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, 1-877-475-3795. 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.metroplus.org or call 1-877-475-3795 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 plan covers.
Are there services covered before you meet your deductible?	**No.**	You will have to meet the deductible before the plan pays for any services.
Are there other deductibles for specific services?	**No.**	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	**$6,850 Individual/ $13,700**	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, the overall family out-of-pocket limit must be met.
What is not included in the out-of-pocket limit?	**Premiums, balance-billing charges, and health care this plan doesn't cover.**	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	**Yes. See www.metroplus.org/member-services/provider directories or call 1-877-475-3795 (TTY: 711) for a list of network providers.**	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services."
Do you need a referral to see a specialist?	**No.**	You can see the specialist you choose without a referral.

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	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 visit to treat an injury or illness	$5 /visit	Not covered	
	Specialist visit	$10/visit	Not covered	
	Preventive care/screening/ immunization	$0/visit	Not covered	
If you have a test	Diagnostic test (x-ray, blood work)	$10/visit	Not covered	$5 copay for in-office tests completed in the PCP's office. $10 copay for in-office test completed in the Specialist office.
	Imaging (CT/PET scans, MRIs)	$10/visit in freestanding labs $10/visit in hospital	Not covered	$5 copay for in-office tests completed in the PCP's office. $10 copay for in-office test completed in the Specialist office.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.metroplus.org	Generic drugs	$5 copay	Not covered	
	Preferred brand drugs	$20 copay	Not covered	
	Non-preferred brand drugs	$50 copay	Not covered	
	Specialty drugs	$50 copay	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$100/visit	Not covered	
	Physician/surgeon fees	$100/visit	Not covered	
If you need immediate medical attention	Emergency room care	$100/visit	$100/visit	Copayment waived if admitted to Hospital. Health care forensic examinations performed under Public Health Law § 2805-i are not subject to Cost-Sharing
	Emergency medical transportation	$0/visit	$0/visit	
	Urgent care	$25/visit	Not covered	
If you have a hospital stay	Facility fee (e.g., hospital room)	$100/admission	Not covered	

* For more information about limitations and exceptions, see the plan or policy document at www.metroplus.org.

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)	
	Physician/surgeon fees	Included in admission copay	Not covered	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$5/visit	Not covered	Up to 20 visits per Plan Year may be used for family counseling.
	Inpatient services	$100/admission	Not covered	
If you are pregnant	Office visits	Covered in full	Not covered	
	Childbirth/delivery professional services	Included in admission copay	Not covered	
	Childbirth/delivery facility services	$100/admission	Not covered	
If you need help recovering or have other special health needs	Home health care	$10/visit	Not covered	40 visits per plan year
	Rehabilitation services	Outpatient: $10/visit Inpatient: $100/admission	Not covered	Outpatient: 90 visits per Plan Year, combined therapies. Inpatient: 90 visits per Plan Year, combined therapies. Speech and physical therapy are only Covered following a Hospital stay or surgery.
	Habilitation services	Outpatient: $10/visit Inpatient: $100/admission	Not covered	Outpatient: 90 days per Plan Year combined therapies. Inpatient: 90 days per Plan Year combined therapies.
	Skilled nursing care	$100/admission	Not covered	200 days per Plan Year
	Durable medical equipment	20% coinsurance	Not covered	
	Hospice services	$100/admission	Not covered	Outpatient: 5 visits for family bereavement Inpatient: 210 days per Plan Year.
If your child needs dental or eye care	Children's eye exam	$10/visit	Not covered	Once per year.
	Children's glasses	20% coinsurance	Not covered	Once per year.
	Children's dental check-up	Not covered	Not covered	

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.)

- Acupuncture
- Cosmetic surgery
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine foot care
- Wellness Benefit
- Dental care (Adult)

* For more information about limitations and exceptions, see the plan or policy document at www.metroplus.org.

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Bariatric surgery	• Hearing aids	• Infertility treatment

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: [insert State, HHS, DOL, and/or other applicable agency contact information]. 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 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: MetroPlus Health Plan at 1-877-475-3795 (TTY:711), or Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

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? **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 1-877-475-3795 (TTY:711).
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-475-3795 (TTY:711).
Chinese (中文): 如果需要中文的帮助，请拨打这个号码1-877-475-3795 (TTY:711).
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-877-475-3795 (TTY:711).
Pennsylvania Dutch (Deitsch): Fer Hilf griege in Deitsch, ruf 1-877-475-3795 (TTY:711).uff.
Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-877-475-3795 (TTY:711).
Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-877-475-3795 (TTY:711).
Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, å'gang 1-877-475-3795 (TTY:711).

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

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About these Coverage Examples:

* For more information about limitations and exceptions, see the plan or policy document at www.metroplus.org.

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 plan's overall deductible** **$0**
- **Specialist copayment** **$10**
- **Hospital (facility) copayment** **$100**
- **Other coinsurance** **20%**

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)*

Total Example Cost	**$12,700**
In this example, Peg would pay:	
Cost Sharing	
Deductibles	$0
Copayments	$100
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$160**

Managing Joe's Type 2 Diabetes

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

- **The plan's overall deductible** **$0**
- **Specialist copayment** **$10**
- **Hospital (facility) copayment** **$100**
- **Other coinsurance** **20%**

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)*

Total Example Cost	**$5,600**
In this example, Joe would pay:	
Cost Sharing	
Deductibles	$0
Copayments	$200
Coinsurance	$200
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$420**

Mia's Simple Fracture

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

- **The plan's overall deductible** **$0**
- **Specialist copayment** **$10**
- **Hospital (facility) copayment** **$100**
- **Other coinsurance** **20%**

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic test (*x-ray*)
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$2,800**
In this example, Mia would pay:	
Cost Sharing	
Deductibles	$0
Copayments	$300
Coinsurance	$50
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$350**

The plan would be responsible for the other costs of these EXAMPLE covered services.

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