



Gold 1500 Ded/8550 MOOP Zero Cost Sharing

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, please call 1-800-605-4327. 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/](http://www.healthcare.gov/sbc-glossary/) or call 1-800-605-4327 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	<b>\$0</b>	See the Common Medical Events chart below for your costs for services this <a href="#">plan</a> covers.
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. Complementary Medicine, Preventive Care, and Pharmacy Drugs are covered before the deductible is met.	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	<b>\$0/Individual or \$0/Family</b>	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members on this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Copayments</a> on certain services, <a href="#">premiums</a> , <a href="#">balance-billing charges</a> , infertility services, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.ghcscw.com">www.ghcscw.com</a> or call 1-800-605-4327 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance-billing</a> ). Be aware your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	Yes.	This <a href="#">plan</a> will pay some or all of the costs to see a <a href="#">specialist</a> for covered services but only if you have a <a href="#">referral</a> before you see the <a href="#">specialist</a> .

\*For more information about limitations and exceptions, see the plan or policy document at <http://planfinder.ghcscw.com>



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
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Provider (You will pay the most)	
<b>If you visit a health care <a href="#">provider's office or clinic</a></b>	Primary care visit to treat an injury or illness	No Charge	Not Covered	<a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . Example: Office visits with Your Primary Care Provider (PCP)
	<a href="#">Specialist visit</a>	No Charge	Not Covered	Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>
	<a href="#">Preventive care/screening/immunization</a>	No Charge	Not Covered	<a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . Coverage is limited to USPSTF guidelines and Women's Preventive Health
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	No Charge	Not Covered	Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>
	Imaging (CT/PET scans, MRIs)	No Charge	Not Covered	Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://planfinder.ghcscw.com/">http://planfinder.ghcscw.com/</a>	Generic drugs <b>(Tier 1)</b>	No Charge	Not Covered	<a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . Covers up to a 30-day supply; 31-90 day supply available for multiple Copays - subject to a maximum cost limit; Some brand names and many generics; Drugs in Tier 1 are the greatest value
	Preferred brand drugs <b>(Tier 2)</b>	No Charge	Not Covered	<a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . Covers up to a 30-day supply; 31-90 day supply available for multiple Copays - subject to a maximum cost limit; Many brand names and some generics
	Non-preferred brand drugs <b>(Tier 3)</b>	No Charge	Not Covered	<a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . Covers up to a 30-day supply; 31-90 day supply not available; There are often similar or equivalent drugs in either Tier 1 or Tier 2

\*For more information about limitations and exceptions, see the plan or policy document at <http://planfinder.ghcscw.com>

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Provider (You will pay the most)	
	<a href="#">Specialty drugs (Tier 4)</a>	No Charge	Not Covered	<a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . Covers up to a 30-day supply; 31-90 day supply not available; May require the use of a specialty-designated pharmacy
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No Charge	Not Covered	Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>
	Physician/surgeon fees	No Charge	Not Covered	Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	No Charge	No Charge	<a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . Coverage is limited to emergency care
	<a href="#">Emergency medical transportation</a>	No Charge	No Charge	<a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . Coverage is limited to emergency care
	<a href="#">Urgent care</a>	No Charge	No Charge	<a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No Charge	Not Covered	Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>
	Physician/surgeon fees	No Charge	Not Covered	Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	No Charge	Not Covered	Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>
	Inpatient services	No Charge	Not Covered	Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>
<b>If you are pregnant</b>	Office visits	No Charge	Not Covered	<a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . Coverage is limited to USPSTF guidelines and Women's Preventive Health
	Childbirth/delivery professional services	No Charge	Not Covered	Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>
	Childbirth/delivery facility services	No Charge	Not Covered	Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>

\*For more information about limitations and exceptions, see the plan or policy document at <http://planfinder.ghcscw.com>

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Provider (You will pay the most)	
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	No Charge	Not Covered	Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>
	<a href="#">Rehabilitation services</a>	No Charge	Not Covered	Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>
	<a href="#">Habilitation services</a>	No Charge	Not Covered	Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>
	<a href="#">Skilled nursing care</a>	No Charge	Not Covered	Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>
	<a href="#">Durable medical equipment</a>	No Charge	Not Covered	Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>
	<a href="#">Hospice services</a>	No Charge	Not Covered	Prior authorization is required. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a>
<b>If your child needs dental or eye care</b>	Children's eye exam	No Charge	Not Covered	<a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . Routine Eye Examinations must be provided by an In-Network Optometrist (OD); Limited to one eye exam per Member per year
	Children's glasses	No Charge	Not Covered	<a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . Either one pair of GHC-SCW Basic lenses and Select frames or a one-year supply of contact lenses from GHC-SCW per Child per year
	Children's dental check-up	Not Covered	Not Covered	<a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . Not Covered

## 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**.)

- Abortion (except in cases of rape, incest, or when the life of the mother is endangered)
- Drug Screening
- Personal Comfort Items
- Weight Loss programs
- Bariatric surgery
- Custodial Care
- Long-term care
- Private-Duty Nursing
- Cosmetic surgery
- Dental Care (Adult)
- Non-emergency care when traveling outside the U.S.
- Routine Foot Care

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

- Acupuncture
- Infertility Treatment (specific procedures and services at In-Network facilities only)
- Chiropractic Care
- Routine Eye Care (Adult)
- Hearing Aids

**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: Office of the Commissioner of Insurance, Complaints Department, PO Box 7873, Madison, WI 53707-7873, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://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](http://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](http://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: GHC-SCW Member Services at 1-800-605-4327 or 608-828-4853. You may also contact Wisconsin's Office of the Commissioner of Insurance at 1-800- 236-8517 or 608-266-0103. In addition, you may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

### Does this plan provide Minimum Essential Coverage? Yes

**Minimum Essential Coverage** generally includes **plans**, **health insurance** available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of **Minimum Essential Coverage**, you may not be eligible for the **premium tax credit**.

### Does this plan meet the Minimum Value Standards? Not Applicable

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](#).

*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](#) -- \$0
- [Specialist \[cost sharing\]](#) -- No Charge
- Hospital (facility) [[cost sharing](#)] -- No Charge
- Other [[cost sharing](#)] -- 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)

**Total Example Cost -- \$12,700.00**

**In this example, Peg would pay:**

#### *Cost sharing*

<a href="#">Deductibles</a>	\$0.00
<a href="#">Copayments</a>	\$0.00
<a href="#">Coinsurance</a>	\$0.00

#### *What isn't covered*

Limits or exclusions -- \$50.00

**The total Peg would pay is -- \$50.00**

### Managing Joe's type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) -- \$0
- [Specialist \[cost sharing\]](#) -- No Charge
- Hospital (facility) [[cost sharing](#)] -- No Charge
- Other [[cost sharing](#)] -- 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)

**Total Example Cost -- \$5,600.00**

**In this example, Joe would pay:**

#### *Cost sharing*

<a href="#">Deductibles</a>	\$0.00
<a href="#">Copayments</a>	\$0.00
<a href="#">Coinsurance</a>	\$0.00

#### *What isn't covered*

Limits or exclusions -- \$20.00

**The total Joe would pay is -- \$20.00**

### Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) -- \$0
- [Specialist \[cost sharing\]](#) -- No Charge
- Hospital (facility) [[cost sharing](#)] -- No Charge
- Other [[cost sharing](#)] -- 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)

**Total Example Cost -- \$2,800.00**

**In this example, Mia would pay:**

#### *Cost sharing*

<a href="#">Deductibles</a>	\$0.00
<a href="#">Copayments</a>	\$0.00
<a href="#">Coinsurance</a>	\$0.00

#### *What isn't covered*

Limits or exclusions -- \$10.00

**The total Mia would pay is -- \$10.00**

## GHC-SCW Nondiscrimination Notice

Group Health Cooperative of South Central Wisconsin (GHC-SCW) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. GHC-SCW does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

### GHC-SCW:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
  
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact GHC-SCW Member Services at (608) 828-4853 or (800) 605-4327, ext. 4504 (TTY: 1-608-828-4815).

If you believe that GHC-SCW has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with GHC-SCW's Corporate Compliance Officer, 1265 John Q. Hammons Drive, Madison, WI 53717, Telephone: (608) 251-4156, TTY: (608) 828-4815, or Fax: (608) 257-3842. If you need help filing a grievance, GHC-SCW's Corporate Compliance Officer is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue SW.  
Room 509f, HHH Building  
Washington, DC 20201  
1-800-368-1019, 1-800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

## GHC-SCW Language Assistance Services

### English:

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

### Español (Spanish):

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

### Hmoob (Hmong):

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

### 繁體中文 (Chinese):

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815)。

### Deutsch (German):

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

### العربية (Arabic):

ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-608-828-4853, 1-800-605-4327, ext. 4504 (رقم هاتف الصم والبكم 1-608-828-4815)

### Русский (Russian):

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

### 한국어 (Korean):

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815) 번으로 전화해 주십시오.

### Tiếng Việt (Vietnamese):

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

**Deitsch (Pennsylvania Dutch):**

Wann du [Deitsch (Pennsylvania German / Dutch)] schwetzsch, kannsch du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

**ພາສາລາວ (Lao):**

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທສ 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

**Français (French):**

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

**Polski (Polish):**

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

**हिंदी (Hindi):**

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815) पर कॉल करें।

**Shqip (Albanian):**

KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).

**Tagalog (Tagalog – Filipino):**

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-608-828-4853 or 1-800-605-4327, ext. 4504 (TTY: 1-608-828-4815).