




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, visit [www.antidotehealth.com](http://www.antidotehealth.com) or call 1-888-623-3195. 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.cciio.cms.gov](http://www.cciio.cms.gov) or call 1-888-623-3195 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <a href="#">deductible</a>?</b>	For <a href="#">network providers</a> \$8,000/individual or \$16,000/family.	Generally, you must pay all of the costs from <a href="#">network providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. 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> .
<b>Are there services covered before you meet your <a href="#">deductible</a>?</b>	Yes. <a href="#">Preventive care</a> , specialist services, generic drugs, and primary care services are covered before you meet your <a href="#">deductible</a> .	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> . Certain preventive services require prior authorization.
<b>Are there other <a href="#">deductibles</a> for specific services?</b>	No.	You must pay all of the costs for these services up to the specific <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay for these services.
<b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b>	For <a href="#">network providers</a> \$10,600/individual or \$21,200/family.	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 in 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.
<b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, penalties for failure to obtain prior authorization for services, 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> .

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.antidotehealth.com">http://www.antidotehealth.com</a> or call 1-888-623-3195 for a list of <a href="#">network providers</a> . You will pay the least if you use an Antidote virtual provider or receive a referral to a provider in plan's Tier-1 network. You will pay less if you self-refer to a provider in plan's Tier-1 network.	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> ?	No.	You can see the <a href="#">specialist</a> you choose in <a href="#">plan's</a> provider network without a <a href="#">referral</a> . If your <a href="#">specialist</a> requires a <a href="#">referral</a> , a <a href="#">referral</a> can be obtained by scheduling an appointment with an Antidote virtual provider in your member portal. This <a href="#">plan</a> may reduce the copay/office visit to see a <a href="#">specialist</a> for up to 4 medically necessary <a href="#">specialist</a> office visits with an Antidote <a href="#">referral</a> .

 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	Tier-1 In-Network Providers (You will pay the least)	Tier-2 In-Network Providers (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care <a href="#">provider's office or clinic</a>	Primary care visit to treat an injury or illness	\$0 <a href="#">copay</a> /office visit. <a href="#">Deductible</a> does not apply.	\$0 <a href="#">copay</a> /office visit when referred by an Antidote virtual provider or \$75 <a href="#">copay</a> /office visit. <a href="#">Deductible</a> does not apply.	Not covered	Antidote: Unlimited \$0 <a href="#">copay</a> /virtual visit for Antidote virtual providers. If you are traveling outside the service area, have an established relationship with an Antidote virtual provider and need to see a provider, you may schedule a \$0 copay Antidote Health virtual visit via the Antidote Member Portal. Tier-1: Up to 4 \$0 <a href="#">copay</a> /office visits per Benefit Period. After 4 office visits, Tier-2 <a href="#">copay</a> applies. Tier-2: Unlimited \$75 <a href="#">copay</a> /office visit. Referrals may be limited when the requested service can be provided directly by an Antidote clinician or when a referral is not considered medically necessary. Members may choose to self-refer; however, doing so will result in the Tier-1 or Tier-2 copay applying.
	<a href="#">Specialist</a> visit	\$40 <a href="#">copay</a> /office visit when referred by an Antidote virtual provider or \$100 <a href="#">copay</a> /office visit. <a href="#">Deductible</a> does not apply.	\$40 <a href="#">copay</a> /office visit when referred by an Antidote virtual provider or \$150 <a href="#">copay</a> /office visit. <a href="#">Deductible</a> does not apply.	Not covered	Up to 4 \$40 <a href="#">copay</a> /office visits in each Benefit Period. After 4 visits, Tier-1/Tier-2 <a href="#">copay</a> applies. Referrals may be limited when the requested service can be provided directly by an Antidote clinician or when a referral is not considered medically necessary. Members may choose to self-refer; however, doing so will result in the Tier-1 or Tier-2 copay applying.

Common Medical Event	Services You May Need	Tier-1 In-Network Providers (You will pay the least)	Tier-2 In-Network Providers (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	<a href="#">Preventive care/screening/immunization</a>	No charge	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for. Well Woman and Well Man exams limited to 1 per Benefit Period.
If you have a test	<a href="#">Diagnostic test</a> (X-ray, blood work)	Lab: \$0 <a href="#">copay</a> /test when referred by an Antidote virtual provider or \$75 copay/test; <a href="#">deductible</a> does not apply. X-ray: 40% <a href="#">coinsurance</a>	Lab: \$0 <a href="#">copay</a> /test when referred by an Antidote virtual provider or \$75 copay/test; <a href="#">deductible</a> does not apply. X-ray: 50% <a href="#">coinsurance</a>	Not covered	Preauthorization is required for certain genetic testing and imaging, otherwise services are not covered.
	Imaging (CT/PET scans, MRIs)	40% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Not covered	
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.antidotehealth.com/pharma">www.antidotehealth.com/pharma</a>	Generic drugs	\$0 <a href="#">copay</a> /prescription when prescribed by an Antidote virtual provider or \$35 <a href="#">copay</a> /prescription. <a href="#">Deductible</a> does not apply.	\$0 <a href="#">copay</a> /prescription when prescribed by an Antidote virtual provider or \$35 <a href="#">copay</a> /prescription. <a href="#">Deductible</a> does not apply.	Not covered	Provider means retail pharmacy for purposes of this section. <a href="#">Preauthorization</a> may be required for certain prescription drugs. If <a href="#">preauthorization</a> is not obtained, benefits will not be covered. Preventive drugs are \$0 cost share. Retail: Up to 30-day supply is 1x <a href="#">copay</a> ; 31-60 day supply is 2x <a href="#">copay</a> ; 61-90 day supply is 3x <a href="#">copay</a> . Mail order: 61-90 day supply is 2.5x <a href="#">copay</a> .
	Preferred brand drugs	\$75 <a href="#">copay</a> /prescription when prescribed by an Antidote virtual provider or \$150 <a href="#">copay</a> /prescription. <a href="#">Deductible</a> does not apply.	\$75 <a href="#">copay</a> /prescription when prescribed by an Antidote virtual provider or \$150 <a href="#">copay</a> /prescription. <a href="#">Deductible</a> does not apply.	Not covered	
	Non-preferred brand drugs	40% <a href="#">coinsurance</a> /prescription	40% <a href="#">coinsurance</a> /prescription	Not covered	Provider means retail pharmacy for purposes of this section. <a href="#">Preauthorization</a> may be required for certain prescription drugs. If <a href="#">preauthorization</a> is not obtained, benefits will not be covered.
	<a href="#">Specialty drugs</a>	40% <a href="#">coinsurance</a> /prescription	40% <a href="#">coinsurance</a> /prescription	Not covered	

Common Medical Event	Services You May Need	Tier-1 In-Network Providers (You will pay the least)	Tier-2 In-Network Providers (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	40% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Not covered	<a href="#">Preauthorization</a> is required or services are not covered.
	Physician/surgeon fees	40% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Not covered	<a href="#">Preauthorization</a> may be required or services are not covered.
If you need immediate medical attention	<a href="#">Emergency room care</a>	40% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Out-of-network services must meet the criteria for an Emergency Medical Condition as defined in the Evidence of Coverage (EOC) and will be covered as Tier-2 level of benefits. If it does not meet the criteria, it will be 100% <a href="#">coinsurance</a> . In addition to coinsurance, you may be responsible for balance billing.
	<a href="#">Emergency medical transportation</a>	40% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Covered, no limit. Note: Prior Authorization is not required for emergency transport, however, all non-emergent transport requires prior authorization.
	<a href="#">Urgent care</a>	\$0 <a href="#">copay</a> /visit when referred by an Antidote virtual provider, <a href="#">deductible</a> does not apply; or 40% <a href="#">coinsurance</a> , <a href="#">deductible</a> applies.	\$0 <a href="#">copay</a> /visit when referred by an Antidote virtual provider, <a href="#">deductible</a> does not apply; or 50% <a href="#">coinsurance</a> , <a href="#">deductible</a> applies.	Not covered	Antidote virtual urgent care services are covered with a \$0 copay visit. When temporarily out of the Service Area, Out-of-Network urgent care services are at the Tier-2 level of benefits. Referrals may be limited when the requested service can be provided directly by an Antidote clinician or when a referral is not considered medically necessary. Members may choose to self-refer; however, doing so will result in the Tier-1 or Tier-2 copay applying.

Common Medical Event	Services You May Need	Tier-1 In-Network Providers (You will pay the least)	Tier-2 In-Network Providers (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have a hospital stay	Facility fee (e.g., hospital room)	40% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Not covered	<a href="#">Preauthorization</a> is required or services are not covered except for treatment of an emergency condition. Preauthorization is required for post emergency stabilization.
	Physician/surgeon fees	40% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Not covered	Tier-1: 40% <a href="#">coinsurance</a> for anesthesia. Tier-2: 50% <a href="#">coinsurance</a> for anesthesia.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$0 <a href="#">copay</a> /office visit. <a href="#">Deductible</a> does not apply.	\$0 <a href="#">copay</a> /office visit when referred by an Antidote virtual provider or \$75 <a href="#">copay</a> /office visit. <a href="#">Deductible</a> does not apply.	Not covered	Antidote: Unlimited \$0 <a href="#">copay</a> /virtual visit for Antidote virtual providers. Tier-1: Up to 8 \$0 <a href="#">copay</a> /office visits per Benefit Period. After 8 office visits, Tier-2 <a href="#">copay</a> applies. Tier-2: Unlimited \$75 <a href="#">copay</a> /office visit. Certain inpatient and outpatient mental health, behavioral health and substance abuse services require preauthorization or they are not covered unless for treatment of an emergency condition. Referrals may be limited when the requested service can be provided directly by an Antidote clinician or when a referral is not considered medically necessary. Members may choose to self-refer; however, doing so will result in the Tier-1 or Tier-2 copay applying.
	Inpatient services	40% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Not covered	

Common Medical Event	Services You May Need	Tier-1 In-Network Providers (You will pay the least)	Tier-2 In-Network Providers (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you are pregnant	Office visits	\$0 <a href="#">copay</a> /office visit when referred to OB by an Antidote virtual provider or \$100 <a href="#">copay</a> /office visit. <a href="#">Deductible</a> does not apply.	\$0 <a href="#">copay</a> /office visit when referred to OB by an Antidote virtual provider or \$150 <a href="#">copay</a> /office visit. <a href="#">Deductible</a> does not apply.	Not covered	<p>Up to 4 \$0 <a href="#">copay</a>/office visits in each Benefit Period. After 4 visits, Tier-1/Tier-2 <a href="#">copay</a> applies.</p> <p><a href="#">Cost sharing</a> does not apply for <a href="#">preventive services</a>. Depending on the type of services, a <a href="#">coinsurance</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). Preauthorization may be required for certain services. Covers 48-hour hospital stay for uncomplicated vaginal birth and 96-hour hospital stay for uncomplicated cesarean section. Referrals may be limited when the requested service can be provided directly by an Antidote clinician or when a referral is not considered medically necessary. Members may choose to self-refer; however, doing so will result in the Tier-1 or Tier-2 copay applying.</p>
	Childbirth/delivery professional services	40% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Not covered	
	Childbirth/delivery facility services	40% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Not covered	



Common Medical Event	Services You May Need	Tier-1 In-Network Providers (You will pay the least)	Tier-2 In-Network Providers (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	40% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Not covered	42 visits/Benefit Period.
	<a href="#">Rehabilitation services</a>	\$0 <a href="#">copay</a> /office visit. <a href="#">Deductible</a> does not apply. All other rehabilitation services are subject to 40% coinsurance after deductible.	\$0 <a href="#">copay</a> /office visit when referred by an Antidote virtual provider or \$75 <a href="#">copay</a> /office visit. <a href="#">Deductible</a> does not apply. All other rehabilitation services are subject to 50% coinsurance after deductible.	Not covered	For physical therapy and occupational therapy: Tier-1: Up to 4 \$0 copay/office visits per Benefit Period. After 4 office visits, Tier-2 copay applies. Tier 2: \$75 copay/office visit. For speech therapy: Tier-1: 40% coinsurance. Tier-2: 50% coinsurance. 60 visits/benefit period applies to physical therapy, speech therapy and occupational therapy.
	<a href="#">Habilitation services</a>	\$0 <a href="#">copay</a> /office visit. <a href="#">Deductible</a> does not apply. All other rehabilitation services are subject to 40% coinsurance after deductible.	\$0 <a href="#">copay</a> /office visit when referred by an Antidote virtual provider or \$75 <a href="#">copay</a> /office visit. <a href="#">Deductible</a> does not apply. All other rehabilitation services are subject to 50% coinsurance after deductible.	Not covered	Referrals may be limited when the requested service can be provided directly by an Antidote clinician or when a referral is not considered medically necessary. Members may choose to self-refer; however, doing so will result in the Tier-1 or Tier-2 copay applying.
	<a href="#">Skilled nursing care</a>	40% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Not covered	90 visits/Benefit Period.
	<a href="#">Durable medical equipment</a>	40% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Not covered	Excludes vehicle modifications, home modifications, exercise, and bathroom equipment.
	<a href="#">Hospice services</a>	40% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Not covered	Covered when provided under an approved hospice care program to a member diagnosed by a Network Provider as having a terminal illness with a prognosis of 6 months or less to live.



Common Medical Event	Services You May Need	Tier-1 In-Network Providers (You will pay the least)	Tier-2 In-Network Providers (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If your child needs dental or eye care	Children's eye exam	No charge	No charge	Not covered	Coverage limited to 1 exam/Benefit Period.
	Children's glasses	No charge	No charge	Not covered	Coverage limited to 1 pair of glasses/Benefit Period.
	Children's dental check-up	50% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Not covered	1 exam per 6 months.

## 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) | • Infertility treatment (limited to services for diagnostic tests to find the cause of infertility) | • Non-Emergency care when traveling outside the U.S.                                     |
| • Acupuncture  | • Long term/custodial care  | • Routine eye care (Adult)   |
| • Cosmetic surgery   | • Bariatric surgery   | • Weight loss programs except for those programs offered by Antidote's virtual providers |

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

- |                     |                       |                        |
|---------------------|-----------------------|------------------------|
| • Chiropractic care | • Dental care (Adult) | • Private duty nursing |
|                     | • Hearing aids        | • Routine foot care    |

**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: Ohio Department of Insurance, 50 W. Town Street, Third Floor - Suite 300 Columbus, Ohio 43215, Phone No. 1-800-686-1526. 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 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: Ohio Department of Insurance, 50 W. Town Street, Third Floor - Suite 300 Columbus, Ohio 43215, Phone No. 1-800-686-1526.

**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](#).

## Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-256-2134.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-256-2134.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-866-256-2134.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-866-256-2134.

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

**PRA Disclosure Statement:** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

## 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 <a href="#">plan's</a> overall <a href="#">deductible</a>	\$8,000
■ <a href="#">Specialist copayment</a>	\$100
■ Hospital (facility) <a href="#">coinsurance</a>	40%
■ Other <a href="#">coinsurance</a>	40%

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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$6,500
<a href="#">Copayments</a>	\$700
<a href="#">Coinsurance</a>	\$900

What isn't covered	
Limits or exclusions	\$60

<b>The total Peg would pay is</b>	<b>\$8,160</b>
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### Managing Joe's Type 2 Diabetes

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$8,000
■ <a href="#">Specialist copayment</a>	\$100
■ Hospital (facility) <a href="#">coinsurance</a>	40%
■ Other <a href="#">coinsurance</a>	40%

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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$800
<a href="#">Copayments</a>	\$2,400
<a href="#">Coinsurance</a>	\$0

What isn't covered	
Limits or exclusions	\$20

<b>The total Joe would pay is</b>	<b>\$3,220</b>
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### Mia's Simple Fracture

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$8,000
■ <a href="#">Specialist copayment</a>	\$100
■ Hospital (facility) <a href="#">coinsurance</a>	40%
■ Other <a href="#">coinsurance</a>	40%

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)  
[Diagnostic test](#) (*x-ray*)  
[Durable medical equipment](#) (*crutches*)  
[Rehabilitation services](#) (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$2,100
<a href="#">Copayments</a>	\$700
<a href="#">Coinsurance</a>	\$0

What isn't covered	
Limits or exclusions	\$0

<b>The total Mia would pay is</b>	<b>\$2,800</b>
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The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.