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, contact PAI at www.paisc.com or call 1-866-798-0803. 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, www.paisc.com or call 1-866-798-0803 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?	Yes. Preventive Services.	For example, this plan covers certain Preventive Services without **cost-sharing** and before you meet your deductible. See a list if covered Preventive Services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
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?	Not Applicable.	This plan does not have an out-of-pocket limit on your expenses.
What is not included in the out-of-pocket limit?	Not Applicable.	This plan does not have an out-of-pocket limit on your expenses.
Will you pay less if you use a network provider?	Yes. See www.myfirsthealth.com or call First Health toll free at 1(800)226-5116 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.

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	Preventive care: No charge. Treatment of an injury or illness: Not covered.	Preventive care: 60% coinsurance. Treatment of an injury or illness: Not covered.	Benefits are provided only for Preventive care services as outlined by the Patient Protection and Affordable Care Act (PPACA). There is no coverage for services to treat an injury or illness. You may have to pay for services that aren't Preventive. Then check what your plan will pay for.*
	Specialist visit	Preventive care: No charge. Treatment of an injury or illness: Not covered.	Preventive care: 60% coinsurance. Treatment of an injury or illness: Not covered.	
	Preventive care/screening/ immunization	No charge for Preventive Services outlined by the Affordable Care Act (ACA)	Preventive care: 60% coinsurance.	
If you have a test	Diagnostic test (x-ray, blood work)	Preventive care: No charge. Treatment of an injury or illness: Not covered.	Preventive care: 60% coinsurance. Treatment of an injury or illness: Not covered.	Only ACA approved Preventive care benefits are covered. You may have to pay for services that aren't Preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.*
	Imaging (CT/PET scans, MRIs)	Not covered.	Not covered.	Treatment of an injury or illness: Not covered.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available by calling 1-866-798-0803	Generic drugs	Not covered.	Not covered.	Oral birth control, immunizations, select supplements and aspirin are covered under this plan in accordance with ACA Preventive care.*
	Preferred brand drugs	Not covered.	Not covered.	
	Non-preferred brand drugs	Not covered.	Not covered.	
	Specialty drugs	Not covered.	Not covered.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Preventive care: No charge. Treatment of an injury or illness: Not covered.	Preventive care: 60% coinsurance. Treatment of an injury or illness: Not covered.	Only ACA approved Preventive care benefits are covered.*

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

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	Preventive care: No charge. Treatment of an injury or illness: Not covered.	Preventive care: 60% coinsurance. Treatment of an injury or illness: Not covered.	Only ACA approved Preventive care benefits are covered.*
If you need immediate medical attention	Emergency room care	Not covered.	Not covered.	Treatment of an injury or illness: Not covered.
	Emergency medical transportation	Not covered.	Not covered.	Treatment of an injury or illness: Not covered.
	Urgent care	Not covered.	Not covered.	This plan provides benefits for Preventive care services as outlined by the Affordable Care Act. Treatment of an injury or illness: Not covered.
If you have a hospital stay	Facility fee (e.g., hospital room)	Not covered.	Not covered.	This plan provides benefits for Preventive care services as outlined by the Affordable Care Act. Treatment of an injury or illness: Not covered.
	Physician/surgeon fees	Not covered.	Not covered.	This plan provides benefits for Preventive care services as outlined by the Affordable Care Act. Treatment of an injury or illness: Not covered.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Preventive care: No charge. Treatment of an injury or illness: Not covered.	Preventive care: 60% coinsurance. Treatment of an injury or illness: Not covered.	Only ACA approved Preventive care benefits are covered. You may have to pay for services that aren't Preventive. Then check what your plan will pay for.*
	Inpatient services	Not covered.	Not covered.	This plan provides benefits for Preventive care services as outlined by the Affordable Care Act. Treatment of an injury or illness: Not covered.
If you are pregnant	Office visits	Preventive care: No charge. Other maternity treatment: Not covered.	Preventive care: 60% coinsurance. Other maternity treatment: Not covered.	Only ACA approved Preventive care benefits are covered. Cost sharing does not apply to Preventive services. You may have to pay for services that aren't

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

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)	
				Preventive. Then check what your plan will pay for.*
	Childbirth/delivery professional services	Preventive care: No charge. Other maternity treatment: Not covered.	Preventive care: 60% coinsurance. Other maternity treatment: Not covered.	Only ACA approved Preventive care benefits are covered.*
	Childbirth/delivery facility services	Not covered	Not covered	Not covered
If you need help recovering or have other special health needs	Home health care	Not covered	Not covered	Services that are not Preventive care services as defined by the Patient Protection and Affordable Care Act (PPACA) will not be covered by the Plan
	Rehabilitation services	Not covered	Not covered	
	Habilitation services	Not covered	Not covered	
	Skilled nursing care	Not covered	Not covered	
	Durable medical equipment	Not covered	Not covered	
	Hospice services	Not covered	Not covered	
If your child needs dental or eye care	Children's eye exam	Preventive care: No charge. Treatment of an injury or illness: Not covered.	Preventive care: 60% coinsurance. Treatment of an injury or illness: Not covered.	This plan provides benefits for Preventive care services as outlined by the Affordable Care Act (for children only)
	Children's glasses	Not covered	Not covered	Services that are not Preventive care services as defined by the Patient Protection and Affordable Care Act (PPACA) will not be covered by the Plan
	Children's dental check-up	Preventive care: No charge.	Preventive care: 60% coinsurance.	Covers only an oral health risk assessment for young children: Ages 0 to 11 months, 1 to 4 years, 5 to 10 years and Fluoride Chemoprevention Supplements for children without fluoride in their water source.

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
- Bariatric surgery
- Chiropractic care
- Cosmetic surgery
- Dental care (Adult)
- Habilitation Services
- Hearing aids
- Infertility treatment
- Inpatient care
- Long-term care
- Non–emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care

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

- Weight loss programs

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

- Routine eye care (children only)

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/ Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov/ Planned Administrators Inc. at 1-866-798-0803 or **www.paisc.com**. 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 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: The contact information for those agencies is: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or / Planned Administrators Inc. at 1-866-798-0803 or **www.paisc.com**.

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? No

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 1-866-798-0803.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-798-0803.

Chinese (中文): 如果需要中文的帮助，**请拨打这个号码**1-866-798-0803.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-866-798-0803.

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

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

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 plan's overall deductible	$0
Specialist	$0
Hospital (facility) *Not covered*	%N/A
Other *Not covered*	%N/A

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	**$12,730**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$0
Copayments	$0
Coinsurance	100%
What isn't covered	
Limits or exclusions	$12,617
The total Peg would pay is	**$12,617**

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	$0
Hospital (facility) *Not covered*	%N/A
Other *Not covered*	%N/A

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	**$7,389**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$0
Copayments	$0
Coinsurance	100%
What isn't covered	
Limits or exclusions	$7,217
The total Joe would pay is	**$7,217**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	$0
Specialist	$0
Hospital (facility) *Not Covered*	%N/A
Other *Not covered*	%N/A

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	**$1,925**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$0
Copayments	$0
Coinsurance	100%
What isn't covered	
Limits or exclusions	$1,925
The total Mia would pay is	**$1,925**

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

Non-Discrimination Statement and Foreign Language Access

We do not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation or health status in our health plans, when we enroll members or provide benefits.

If you or someone you're assisting is disabled and needs interpretation assistance, help is available at the contact number posted on our website or listed in the materials included with this notice (TDD: 711).

Free language interpretation support is available for those who cannot read or speak English by calling one of the appropriate numbers listed below.

If you think we have not provided these services or have discriminated in any way, you can file a grievance by emailing contact@hcrcompliance.com or by calling our Compliance area at 1-800-832-9686 or the U.S. Department of Health and Human Services, Office for Civil Rights at 1-800-368-1019 or 1-800-537-7697 (TDD).

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de este plan de salud, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-844-396-0183. (Spanish)

如果您，或是您正在協助的對象，有關於本健康計畫方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥 1-844-396-0188。 (Chinese)

Nếu quý vị, hoặc là người mà quý vị đang giúp đỡ, có những câu hỏi quan tâm về chương trình sức khỏe này, quý vị sẽ được giúp đở với các thông tin bằng ngôn ngữ của quý vị miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-844-389-4838 (Vietnamese)

이 건강보험에 관하여 궁금한 사항 혹은 질문이 있으시면 1-844-396-0187로 연락해 주십시오. 귀하의 비용 부담없이 한국어로 도와드립니다. (Korean)

Kung ikaw, o ang iyong tinutulungan, ay may mga katanungan tungkol sa planong pangkalusugang ito, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika nang walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-844-389-4839 . (Tagalog)

Если у Вас или лица, которому вы помогаете, имеются вопросы по поводу Вашего плана медицинского обслуживания, то Вы имеете право на бесплатное получение помощи и информации на русском языке. Для разговора с переводчиком позвоните по телефону 1-844-389-4840. (Russian)

إن كان لديك أو لدى شخص تساعده أسئلة بخصوص خطة الصحة هذه، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة.للتحدث مع مترجم اتصل ب 1-844-396-0189 (Arabic)

Si ou menm oswa yon moun w ap ede gen kesyon konsènan plan sante sa a, se dwa w pou resevwa asistans ak enfòmasyon nan lang ou pale a, san ou pa gen pou peye pou sa. Pou pale avèk yon entèprèt, rele nan 1-844-398-6232. (French/Haitian Creole)

Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions à propos de ce plan médical, vous avez le droit d'obtenir gratuitement de l'aide et des informations dans votre langue. Pour parler à un interprète, appelez le 1-844-396-0190. (French)

Jeśli Ty lub osoba, której pomagasz, macie pytania odnośnie planu ubezpieczenia zdrowotnego, masz prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 1-844-396-0186. (Polish)

Se você, ou alguém a quem você está ajudando, tem perguntas sobre este plano de saúde, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-844-396-0182. (Portuguese)

Se tu o qualcuno che stai aiutando avete domande su questo piano sanitario, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare 1-844-396-0184. (Italian)

あなた、またはあなたがお世話をされている方が、この健康保険 についてご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合、1-844-396-0185 までお電話ください。 (Japanese)

Falls Sie oder jemand, dem Sie helfen, Fragen zu diesem Krankenversicherungsplan haben bzw. hat, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-844-396-0191 an. (German)

اگر شما یا فردی که به او کمک می کنید سؤالاتی در باره‌ی این برنامه‌ی بهداشتی داشته باشید، حق این را دارید که کمک و اطلاعات به زبان خود را به طور رایگان دریافت کنید. برای صحبت کردن با مترجم، لطفاً با شماره‌ی 1-844-398-6233 تماس حاصل نمایید. (Persian-Farsi)

Ni da doodago t'áá háída bíká'aná nílwo'ígíí díí Béeso Ách'ą́ąh naa'nilígi háá'ída yí na' ídíł kidgo, nihá'áhóót'i' nihí ká'a'doo wołgo kwii ha'át'íshíį́ bí na'ídołkidígi doo bik'é'azláagóó. Ata' halne'é ła' bich'į' ha desdzih nínízingo, kojį' béésh bee hólne' 1-844-516-6328. (Navajo)