University Health Alliance: UHA 3000

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/2015 – 12/31/2015
Coverage for: Single/Two-Party/Family | **Plan Type: PPO**

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.uhahealth.com or by calling 1-808-532-4000 or 1800-458-4600.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	**$200** person / **$600** family Doesn't apply to preventive care.	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	No.	You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out–of–pocket limit on my expenses?	Yes. **Medical**: **$2,200** person / **$6,600** family. **Prescription Drug**: **$3,850** person/ **$5,200** family	The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out–of–pocket limit?	Premiums, balance-billed charges, and penalties for failure to obtain prior authorization for services and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit**.
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes. For a list of participating providers, see **www.uhahealth.com or call 1-800-458-4600.**	If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**.
Do I need a referral to see a specialist?	No. You don't need a referral to see a specialist.	You can see the **specialist** you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about **excluded services**.

Questions: Call 1-800-458-4600 or visit us at www.uhahealth.com.
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UHA HEALTH INSURANCE

- **Co-payments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Co-insurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **co-insurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use **participating providers** by charging you lower **deductibles**, **co-payments** and **co-insurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$12 co-pay/visit	$12 co-pay/visit	Deductible does not apply
	Specialist visit	$12 co-pay/visit	$12 co-pay/visit	Deductible does not apply
	Other practitioner office visit	$12 co-pay/visit* $10 co-pay for chiropractor and acupuncturist	$12 co-pay/visit* Plan pays up to $20 per visit; you pay balance	* APRN/Physician Assistant Coverage is limited to $500 annual max for combined chiropractic and acupuncture services Deductible does not apply
	Preventive care/screening/immunization	No Charge	No Charge	Deductible does not apply
If you have a test	Diagnostic test (x-ray, blood work)	20% co-insurance	20% co-insurance	No Charge: Outpatient - laboratory & pathology services Deductible does not apply to outpatient diagnostic testing and outpatient laboratory & pathology services; does apply to outpatient radiology

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
	Imaging (CT/PET scans, MRIs)	20% co-insurance	20% co-insurance	Prior authorization required for outpatient PET scans, CTCA, central DEXA scans
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.uhahealth.com	Generic drugs	20% co-insurance oral chemotherapy; $0 co-pay oral contraceptives; $5 co-pay/ retail & $10 co-pay/ mail order diabetes drugs	Not covered	~ Deductible does not apply ~ Benefits under this plan apply only if you do not have a drug plan
	Preferred brand drugs	20% co-insurance oral chemotherapy, $0 co-pay oral contraceptives, $15 co-pay/ retail & $35 co-pay/ mail order diabetes drugs	Not covered	~ Deductible does not apply ~ Benefits under this plan apply only if you do not have a drug plan
	Non-preferred brand drugs	20% co-insurance oral chemotherapy, not covered for oral contraceptives, $15 co-pay/ retail & $60 co-pay/ mail order diabetes drugs	Not covered	~ Deductible does not apply ~ Benefits under this plan apply only if you do not have a drug plan
	Specialty drugs	20% co-insurance	20% co-insurance	Prior Authorization required for certain injectables
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% co-insurance	20% co-insurance	——————none——————
	Physician/surgeon fees	$12 co-pay/visit / 20% co-insurance	$12 co-pay/visit / 20% co-insurance	Deductible does not apply to physician visits

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need immediate medical attention	Emergency room services	20% co-insurance	20% co-insurance	——————none——————
	Emergency medical transportation	20% co-insurance	20% co-insurance	——————none——————
	Urgent care	$12 co-pay/visit	$12 co-pay/visit	Deductible does not apply
If you have a hospital stay	Facility fee (e.g., hospital room)	20% co-insurance	20% co-insurance	——————none——————
	Physician/surgeon fee	$12 co-pay/visit / 20% co-insurance	$12 co-pay/visit / 20% co-insurance	Deductible does not apply to physician visits
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$12 co-pay/visit	$12 co-pay/visit	Deductible does not apply to physicians visits
	Mental/Behavioral health inpatient services	$12 co-pay/visit professional, 20% co-insurance facility	$12 co-pay/visit professional, 20% co-insurance facility	Deductible does not apply to physicians visits
	Substance use disorder outpatient services	$12 co-pay/visit	$12 co-pay/visit	Deductible does not apply to physicians visits
	Substance use disorder inpatient services	$12 co-pay/visit professional, 20% co-insurance facility	$12 co-pay/visit professional, 20% co-insurance facility	Deductible does not apply to physicians visits
If you are pregnant	Prenatal and postnatal care	No Charge	No Charge	Deductible does not apply
	Delivery and all inpatient services	No Charge	No Charge	Deductible does not apply

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	20% co-insurance	20% co-insurance	Up to 150 visits per calendar year; Prior Authorization required after first 12 visits
	Rehabilitation services	$12 co-pay/visit	$12 co-pay/visit	Deductible does not apply; Prior Authorization required after a combined total of 48 units of physical and occupational therapy per calendar year.
	Habilitation services	$12 co-pay/visit	$12 co-pay/visit	Same as Rehabilitation services
	Skilled nursing care	20% co-insurance	20% co-insurance	Up to 120 days per calendar year
	Durable medical equipment	20% co-insurance	20% co-insurance	Prior Authorization required when purchase is greater than $500 or rental is greater than $100/month
	Hospice service	No Charge	No Charge	Deductible does not apply
If your child needs dental or eye care	Eye exam	Not Covered	Not Covered	Coverage for these services is only available with applicable vision and dental riders. More information about vision and dental coverage is available at **www.uhahealth.com or call 1-800-458-4600**
	Glasses	Not Covered	Not Covered	
	Dental check-up	Not Covered	Not Covered	

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Cosmetic surgery
- Dental care
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Non-preferred brand drugs for oral contraceptive
- Private-duty nursing
- Routine Foot Care
- Weight loss programs

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Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Acupuncture (if for treatment of conditions of the neuromusculoskeletal system)
- Bariatric Surgery
- Chiropractic Care (if for treatment of conditions of the neuromusculoskeletal system)
- Infertility treatment (Covered to the extent required by Hawaii Law, but limited to one outpatient in-vitro fertilization procedure under any UHA medical benefit plan)
- Hearing aids

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-458-4600. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877- 267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact:

Customer Services Department, 700 Bishop Street, Suite 300, Honolulu, HI 96813-4100 at 1-800-458-4600

Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform

Hawaii Insurance Division, ATTN: Health Insurance Branch – External Appeals, 335 Merchant Street, Room 213, Honolulu, HI 96813 at 1-808-586-2804

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-458-4600.
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-458-4600.
Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-800-458-4600.

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $7,090
- **Patient pays** $450

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Deductibles	$100
Co-pays	$50
Co-insurance	$200
Limits or exclusions	$100
Total	**$450**

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $4,800
- **Patient pays** $600

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductibles	$0
Co-pays	$300
Co-insurance	$0
Limits or exclusions	$300
Total	**$600**

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **co-payments**, and **co-insurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **co-payments**, **deductibles**, and **co-insurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.