



Gold 1000 Ded/6000 MOOP

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>\$1,000/Individual</b> or <b>\$2,000/Family</b>   | If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .   |
| Are there services covered before you meet your <a href="#">deductible</a> ?    | Yes. Preventive Care, Certain Office Visits, 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>\$6,000/Individual</b> or <b>\$12,000/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="#">Premiums</a> , <a href="#">balance-billing charges</a> , 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   |
|--|---|--|--|--|
|  |   | Network Provider<br>(You will pay the least) | Out-of-Network Provider<br>(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        | \$10   | Not Covered  | Example: Office visits with Your Primary Care Provider (PCP)   |
|  | <a href="#">Specialist visit</a>                        | \$120  | Not Covered  | Prior authorization is required.Examples: Specialist Hearing Exams, Autism Spectrum Specialist Office Visit; Most Specialists do not require Prior Authorization   |
|  | <a href="#">Preventive care/screening</a> /immunization | No Charge                                    | Not Covered  | Coverage is limited to preventive services as defined by the Affordable Care Act.  |
| <b>If you have a test</b>  | <a href="#">Diagnostic test</a> (x-ray, blood work)     | 30% after Deductible                         | Not Covered  | Prior authorization is required.X-rays and routine lab tests ordered by Your Provider do not require Prior Authorization.  |
|  | Imaging (CT/PET scans, MRIs)                            | 30% after Deductible                         | Not Covered  | Prior authorization is required.Examples: CT, PET Scans, MRIs  |
| <b>If you need drugs to treat your illness or condition</b><br>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<br>(Tier 1)                               | \$5  | Not Covered  | Covers up to a 30-day supply; 31-90 day supply available from January to September 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<br>(Tier 2)                       | \$80   | Not Covered  | Covers up to a 30-day supply; 31-90 day supply available from January to September for multiple Copays - subject to a maximum cost limit; Many brand names and some generics   |
|  | Non-preferred brand drugs<br>(Tier 3)                   | \$150  | Not Covered  | 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   |
|  | <a href="#">Specialty drugs</a><br>(Tier 4)             | \$450  | Not Covered  | Covers up to a 30-day supply; 31-90 day supply not available; May require the use of a specialty-designated pharmacy   |

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

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| Common Medical Event  | Services You May Need                            | What You Will Pay                            |  | Limitations, Exceptions, Other Important Information   |
|---|--|--|--|--|
|   |  | Network Provider<br>(You will pay the least) | Out-of-Network Provider<br>(You will pay the most) |  |
| If you have outpatient surgery  | Facility fee (e.g., ambulatory surgery center)   | 30% after Deductible                         | Not Covered  | Prior authorization is required.   |
|   | Physician/surgeon fees                           | 30% after Deductible                         | Not Covered  | Prior authorization is required.Certain oral surgeries do not require Prior Authorization  |
| If you need immediate medical attention                                   | <a href="#">Emergency room care</a>              | \$750  | \$750  | Coverage is limited to emergency care;<br>Copayment waived if admitted as a hospital inpatient   |
|   | <a href="#">Emergency medical transportation</a> | 30% after Deductible                         | 30% after Deductible                               | Coverage is limited to emergency care  |
|   | <a href="#">Urgent care</a>                      | \$10   | \$10   |  |
| If you have a hospital stay   | Facility fee (e.g., hospital room)               | 30% after Deductible                         | Not Covered  | Prior authorization is required.   |
|   | Physician/surgeon fees                           | 30% after Deductible                         | Not Covered  | Prior authorization is required.   |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services                              | \$10   | Not Covered  | Prior Authorization is required for Health Psychology, Diagnostic Testing, ECT, and TMS. All services may be subject to ongoing review for medical necessity.  |
|   | Inpatient services                               | 30% after Deductible                         | Not Covered  | Prior authorization is required.   |
| If you are pregnant   | Office visits                                    | No Charge                                    | Not Covered  | In-Network cost-sharing value is limited to preventive services. Cost-sharing described elsewhere in this SBC may apply depending on the maternity-related test or service.  |
|   | Childbirth/delivery professional services        | 30% after Deductible                         | Not Covered  | Prior authorization is required.   |
|   | Childbirth/delivery facility services            | 30% after Deductible                         | Not Covered  | Prior authorization is required.   |
| If you need help recovering or have other special health needs            | <a href="#">Home health care</a>                 | 30% after Deductible                         | Not Covered  | Prior authorization is required.Limited to 60 visits per Member per year   |
|   | <a href="#">Rehabilitation services</a>          | 30% after Deductible                         | Not Covered  | Prior authorization is required.Limited to 40 combined visits per Member per year for Occupational and Physical; Limited to 20 visits per Member per year for Speech; Limited to 36 visits per Member per year for Cardiac |
|   |  |  |  |  |

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

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| Common Medical Event                   | Services You May Need                     | What You Will Pay                            |  | Limitations, Exceptions, Other Important Information   |
|--|---|--|--|--|
|  |   | Network Provider<br>(You will pay the least) | Out-of-Network Provider<br>(You will pay the most) |  |
|  | <a href="#">Habilitation services</a>     | 30% after Deductible                         | Not Covered  | Prior authorization is required.Limited to 40 combined visits per Member per year for Occupational and Physical; Limited to 20 visits per Member per year for Speech   |
|  | <a href="#">Skilled nursing care</a>      | 30% after Deductible                         | Not Covered  | Prior authorization is required.Limited to 30 days per inpatient stay per Member   |
|  | <a href="#">Durable medical equipment</a> | 20%  | Not Covered  | Prior authorization is required.See Certificate for additional Limitations and Exclusions  |
|  | <a href="#">Hospice services</a>          | 30% after Deductible                         | Not Covered  | Prior authorization is required.Example: End of Life Services  |
| If your child needs dental or eye care | Children's eye exam                       | No Charge                                    | Not Covered  | Routine Eye Examinations are only covered for Members through the end of the month in which they turn 19. 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  | 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; Please contact GHC-SCW Eyecare for covered contact lenses  |
|  | Children's dental check-up                | Not Covered                                  | Not Covered  | 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) | • Acupuncture  | • Bariatric surgery      |
| • Dental Care (Adult)  | • Cosmetic surgery                                   | • Custodial Care         |
| • Long-term care   | • Drug Screening                                     | • Infertility Treatment  |
| • Private-Duty Nursing   | • Non-emergency care when traveling outside the U.S. | • Personal Comfort Items |
| • Weight Loss programs   | • Routine Eye Care (Adult)                           | • Routine Foot Care      |

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

- |                     |                |
|---------------------|----------------|
| • Chiropractic Care | • 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.*

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

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](#) -- \$1,000
- [Specialist \[cost sharing\]](#) -- \$120
- Hospital (facility) [\[cost sharing\]](#) -- 30% after Deductible
- Other [\[cost sharing\]](#) -- 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 -- \$12,700.00

In this example, Peg would pay:

| Cost sharing                |           |
|-----------------------------|-----------|
| <a href="#">Deductibles</a> | \$1000.00 |
| <a href="#">Copayments</a>  | \$20.00   |
| <a href="#">Coinsurance</a> | \$2280.00 |

What isn't covered

Limits or exclusions -- \$50.00

The total Peg would pay is -- \$3350.00

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

- The [plan's](#) overall [deductible](#) -- \$1,000
- [Specialist \[cost sharing\]](#) -- \$120
- Hospital (facility) [\[cost sharing\]](#) -- 30% after Deductible
- Other [\[cost sharing\]](#) -- 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 -- \$5,600.00

In this example, Joe would pay:

| Cost sharing                |          |
|-----------------------------|----------|
| <a href="#">Deductibles</a> | \$110.00 |
| <a href="#">Copayments</a>  | \$310.00 |
| <a href="#">Coinsurance</a> | \$620.00 |

What isn't covered

Limits or exclusions -- \$20.00

The total Joe would pay is -- \$1060.00

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

- The [plan's](#) overall [deductible](#) -- \$1,000
- [Specialist \[cost sharing\]](#) -- \$120
- Hospital (facility) [\[cost sharing\]](#) -- 30% after Deductible
- Other [\[cost sharing\]](#) -- 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 -- \$2,800.00

In this example, Mia would pay:

| Cost sharing                |           |
|-----------------------------|-----------|
| <a href="#">Deductibles</a> | \$1000.00 |
| <a href="#">Copayments</a>  | \$760.00  |
| <a href="#">Coinsurance</a> | \$190.00  |

What isn't covered

Limits or exclusions -- \$10.00

The total Mia would pay is -- \$1960.00

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

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## **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).



**Deutsch (Pennsylvania Dutch):**

Wann du [Deutsch (Pennsylvania German / Dutch)] schwetzscht, kannscht 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. ໂທ 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).