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, log into your account at www.aseahealth.org or call 1.866.553.8206. 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 in your Plan booklet, or request a copy by calling 1.866.553.8206.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$5,000/individual or $10,000/family	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. Some preventive care and primary 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.	
What is the out-of-pocket limit for this plan?	The Plan pays 100% of covered services after you meet the deductible.	The deductible is the most you could pay in a benefit year for covered services.
What is not included in the out-of-pocket limit?	The plan pays 100% of covered services after you meet the deductible.	
Will you pay less if you use a network provider?	Yes. Medical network providers in the Municipality of Anchorage are: Alaska Regional Hospital, Surgery Center of Anchorage, ACENT Ear Nose & Throat, Alpine Surgery Center, Geneva Woods Birthing Center, Alaska Surgery Center, Chugach Physical Therapy, Alaska Fracture & Orthopedic, Ascension	This plan uses provider networks. 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.

	Physical Therapy and Alaska Hand Rehabilitation. In the Mat-Su Borough: Mat-Su Regional Medical Center. For all other areas, the Aetna PPO Network. For a list of participating providers, see www.aetna.com. For a list of participating pharmacy providers, see www.caremark.com.	
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 office visits to treat an injury or illness	No charge	No charge	None
	Specialist visit	No charge	No charge	None
	Preventive care/screening/ immunizations	No charge for recommended services under PPACA; 20% coinsurance for all other preventive services	40% coinsurance for non-PPO facilities in the Municipality of Anchorage; all others same as network providers	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. And then check what your plan will pay cover.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	20% coinsurance for non-PPO facilities in the Municipality of Anchorage; all others same as network providers	None
	Imaging (CT/PET scans, MRIs)	No charge	20% coinsurance for non-PPO facilities in the Municipality of Anchorage; all others same as network providers	May require preauthorization

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.caremark.com	Generic drugs (retail & mail order)	No charge	No charge	Up to a 90-day supply
	Preferred brand drugs (retail & mail order)	No charge	No charge	
	Non-preferred brand drugs (retail & mail order)	No charge	No charge	
	Specialty drugs	No charge	No charge	Up to a 30-day supply; requires preauthorization
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	20% coinsurance for non-PPO facilities in the Municipality of Anchorage; all others same as network providers	May require preauthorization. If you don't get preauthorization, benefits could be reduced.
	Physician/surgeon fees	No charge	No charge	
If you need immediate medical attention	Emergency room care	No charge	20% coinsurance for non-emergency services at non-PPO facilities in the Municipality of Anchorage; all others same as network providers	$100 penalty for non-emergency services
	Emergency medical transportation	No charge	No charge	None
	Urgent care	No charge	20% coinsurance for non-PPO facilities in the Municipality of Anchorage; all others same as network providers	None
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	20% coinsurance for non-PPO facilities in the Municipality of Anchorage; all others same as network providers	Preauthorization is required. If you don't get preauthorization, benefits could be reduced.
	Physician/surgeon fees	No charge	No charge	None

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 mental health, behavioral health, or substance abuse services	Outpatient services	No charge	No charge	May require preauthorization
	Inpatient services	No charge	No charge	
If you are pregnant	Office visits (pre and postnatal care)	No charge	No charge	Cost sharing does not apply to certain preventive services. Depending on the type of services, coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	No charge	No charge	
	Childbirth/delivery facility services	No charge	20% coinsurance for non-PPO facilities in the Municipality of Anchorage; all others same as network providers	
If you need help recovering or have other special health needs	Home health care	No charge	No charge	120 visits/year
	Rehabilitation services	No charge	20% coinsurance for non-PPO facilities in the Municipality of Anchorage; all others same as network providers	No limit for rehabilitation services to restore and improve bodily functions lost due to injury or illness. Limit of 24 visits per year for chiropractic, massage therapy and acupuncture services combined.
	Habilitation services	Not covered	Not covered	No coverage for habilitation services except following cochlear implants
	Skilled nursing care	No charge	No charge	Preauthorization is required
	Durable medical equipment	No charge	No charge	None
	Hospice services	No charge	No charge	None
If your child needs dental or eye care	Children's eye exam	Only pediatric vision and oral services are covered to the extent required by the Affordable Care Act.		
	Children's glasses			
	Children's dental exams			

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.)

- Custodial care
- Cosmetic surgery
- Experimental or investigational services
- Infertility treatment
- Long-term care
- Private duty nursing
- Routine foot care

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

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Acupuncture • Bariatric surgery • Chiropractic care	• Hearing Aids • Non-emergency care when traveling outside the U.S. (must be in an accredited facility)	• Weight Loss Programs (under medical supervision)

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: U.S. Department of Labor, Employee Benefits Security Administration at 1.866.444.3272 or www.dol.gov/ebsa, or the Center for Medicare and Medicaid Services at 1.877.267.2323, x61565 for the Health Insurance Hotline 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 the Health Trust Administrator at 1.866.553.8206.

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 1.866.874.3972, # 781115
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1.866.874.3972, # 781115

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 deductible	**$5,000**
Specialist coinsurance	**20%**
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	
Deductibles	$5,000
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$5,060**

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

The plan's overall deductible	**$5,000**
Specialist coinsurance	**20%**
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 *(glucose meter)*

Total Example Cost	**$7,400**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$5,000
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$55
The total Joe would pay is	**$5,055**

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

The plan's overall deductible	**$5,000**
Specialist coinsurance	**20%**
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	**$1,900**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$5,000
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,900**

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

Notes