charge	No covered	Full coverage if required by Federal law
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	\$0 Outpatient \$10 PCP \$20 Specialist	No covered	--none--
	Imaging (CT/PET scans, MRIs)	\$0 Outpatient \$10 PCP \$20 Specialist	No covered	Prior authorization is required for PET scans, and MRIs.
<b>If you need drugs to treat your illness or condition</b> More information about <u>prescription drug coverage</u> is available at <a href="http://www.mercycarehealthplans.com">www.mercycarehealthplans.com</a>	Generic drugs	\$20/prescription	No covered	Limited to a 30 day supply, No generic available, you still pay the brand name copay
	Preferred brand drugs	\$40/prescription	No covered	Limited to a 30 day supply, No generic available, you still pay the brand name copay
	Non-preferred brand drugs	\$80/prescription	No covered	Limited to a 30 day supply, No generic available, you still pay the brand name copay
	<u>Specialty drugs</u>	\$250/prescription	Not covered	Limited to a 30 day supply, No generic available, you still pay the brand name copay
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No Charge	Not covered	Prior authorization is required.
	Physician/surgeon fees	No Charge	Not covered	Prior authorization is required.
<b>If you need immediate medical attention</b>	Emergency room care	\$75/ visit	\$75/ visit	Co-pay waived if admitted.
	<u>Emergency medical transportation</u>	No Charge	No Charge	--none--
	<u>Urgent care</u>	\$40/visit	\$40/visit	--none--
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No charge	Not covered	Prior authorization is required.
	Physician/surgeon fees	No charge	Not covered	Prior authorization is required.

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, plus you may be balance billed)	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$10/ visit	Not covered	Prior authorization is required.
	Inpatient services	No charge	Not covered	Prior authorization is required.
<b>If you are pregnant</b>	Office visits	No charge	Not covered	--none--
	Childbirth/delivery professional services	No charge	Not covered	Prior authorization is required.
	Childbirth/delivery facility services	No charge	Not covered	Prior authorization is required.
<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u>	No charge	Not covered	Coverage is limited to 60 visits per contract year. Prior authorization is required.
	<u>Rehabilitation services</u>	20% coinsurance	Not covered	Coverage is limited to a combined 60 visits per condition (physical, occupational, and speech therapy, or habilitative services). Prior authorization is required.
	<u>Habilitation services</u>	20% coinsurance	Not covered	Coverage is limited to a combined 60 visits per condition (physical, occupational, and speech therapy, or habilitative services). Prior authorization is required.
	<u>Skilled nursing care</u>	No charge	Not covered	Up to 120 days of confinement per benefit year.
	<u>Durable medical equipment</u>	10% coinsurance	Not covered	Prior authorization is required.
	<u>Hospice services</u>	No charge	Not covered	Prior authorization is required.
<b>If your child needs dental or eye care</b>	Children's eye exam	No charge	Not covered	--none--
	Children's glasses	Not covered	Not covered	--none--
	Children's dental check-up	Not covered	Not covered	--none--

## Excluded Services & Other Covered Services:

### Services Your Plan Generally Does NOT Cover (Check your plan's FEHB brochure for more information and a list of any other excluded services.)

- |                       |  |  |
|-----------------------|--|--|
| • Bariatric surgery   | • Long term care                                     | • Routine eye care (glasses)                                 |
| • Cosmetic surgery    | • Non-emergency care when traveling outside the U.S. | • Routine foot care (except if related to medical diagnosis) |
| • Dental care (adult) | • Private duty nursing                               | • Weight loss programs                                       |

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

- |                     |                         |                                  |
|---------------------|-------------------------|----------------------------------|
| • Acupuncture       | • Hearing aids          | • Routine eye care exams (adult) |
| • Chiropractic care | • Infertility treatment | • Weight loss programs           |

**Your Rights to Continue Coverage:** You can get help if you want to continue your coverage after it ends. See the FEHB Plan brochure, contact your HR office/retirement system, contact your plan at 800-895-2421 or visit [www.opm.gov/insure/health](http://www.opm.gov/insure/health). Generally, if you lose coverage under the plan, then, depending on the circumstances, you may be eligible for a 31-day free extension of coverage, a conversion policy (a non-FEHB individual policy), spouse equity coverage, or receive temporary continuation of coverage (TCC). 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:** If you are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal. For information about your appeal rights please see Section 3, "How you get care," and Section 8 "The disputed claims process," in your plan's FEHB brochure. If you need assistance, you can contact Mercycare Health Plans at 1-800-895-2421.

### 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 800-895-2421.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 800-895-2421.]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 800-895-2421.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 800-895-2421.]

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

## 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 <u>deductible</u>	\$0
■ <u>Specialist [cost sharing]</u>	\$20
■ Hospital (facility) <u>[cost sharing]</u>	0%
■ Other <u>[cost sharing]</u>	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>	
Deductibles	\$0
Copayments	\$100
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$160</b>

### Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall <u>deductible</u>	\$0
■ <u>Specialist [cost sharing]</u>	\$20
■ Hospital (facility) <u>[cost sharing]</u>	0%
■ Other <u>[cost sharing]</u>	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>\$7,400</b>
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#### In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$1260
Coinsurance	\$170
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Joe would pay is</b>	<b>\$1490</b>

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall <u>deductible</u>	\$0
■ <u>Specialist [cost sharing]</u>	\$20
■ Hospital (facility) <u>[cost sharing]</u>	0%
■ Other <u>[cost sharing]</u>	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>\$1,900</b>
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#### In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$60
Coinsurance	\$50
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$110</b>