



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, [insert contact information]. 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.\[insert\].com](http://www.[insert].com) or call 1-800-[insert] to request a copy.

| Important Questions   | Answers         | Why This Matters:  |
|---|-----------------|--|
| What is the overall deductible?                               | \$0             | See the Common Medical Events chart below for your costs for services this <u>plan</u> covers. |
| Are there services covered before you meet your deductible?   | No.             | See the Common Medical Events chart below for your costs for services this <u>plan</u> covers. |
| Are there other deductibles for specific services?            | No.             | You don't have to meet <u>deductibles</u> for specific services.                               |
| What is the <u>out-of-pocket limit</u> for this <u>plan</u> ? | Not Applicable. | This plan does not have an <u>out-of-pocket limit</u> on your expenses.                        |
| What is not included in the <u>out-of-pocket limit</u> ?      | Not Applicable. | This plan does not have an <u>out-of-pocket limit</u> on your expenses.                        |
| Will you pay less if you use a <u>network provider</u> ?      | Not Applicable. | This plan does not use a provider network. You can receive covered services from any provider. |
| Do you need a <u>referral</u> to see a <u>specialist</u> ?    | No.             | You can see the <u>specialist</u> you choose without a <u>referral</u> .                       |