

 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, call 1-855-809-4073 (TTY: 711) or visit www.metroplus.org. 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.healthcare.gov/sbc-glossary/ or call 1-855-809-4073 (TTY: 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$0	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
Are there services covered before you meet your <u>deductible</u> ?	No	You will have to meet the <u>deductible</u> before the <u>plan</u> pays for any services.
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet a <u>deductible</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	\$2,000	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.metroplus.org/member-services/provider-directories or call 1-855-809-4073 (TTY: 711) for a list of network providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the plan's <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the provider's charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .

 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	\$15/visit	Not covered.	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check with your plan will pay for.
	Specialist visit	\$25/visit	Not covered.	
	Preventive care/screening/immunization	\$0/visit	Not covered.	
If you have a test	Diagnostic test (x-ray, blood work)	\$15 in PCP office \$25 in Specialist office	Not covered.	
	Imaging (CT/PET scans, MRIs)	\$25/visit	Not covered.	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.metroplus.org	Generic drugs (Tier 1)	\$6 / 30 day supply	Not covered.	
	Brand drugs (Tier 2)	\$15 / 30 day supply	Not covered.	
	Specialty drugs (Tier 3)	\$30 / 30 day supply	Not covered.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$50/visit	Not covered.	
	Physician/surgeon fees	\$50/visit	Not covered.	
If you need immediate medical attention	Emergency room care	\$75/visit	\$75/visit	Copayment waived if hospital admission.
	Emergency medical transportation	\$75/visit	\$75/visit	
	Urgent care	\$25/visit	Not covered.	
If you have a hospital stay	Facility fee (e.g., hospital room)	\$150/admission	Not covered.	
	Physician/surgeon fees	\$50/surgery	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)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$15/visit	Not covered.	
	Inpatient services	\$150/admission	Not covered.	
If you are pregnant	Office visits	\$0/visit	Not covered.	
	Childbirth/delivery professional services	\$50/visit	Not covered.	
	Childbirth/delivery facility services	\$150/admission	Not covered.	
If you need help recovering or have other special health needs	Home health care	\$15/visit	Not covered.	40 visits per Plan Year
	Rehabilitation services	\$15/visit	Not covered.	60 visits per condition, per Plan Year combined therapies
	Habilitation services	\$15/visit	Not covered.	60 visits per condition, per Plan Year combined therapies
	Skilled nursing care	\$150/admission	Not covered.	200 days per Plan Year. Copay waived for each admission if directly transferred from hospital inpatient setting to skilled nursing facility
	Durable medical equipment	5% coinsurance	Not covered.	
	Hospice services	Inpatient: \$150/admission Outpatient: \$15/visit	Not covered.	210 days per Plan Year. 5 visits for family bereavement counseling.

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](#).)

- | | | |
|---|---|---|
| <ul style="list-style-type: none"> • Acupuncture • Bariatric surgery • Cosmetic surgery • Dental care | <ul style="list-style-type: none"> • Infertility treatment • Long-term care • Non-emergency care when traveling outside the U.S. | <ul style="list-style-type: none"> • Private-duty nursing • Routine eye care • Routine foot care • Weight loss programs |
|---|---|---|

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

- | | |
|---|--|
| <ul style="list-style-type: none"> • Chiropractic care | <ul style="list-style-type: none"> • Hearing aids |
|---|--|

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 Financial Services, One State Street, New York, NY 10004-1511, 1-(800) 342-3736, <http://www.dfs.ny.gov/consumer/chealth.htm>. 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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/contactEBSA/consumerassistance.html.

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 1-855-809-4073 (TTY: 711).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-809-4073 (TTY: 711).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-809-4073 (TTY: 711).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-809-4073 (TTY: 711).

—————*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 in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$0
- [Specialist](#) copayment \$25
- Hospital (facility) copayment \$150
- Other coinsurance 5%

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 \$12,725

In this example, Peg would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$1,320
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$1,380

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 \$25
- Hospital (facility) copayment \$150
- Other coinsurance 5%

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 \$7,390

In this example, Joe would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$790
Coinsurance	\$80
What isn't covered	
Limits or exclusions	\$55
The total Joe would pay is	\$925

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

- The [plan's](#) overall [deductible](#) \$0
- [Specialist](#) copayment \$25
- Hospital (facility) copayment \$150
- Other coinsurance 5%

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	\$575
Coinsurance	\$5
What isn't covered	
Limits or exclusions	\$40
The total Mia would pay is	\$640