

## America's Choice Health Plan: 7,350 Plan Option

Coverage for: All Coverage Levels | Plan Type: Traditional



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, go to [www.detegohealth.com](http://www.detegohealth.com) or call 1-866-815-6001. 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.dol.gov/ebsa/healthreform.com](http://www.dol.gov/ebsa/healthreform.com) or [www.cciio.cms.gov](http://www.cciio.cms.gov)

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$7,350/individual or \$14,700/family	Generally, you must pay all the costs from providers 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> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> 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> .
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet deductibles for specific services, but see chart starting on page 2 for other costs for services this plan covers.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	\$7,350/individual or \$14,700/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.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balanced-billing</a> charges, 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> .
Will you pay less if you use a <a href="#">network provider</a> ?	No network restrictions.	
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No. You don't need a referral to see a specialist.	You can see the <a href="#">specialist</a> you choose without permission from this plan.

Common Medical Event	Services You May Need	Member out of pocket	Limitations, Exceptions, & Other Important Information
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$25 <a href="#">copay</a> /visit	Subject to plan allowable
	<a href="#">Specialist</a> visit	\$45 <a href="#">copay</a> /visit	Subject to plan allowable
	<a href="#">Preventive care/screening</a> /immunization	0% coinsurance	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services you need are <a href="#">preventive</a> . Then check what your <a href="#">plan</a> will pay for. Subject to plan allowable
If you have a test	<a href="#">Diagnostic test</a> (blood work)	Facility: 0% of plan allowable, deductible does not apply Professional Fees: 0% after deductible	Subject to plan allowable
	Imaging (X-Ray, CT/PET scans, MRIs)	Facility: 0% of plan allowable, deductible does not apply Professional Fees: 0% after deductible	Subject to plan allowable
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="#">www.usrxcare.com</a>	Generic drugs	Subject to Deductible	Subject to plan allowable
	Preferred brand drugs	Subject to Deductible	
	Non-preferred brand drugs	Subject to Deductible	
	<a href="#">Specialty drugs</a>	Per plan allowable	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Facility: 0% of plan allowable, deductible does not apply	Failure to obtain precertification will result in a 50% benefit reduction (\$2,500 maximum). Subject to plan allowable.
	Physician/surgeon fees	Professional Fees: 0% after deductible, subject to plan allowable	Subject to plan allowable

Common Medical Event	Services You May Need	Member out of pocket	Limitations, Exceptions, & Other Important Information
If you need immediate medical attention	<a href="#">Emergency room care</a>	Facility: 0% of plan allowable, deductible does not apply  Professional Fees: 0% after deductible	Subject to plan allowable
	<a href="#">Emergency medical transportation</a>	0% after deductible	Subject to plan allowable
	<a href="#">Urgent care</a>	\$60 <u>copay</u> /visit	Subject to plan allowable
If you have a hospital stay	Facility fee (e.g., hospital room)	Facility: 0% of plan allowable, deductible does not apply	Failure to obtain precertification will result in a 50% benefit reduction (\$2,500 maximum). Subject to plan allowable.
	Physician/surgeon fees	Professional Fees: 0% after deductible	Subject to plan allowable
If you need mental health, behavioral health and substance abuse services	Outpatient services	\$25 <u>copay</u> /visit	Subject to plan allowable
	Inpatient services	Deductible/Coinsurance	Failure to obtain precertification will result in a 50% benefit reduction (\$2,500 maximum). Subject to plan allowable.
If you are pregnant	Office visits	Professional Fees: 0% after deductible	Subject to plan allowable
	Childbirth/delivery professional services	Professional Fees: 0% after deductible	Subject to plan allowable
	Childbirth/delivery facility services	Facility: 0% of plan allowable, deductible does not apply	Subject to plan allowable
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	0% after deductible,	Failure to obtain precertification will result in a 50% benefit reduction (\$2,500 maximum). Subject to plan allowable.
	<a href="#">Rehabilitation services</a>	0% after copayment, per visit	Limited to 20 visits per Calendar Year for physical, and occupational therapies each, 20 visits for Speech, 15 visits for Chiropractic. Subject to plan allowable
	<a href="#">Habilitation services</a>	0% after copayment, per visit	Limited to 20 visits per Calendar Year, combined with the above therapies. Subject to plan allowable

Common Medical Event	Services You May Need	Member out of pocket	Limitations, Exceptions, & Other Important Information
	<a href="#">Skilled nursing care</a>	Facility: 0% of plan allowable, deductible does not apply Professional Fees: 0% after deductible	Limited to 60 days per Calendar Year. Failure to obtain precertification will result in a 50% benefit reduction (\$2,500 maximum). Subject to plan allowable
	<a href="#">Durable medical equipment</a>	0% after deductible	Failure to obtain precertification will result in a 50% benefit reduction (\$2,500 maximum). Subject to plan allowable.  (Limited to 12 month rental or purchase price, whichever is less)
	<a href="#">Hospice services</a>	0% after deductible	Failure to obtain precertification will result in a 50% benefit reduction (\$2,500 maximum). Subject to plan allowable.
<b>If your child needs dental or eye care</b>	Children's eye exam	Not covered	None
	Children's glasses	Not covered	None
	Children's dental check-up	Not covered	None

#### Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other <a href="#">excluded services</a> .)			
<ul style="list-style-type: none"> <li>Acupuncture</li> <li>Bariatric surgery</li> <li>Cosmetic surgery</li> <li>Dental care (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>Infertility treatments</li> <li>Long-term care</li> <li>Non-emergency care when traveling outside the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>Private-duty nursing</li> <li>Routine foot care</li> <li>Weight loss programs</li> </ul>	

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)	
<ul style="list-style-type: none"> <li>Chiropractic Care</li> </ul>	<ul style="list-style-type: none"> <li>Durable medical equipment</li> </ul>

**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](http://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](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: Detego Health at 866-815-6001 or Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform)

**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 [877-585-8480]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa [877-585-8480]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码[877-585-8480]

[Navajo (Dine): Dinekehgo shika at'ohwol ninisingo, kwijigo holne' [877-585-8480]

---

*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.

### Peg is Having a Baby

(9 months of pre-natal care and a hospital delivery)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$7,350
■ <a href="#">Specialist</a> [ <i>cost sharing</i> ]	\$100
■ Hospital (facility) [ <i>cost sharing</i> ]	100%
■ Other [ <i>cost sharing</i> ]	0%

#### 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>\$7,580</b>
---------------------------	----------------

#### In this example, Peg would pay:

Cost Sharing	
Deductibles	\$3,500
Copayments	\$100
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$3,600</b>

### Managing Joe's type 2 Diabetes

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$7,350
■ <a href="#">Specialist</a> [ <i>cost sharing</i> ]	\$100
■ Hospital (facility) [ <i>cost sharing</i> ]	100%
■ Other [ <i>cost sharing</i> ]	0%

#### 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>\$1,000</b>
---------------------------	----------------

#### In this example, Joe would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$100
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$100</b>

### Mia's Simple Fracture

(emergency room visit and follow up care)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$7,350
■ <a href="#">Specialist</a> [ <i>cost sharing</i> ]	\$100
■ Hospital (facility) [ <i>cost sharing</i> ]	100%
■ Other [ <i>cost sharing</i> ]	0%

#### 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>\$3,500</b>
---------------------------	----------------

#### In this example, Mia would pay:

Cost Sharing	
Deductibles	\$3,500
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$3,500</b>