
 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 on to HCArewards.com or call BConnected at 1-800-566-4114. 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 at www.healthcare.gov/sbc-glossary or call 1-800-318-2596 to request a copy.

Important Questions	Answers	Why This Matters
What is the overall deductible?	\$2,000 Individual / \$4,000 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. Preventive care , emergency services, and certain inpatient and outpatient medical 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?	Yes. \$400 Individual / \$800 Family for prescription drug coverage. There are no other specific deductibles .	You must pay for all of the costs for these services up to a specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan?	\$7,550 Individual / \$15,100 Family.	The out-of-pocket limit 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 out-of-pocket limit?	Premiums, balance-billed charges, services this plan does not cover, \$500 penalty if fail to pre-certify HCA Healthcare facility. Out-of-network services do not apply	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. Log on to HCArewards.com and click Benefits Providers to link to a list of participating providers	You will pay less if you use a provider in the plan's network and will pay the least if you use an HCA Healthcare network provider . 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 referral to see a specialist?	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
		HCA Healthcare Provider (You will pay the least)	Non-HCA Healthcare Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$45 copay per visit	\$45 copay per visit	75% coinsurance	Deductibles apply to coinsurance only.**
	Specialist visit	30% coinsurance	30% coinsurance	75% coinsurance	Deductibles apply**
	Preventive care/screening/immunization	0%	0%	Not covered	Deductibles do not apply. You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check for what your plan will pay.**
If you have a test	Diagnostic test (x-ray, blood work)	X-ray: \$25 copay per visit Lab: \$0 copay per visit	*30% coinsurance	X-ray: 75% coinsurance Lab: 30% coinsurance	Deductibles do not apply if using HCA Healthcare provider. Precertification required for Non-HCA Healthcare or Out-of-Network provider.
	Imaging (CT/PET scans, MRIs)	\$125 copay per imaging service	*30% coinsurance	75% coinsurance	Deductibles do not apply if using HCA Healthcare provider. Precertification required for Non-HCA Healthcare or Out-of-Network provider.

For more information about limitations and exceptions, see the plan or policy document at [HCArewards.com](https://www.HCArewards.com).

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		HCA Healthcare Provider (You will pay the least)	Non-HCA Healthcare Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
<p>If you need drugs to treat your illness or condition More information about prescription drug coverage is available at HCArewards.com</p> <p>Insulin (including diabetic supplies) are subject to \$25 copay for 30-day supply/\$60 copay for 90 day supply</p>	Generic drugs	<p>Preferred generic: \$0 copay</p> <p>Non-preferred generic:</p> <ul style="list-style-type: none"> 30-day retail: \$12.50 copay 90-day retail or mail order: \$25 copay 	<p>Preferred generic: \$0 copay</p> <p>Non-preferred generic:</p> <ul style="list-style-type: none"> 30-day retail: \$12.50 copay 90-day retail or mail order: \$25 copay 	Not covered	Deductibles do not apply. If your facility participates in the maintenance drug program, maintenance drugs must be dispensed in a 90-day supply by a CVS retail pharmacy or Optum home delivery (mail order). Copays on maintenance drugs may vary.
	Preferred brand drugs	<p>30-day retail: 40% coinsurance \$200 maximum per script</p> <p>90-day retail or mail: \$200 copay per prescription</p>	<p>30-day retail: 40% coinsurance \$200 maximum per script</p> <p>90-day retail or mail: \$200 copay per prescription</p>	Not covered	Deductibles apply to coinsurance
	Non-preferred brand drugs	<p>30-day retail: 60% coinsurance \$250 maximum per script</p> <p>90-day retail or mail: \$250 copay per prescription</p>	<p>30-day retail: 60% coinsurance \$250 maximum per script</p> <p>90-day retail or mail: \$250 copay per prescription</p>	Not covered	Deductibles apply to coinsurance
	Specialty drugs	30-day: \$150 copay per prescription	30-day: \$150 copay per prescription	Not covered	Deductibles do not apply
<p>If you have outpatient surgery</p>	Facility fee (e.g., ambulatory surgery center)	\$325 copay per visit	*30% coinsurance	75% coinsurance	Deductibles do not apply if using HCA Healthcare provider. Precertification required for Non-HCA Healthcare or Out-of-Network provider.
	Physician/surgeon fees**	30% coinsurance	30% coinsurance	Physician: 30% coinsurance	Deductibles apply

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		HCA Healthcare Provider (You will pay the least)	Non-HCA Healthcare Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
				Surgeon: 75% coinsurance	
If you need immediate medical attention	Emergency room care	\$250 copay per visit	\$250 copay per visit	\$250 copay per visit	Deductibles do not apply. \$500 penalty if fail to precertify within 48 hours of admittance
	Emergency medical transportation	30% coinsurance	30% coinsurance	30% coinsurance	Deductibles do not apply
	Urgent care	\$25 copay per visit	\$50 copay per visit	30% coinsurance	Deductibles do not apply if using HCA Healthcare or in-network provider
If you have a hospital stay	Facility fee (e.g., hospital room)	*\$900 copay per admission	*30% coinsurance	75% coinsurance	Deductibles do not apply if using HCA Healthcare provider. Precertification required.
	Physician/surgeon fees**	30% coinsurance	30% coinsurance	Physician: 30% coinsurance Surgeon: 75% coinsurance	Deductibles apply
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Facility-based: \$325 copay per admission or episode of care Office-based: 30% coinsurance	30% coinsurance	75% coinsurance	Deductibles apply to out of network only. Precertification required for certain outpatient services. Progress reviewed after 30 office visits.
	Inpatient services	*\$450 copay per admission	*30% coinsurance	*30% coinsurance	Deductibles apply to out of network only. Precertification required.
If you are pregnant	Office visits**	\$45 copay	\$45 copay	75% coinsurance	Deductibles apply to coinsurance
	Childbirth / delivery professional services**	30% coinsurance	30% coinsurance	Physician: 30% coinsurance OB/ Surgeon: 75% coinsurance	Deductibles apply
	Childbirth / delivery facility	*\$900 copay	*30% coinsurance	Prenatal: Not covered	Cost sharing does not apply to

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		HCA Healthcare Provider (You will pay the least)	Non-HCA Healthcare Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
	services			Postnatal: 75% coinsurance	certain preventive services . Depending on the type of services, a copayment or coinsurance may apply. Additional cost sharing may apply to maternity care tests and services described elsewhere in the SBC (e.g. ultrasound). Deductibles do not apply if using HCA Healthcare facility. Precertification required.
If you need help recovering or have other special health needs	Home healthcare	20% coinsurance	30% coinsurance	75% coinsurance	Deductibles do not apply if using HCA Healthcare provider and a 25% discount.
	Rehabilitation services	\$35 copay per session	*30% coinsurance	75% coinsurance	Deductibles do not apply if using HCA Healthcare provider. Precertification required for Non-HCA Healthcare or Out-of-Network provider. Progress reviewed after 30 visits.
	Habilitation services	\$35 copay per session	*30% coinsurance	75% coinsurance	Deductibles do not apply if using HCA Healthcare provider. Precertification required for Non-HCA Healthcare or Out-of-Network provider. Progress reviewed after 30 visits.
	Skilled nursing care	\$0	*30% coinsurance	75% coinsurance	Deductibles do not apply if using HCA Healthcare provider. Precertification required.
	Durable medical equipment	30% coinsurance	30% coinsurance	75% coinsurance	Deductibles apply. Precertification required for

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		HCA Healthcare Provider (You will pay the least)	Non-HCA Healthcare Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
					items over \$1,000.
	Hospice services	20% coinsurance	30% coinsurance	75% coinsurance	Deductibles do not apply if using HCA Healthcare provider and a 25% discount.
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Not covered	None
	Children's glasses	Not covered	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	Not covered	None

*Failure to precertify inpatient services at an HCA Healthcare facility results in a \$500 penalty. Failure to precertify inpatient services for a non-HCA Healthcare facility results in a 75% coinsurance penalty. When inpatient or outpatient services are available at an HCA Healthcare facility, 75% coinsurance applies for use of a non-HCA Healthcare facility, regardless of whether you precertify.

**If you reside in Johnson or Wyandotte counties in Kansas or Cass, Clay, Jackson, Lafayette, Platte or Ray counties in Missouri, you must use an HMCC/PHO network provider, when available. If you reside in Bryan, Chatham, Effingham, Liberty or Toombs counties in Georgia, you must use an MHP provider, when available. If you reside in Buncombe, Burke, Cherokee, Clay, Graham, Haywood, Henderson, Jackson, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Swain, Transylvania and Yancey counties in North Carolina, you must use a Mission Health Partners network provider. If an HMCC/PHO, MHP, or Mission Health Partners (as applicable) network provider is not available, you may use a network provider. However, precertification is required.

HCA Healthcare refers to HCA Healthcare, Inc. and its direct or indirect subsidiaries and affiliated partnerships and companies, unless otherwise stated. HCA Healthcare, Inc. is a holding company that has no employees. "Facility" means a facility operated by the subsidiaries and affiliates of HCA Healthcare, Inc.

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 .)	
<ul style="list-style-type: none"> • Cosmetic surgery (to improve, alter or enhance appearance with some exception) • Dental care (unless related to an accidental injury to the mouth) 	<ul style="list-style-type: none"> • Long-term care • Routine eye care • Weight loss programs

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
- Infertility treatment
- Non-emergency care when traveling outside the United States (using a network provider)
- Private duty nursing (if medically necessary)
- Routine foot care

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: the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 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: 1-800-566-4114 or refer to the “Administrative Information” section of the Summary Plan Description found at www.hcarewards.com for additional information. You may also contact the Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program may be able to help you file your appeal. A list of the states with Consumer Assistance Programs and their contact information is available at the Consumer Assistance Programs link on www.dol.gov/ebsa/healthreform. If applicable, you may contact the Consumer Assistance Program in your state for assistance.

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 1-800-566-4114.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-566-4114.

Chinese (中文): 如果需要中文的帮助, □ □ □ □ □ □ □ 1-800-566-4114.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-566-4114.

————— *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	\$2000
■ Specialist coinsurance	30%
■ Hospital (facility) copayment	\$900
■ Other coinsurance	30%

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:

<i>Cost Sharing</i>	
Deductibles	\$2,000
Copayments	\$1,690
Coinsurance	\$910
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$4,660

Managing Joe's Type 2 Diabetes

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

■ The plan's overall deductible	\$2000
■ Specialist coinsurance	30%
■ Hospital (facility) copayment	\$900
■ Other coinsurance	30%

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:

<i>Cost Sharing</i>	
Deductibles	\$1800
Copayments	\$360
Coinsurance	\$2030
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Joe would pay is	\$4,250

Mia's Simple Fracture

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

■ The plan's overall deductible	\$2000
■ Specialist coinsurance	30%
■ Hospital (facility) copayment	\$900
■ Other coinsurance	30%

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:

<i>Cost Sharing</i>	
Deductibles	\$380
Copayments	\$350
Coinsurance	\$560
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1290

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.