




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, myCSUSAHealthPlan.com. 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 <https://www.healthcare.gov/sbc-glossary> or call 1-833-346-1478 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-Network : \$300/individual or \$600/family per benefit period. Out-of-Network : \$600/individual or \$1,200/family per benefit period.	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. Prescription drugs, emergency treatment in the emergency room, and the following services by an in-network provider : preventive care , office services, and diagnostic test 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.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	In-Network : \$4,000/individual or \$8,000/family per benefit period. Out-of-Network : \$8,000/individual or \$16,000/family per benefit period.	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?	Penalties for failure to obtain precertification for services, premiums , balance-billing charges, and health care this plan doesn't cover.	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. See myCSUSAHealthPlan.com or call 1-833-346-1478 for a list of network providers .	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 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
		Preferred Provider (You will pay the least)	Nonpreferred 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	\$20 copay /visit (deductible does not apply)	40% coinsurance	Virtual visits are available, please refer to your plan policy for more details.
	Specialist visit	\$40 copay /visit (deductible does not apply)	40% coinsurance	None.
	Preventive care/screening/immunization	No charge (deductible does not apply)	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No charge (deductible does not apply)	40% coinsurance	Office copay may apply.
	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance	Precertification is required. If you don't get precertification , then benefits could be reduced by 50% of the total cost of the service.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Nonpreferred Provider (You will pay the most)	
<p>If you need drugs to treat your illness or condition</p> <p>More information about prescription drug coverage is available at www.caremark.com or call 1-855-340-8462.</p>	Generic drugs	Retail: \$10 copay Mail order: \$20 copay; (deductible does not apply)	Retail: \$10 copay . Mail order: Not covered.	<p>Deductible does not apply.</p> <p>Retail: Up to a 30-day supply. Mail Order: Up to a 90-day supply.</p> <p>Copays and coinsurance do not apply to preventive drugs required by the Affordable Care Act.</p> <p>You may be required to use a lower-cost drug(s) prior to benefits under your policy being available for certain prescribed drugs.</p> <p>If you use a non-participating pharmacy, then you are responsible for any amount over the allowed amount.</p> <p>*The cost is \$0 if you enroll in the PrudentRx Copay Program and 30% if you waive enrollment. HIV drugs and drugs that CVS does not have direct access to may be filled outside of CVS Specialty Pharmacy.</p> <p>Specialty drugs are limited to a 30-day supply for Retail or Mail Order.</p> <p>Specialty drugs that are not eligible for the PrudentRx program will not be subject to a 30% coinsurance.</p>
	Preferred brand drugs	Retail: 20% coinsurance (\$35 min/\$100 max) Mail order: 20% coinsurance (\$70 min/\$200 max); (deductible does not apply)	Retail: 20% coinsurance (\$35 min/\$100 max). Mail order: Not covered.	
	Non-preferred brand drugs	Retail: 30% coinsurance (\$65 min/\$200 max) Mail order: 30% coinsurance (\$130 min/\$400 max); (deductible does not apply)	Retail: 30% coinsurance (\$65 min/\$200 max). Mail order: Not covered.	
	Specialty drugs	\$0 copay or 30%* coinsurance for medications filled through CVS Specialty Pharmacy (deductible does not apply)	Not covered.	
<p>If you have outpatient surgery</p>	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	<p>Precertification is required. If you don't get precertification, then benefits could be reduced by 50% of the total cost of the service.</p>
	Physician/surgeon fees	20% coinsurance	40% coinsurance	

* For more information about limitations and exceptions, see the [plan](#) or policy document at myCSUSAHealthPlan.com.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Nonpreferred Provider (You will pay the most)	
If you need immediate medical attention	Emergency room care	\$200 copay then 20% coinsurance	Preferred provider benefit applies.	The full cost of services must be paid until the deductible is met. At that point, the copay and coinsurance will apply. The copay will be waived if admitted to the hospital.
	Emergency medical transportation	20% coinsurance	Preferred provider benefit applies.	Ground and air transportation covered.
	Urgent care	\$40 copay /visit (deductible does not apply)	40% coinsurance	If you receive services in addition to urgent care , then additional deductibles or coinsurance may apply. You may have to pay for services that are not covered by the visit fee.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	Precertification is required. If you don't get precertification , then benefits could be reduced by 50% of the total cost of the service.
	Physician/surgeon fees	20% coinsurance	40% coinsurance	None.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$20 copay /visit (deductible does not apply) and 20% coinsurance for other outpatient services	40% coinsurance	Virtual visits are available; please refer to your plan policy for more details. Precertification is required for Partial Hospitalization, Intensive Outpatient and Inpatient Services. If you don't get precertification , then benefits could be reduced by 50% of the total cost of the service.
	Inpatient services	20% coinsurance	40% coinsurance	
If you are pregnant	Office visits	\$20 copay /initial visit (deductible does not apply)	40% coinsurance	Cost sharing does not apply for preventive services . Depending on the type of services, a copay , deductible or a coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	

* For more information about limitations and exceptions, see the [plan](#) or policy document at myCSUSAHealthPlan.com.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Nonpreferred Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	20% coinsurance	40% coinsurance	40 visits/benefit period. Precertification is required. If you don't get precertification , then benefits could be reduced by 50% of the total cost of the service.
	Rehabilitation services	Primary care: \$20 copay /visit Specialist : \$40 copay /visit (deductible does not apply) 20% coinsurance for other outpatient services	40% coinsurance	60 physical and occupational therapy visits combined/benefit period.
	Habilitation services	Primary care: \$20 copay /visit Specialist : \$40 copay /visit (deductible does not apply) 20% coinsurance for other outpatient services	40% coinsurance	
	Skilled nursing care	20% coinsurance	40% coinsurance	60 visits/benefit period. Precertification is required. If you don't get precertification , then benefits could be reduced by 50% of the total cost of the service.
	Durable medical equipment	20% coinsurance	20% coinsurance	Precertification is required for all rentals and any purchase over \$1,500. If you don't get precertification , then benefits could be reduced by 50% of the total cost of the service.
	Hospice services	20% coinsurance	40% coinsurance	Precertification is required. If you don't get precertification , then benefits could be reduced by 50% of the total cost of the service.

* For more information about limitations and exceptions, see the [plan](#) or policy document at [myCSUSAHealthPlan.com](#).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Nonpreferred Provider (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Routine vision screening required by the affordable care act is covered under preventive care .
	Children's glasses	Not covered	Not covered	Not covered.
	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 .)		
<ul style="list-style-type: none"> • Acupuncture • Dental care (adult and children) • Long-term care 	<ul style="list-style-type: none"> • Non-emergency care when traveling outside the U.S. • Private-duty nursing • Routine eye care (adult) 	<ul style="list-style-type: none"> • Routine foot care • Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
<ul style="list-style-type: none"> • Bariatric surgery (with BMI greater than 35 covered In-Network only) • Chiropractic care • Cosmetic surgery (limited to qualifying accidents and breast cancer) 	<ul style="list-style-type: none"> • Hearing aids (limit to up to \$2,500, 1 per ear per 36-month period) • Infertility treatment (limited to \$25,000 per lifetime) 	<ul style="list-style-type: none"> • Most coverage provided outside the United States. See myCSUSAHealthPlan.com

* For more information about limitations and exceptions, see the [plan](#) or policy document at [myCSUSAHealthPlan.com](#).

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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. 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 on how 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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or 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? 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 1-833-346-1478.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-346-1478.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-833-346-1478.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-833-346-1478.

To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.

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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](#) \$300
- [Specialist copayment](#) \$40
- 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	\$12,700
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$300
Copayments	\$10
Coinsurance	\$2,200
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$2,570

Managing Joe's Type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) \$300
- [Specialist copayment](#) \$40
- 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	\$5,600
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$300
Copayments	\$400
Coinsurance	\$700
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$1,420

Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$300
- [Specialist copayment](#) \$40
- 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	\$2,800
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$300
Copayments	\$300
Coinsurance	\$400
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,000

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