



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, [www.fivepointsbenefitplans.com](http://www.fivepointsbenefitplans.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 [www.fivepointsbenefitplans.com](http://www.fivepointsbenefitplans.com) or call 1-800-521-7244 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$500 Optum Rx Only	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>Plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes	You have to meet a <u>deductible</u> for specific service.
Are there other <u>deductibles</u> for specific services?	Yes	<b>\$500 OptumRx <u>Deductible</u> Only.</b>
What is the <u>out-of-pocket limit</u> for this plan?	<b>No <u>out-of-pocket limit</u>.</b>	
What is not included in the <u>out-of-pocket limit</u> ?	Premiums and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="http://www.firsthealth.com">www.firsthealth.com</a> or call 1-800-226-5116 for a list of network providers.	This plan uses a <u>provider</u> network. You will pay less if you use a <u>provider</u> in the <u>plan's</u> network. You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your plan pays ( <u>balance billing</u> ). Be aware your network <u>provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a specialist?	No	You can see the specialist you choose without a referral.

**Summary of Benefits and Coverage:** What this Plan Covers & What You Pay For Covered Services  
**Five Points Benefit Plans: First Health PPO**

**Coverage Period: For Current Year**

**Coverage for:** Self-funded Employer 60/40 Platinum Plan - \$150 | **Plan Type:** PPO

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You Will Pay the Least)	Out-of-Network Provider (You Will Pay the Most)	
If you visit a health care provider's office or clinic	Primary care (PCP) visit to treat an injury or illness	40% Co-insurance	100% Member Responsibility	<b>Unlimited Visits Per Year</b>
	Specialist visit	40% Co-insurance	100% Member Responsibility	Includes behavioral health medication management visits. Primary Care Physician (PCP) referral is NOT required for most specialty care. <b>7 Visits Per Calendar Year</b>
	Preventive care/screening/immunization	100% Covered No Charge to Member	100% Member Responsibility	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your plan will pay for. <b>1 Annual Exam Per Year</b>
If you have a test	Diagnostic test other than (x-ray, blood work, labs)	40% Coinsurance	100% Member Responsibility	<b>Unlimited Visits Per Year (Hospital Excluded)</b>
	Imaging (CT/PET scans, MRIs)	40% Coinsurance	100% Member Responsibility	<b>\$100 Per Visit, 3 Visits Per Calendar Year (Hospital Excluded)</b>
If you need drugsto treat your illness or condition  More information about prescription drug coverage is available at <a href="http://www.optumrx.com">www.optumrx.com</a>	Generic drugs	\$10 Co-Pay with <u>Deductible</u>	100% Member Responsibility	<b>\$500 annual deductible Up to \$300 Per Month Max Per Drug</b>
	Preferred brand drugs	40% Coinsurance with <u>Deductible</u>		
	Non-preferred brand drugs	40% Coinsurance with <u>Deductible</u>		
	<u>Specialty drugs</u>	40% Coinsurance with <u>Deductible</u>		

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		Network Provider (You Will Pay the Least)	Out-of-Network Provider (You Will Pay the Most)	
If you need immediate medical attention	Emergency room care	40% Coinsurance	100% Member Responsibility	1 Visits Per Year \$100 Max Benefit Annually
	Emergency medical transportation	Not Covered	100% Member Responsibility	Not Covered
	Urgent care	40% Coinsurance	100% Member Responsibility	5 Visits Per Calendar Year \$100 Max Benefit Per Visit
If you have a hospital stay	Facility fee (e.g., hospital room).	40% Coinsurance	100% Member Responsibility	1 Visits Per Year \$100 Max Benefit Annually
	Physician/surgeon fees.		100% Member Responsibility	
If you need mental health, behavioral health, or substance abuse services	Outpatient Services	40% Coinsurance	100% Member Responsibility	1 Visits Per Year \$100 Max Benefit Annually
	Inpatient Services	40% Coinsurance	100% Member Responsibility	1 Visits Per Year \$100 Max Benefit Annually
If you are pregnant	Office visit	40% Coinsurance (\$5,000 Deductible)	100% Member Responsibility	1 Visits Per Year \$100 Max Benefit Annually
	Childbirth/Delivery Professional Services	40% Coinsurance (\$5,000 Deductible)	100% Member Responsibility	2 Visits Per Year \$100 Max Benefit Annually
	Childbirth/Delivery Facility Services		100% Member Responsibility	
If you have in or outpatient surgery	Facility fee (e.g., ambulatory, surgery center).	40% Coinsurance	100% Member Responsibility	1 Visits Per Year \$100 Max Benefit Annually
	Physician/surgeon fees.		100% Member Responsibility	

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If you need to see a doctor without leaving your home	24/7 Telemedicine (Teladoc)	FREE for the entire family	100% Member Responsibility	Unlimited Access to doctors 24/7
If your child needs dental or eye care	Children's eye exam	Not Covered	100% Member Responsibility	N/A
	Children's glasses	Not Covered	100% Member Responsibility	N/A
	Children's Dental Check-up	Not Covered	100% Member Responsibility	N/A
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	Not Covered	100% Member Responsibility	Not Covered
	<a href="#">Rehabilitation services</a>	Not Covered	100% Member Responsibility	Not Covered
	<a href="#">Habilitation services</a>	Not Covered	100% Member Responsibility	Not Covered
	<a href="#">Skilled nursing care</a>	Not Covered	100% Member Responsibility	Not Covered
	<a href="#">Durable medical equipment</a>	Not Covered	100% Member Responsibility	Not Covered
	<a href="#">Hospice services</a>	Not Covered	100% Member Responsibility	Not Covered

**Excluded Services & Other Covered Services**

**Services Your Complete Care Plan Generally Does NOT Cover** (Check your policy or plan document for more information and a list of any other excluded services.)

- |                               |                                   |                                |  |  |
|-------------------------------|-----------------------------------|--------------------------------|--|--|
| • <b>Cosmetic Surgery</b>     | • <b>Long-term Care</b>           | • <b>Acupuncture</b>           | • <b>Bariatric Surgery</b>                             | • <b>Hearing Aids (limited to members age 19 or younger)</b> |
| • <b>Weight Loss Programs</b> | • <b>Private Duty Nursing</b>     | • <b>Infertility Treatment</b> | • <b>Coverage Outside the US (Except Telemedicine)</b> | • <b>Routine Foot Care</b>                                   |
| • <b>Chiropractic Care</b>    | • <b>Routine eye care (adult)</b> | • <b>Dental care (adult)</b>   | • <b>Long-term care</b>                                |  |

### **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). For more information on your rights to continue coverage, contact Five Points Benefit Plans, LLC at 1-915-803-4198. 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: Five Points MEC Plan Member LLC Services at 1-915-803-4198. You may also contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or visit their website at [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). Additionally, a consumer assistance program can help you file your appeal.

### **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 1-915-803-4198.

—————*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.

<b>Dave Has a Sore Throat</b> (in-network primary care visit)	
<b>Deductible</b>	<b>\$0</b>
<b>Copay</b>	<b>\$0</b>
<b>Coinsurance</b>	<b>40%</b>
<b>This EXAMPLE event includes:</b>	
- Primary Care doctor visit	
<b>Total Billed Amount For Services:</b>	<b>\$223.00</b>
<b>Repriced Contracted Rate:</b>	<b>\$86.97</b>
<b>Plan Responsibility:</b>	<b>\$52.18</b>
<b>In this example, Dave would pay:</b>	<b>\$34.79</b>

<b>Joe Needs an X-Ray</b> (in-network x-ray of shoulder)	
<b>Deductible</b>	<b>\$0</b>
<b>Copay</b>	<b>\$0</b>
<b>Coinsurance</b>	<b>40%</b>
<b>This EXAMPLE event includes:</b>	
- Diagnostic tests (x-ray)	
<b>Total Cost For Services:</b>	<b>\$88.80</b>
<b>Repriced Contracted Rate:</b>	<b>\$33.78</b>
<b>Plan Responsibility:</b>	<b>\$20.27</b>
<b>In this example, Joe would pay:</b>	<b>\$13.51</b>

<b>Veronica Goes to Urgent Care</b> (in-network urgent care visit)	
<b>Deductible</b>	<b>\$0</b>
<b>Copay</b>	<b>\$0</b>
<b>Coinsurance</b>	<b>40%</b>
<b>This EXAMPLE event includes:</b>	
- Urgent Care Visit	
- IV Hydration	
- Injections	
- Diagnostic Tests (Urinalysis)	
<b>Total Cost For Services:</b>	<b>\$384.00</b>
<b>Repriced Contracted Rate:</b>	<b>\$124.95</b>
<b>Plan Responsibility:</b>	<b>\$74.97</b>
<b>In this example, Veronica would pay:</b>	<b>\$49.98</b>