




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 1-800-657-8205 or go to [www.uhone.com](http://www.uhone.com). 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 <https://www.healthcare.gov/sbc-glossary> or call 1-800-657-8205 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <a href="#">deductible</a>?</b>	\$2,250/Individual or \$4,500/Family	Generally, you must pay all of the costs from <a href="#">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. Children’s dental check-ups, <a href="#">preventive care</a> , and Tiers 1 & 2 outpatient prescription drugs 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> .
<b>Are there other <a href="#">deductibles</a> for specific services?</b>	Yes. \$250 combined for outpatient prescription drugs Tiers 3 & 4. There are no other specific <a href="#">deductibles</a> ,	You don’t have to meet <a href="#">deductibles</a> for specific services.
<b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b>	\$9,450 individual / \$18,900 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 plan, they have to meet their own <a href="#">out-of-pocket limit</a> until the overall family out-of-pocket limit 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, 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> .
<b>Will you pay less if you use a <a href="#">network provider</a>?</b>	Yes. See <a href="http://www.uhone.com">www.uhone.com</a> or call 1-800-657-8205 for a list of <a href="#">network providers</a> .	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.
<b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b>	Yes.	This <a href="#">plan</a> will pay some or all of the costs to see a <a href="#">specialist</a> for covered services but only if you have a <a href="#">referral</a> before you see the <a href="#">specialist</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	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 <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	20% <a href="#">coinsurance</a>	Not covered	None
	<a href="#">Specialist</a> visit	20% <a href="#">coinsurance</a>	Not covered	None
	<a href="#">Preventive care/screening/immunization</a>	No charge; <a href="#">deductible</a> does not apply	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.
If you have a test	<a href="#">Diagnostic test</a> (blood work)	20% <a href="#">coinsurance</a> (Doctor's Office/Freestanding Facility) 40% <a href="#">coinsurance</a> (Hospital-Based Lab)	Not covered	None
	X-ray	20% <a href="#">coinsurance</a>	Not covered	None
	Imaging (CT/PET scans, MRIs)	20% <a href="#">coinsurance</a> (Doctor's Office/Freestanding Facility) 40% <a href="#">coinsurance</a> (Hospital-Based)	Not covered	You must obtain pre-approval for complex imaging services or benefits will be reduced by 50%.
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.uhone.com/rx-drugs/oxford">www.uhone.com/rx-drugs/oxford</a>	Generic drugs (Tier 1)	\$25 <a href="#">copay</a> /prescription; <a href="#">deductible</a> does not apply	Not covered	Limited to 30-day supply per prescription. Some contraceptives may be payable under <a href="#">preventive care</a> . If a name brand drug is purchased and a generic drug is available, you pay the difference unless the <a href="#">provider</a> states "dispense as written" on the prescription. Generics may reside in any tier. Pre-approval is required for certain prescription drugs.
	Preferred brand drugs (Tier 2)	\$50 <a href="#">copay</a> /prescription (\$25 <a href="#">copay</a> generic); <a href="#">deductible</a> does not apply	Not covered	
	Non-preferred brand drugs (Tier 3)	50% <a href="#">coinsurance</a> ; \$250 Rx <a href="#">deductible</a>	Not covered	
	<a href="#">Specialty drugs</a> (Tier 4)			

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 have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <a href="#">coinsurance</a> (Doctor's Office/Freestanding Facility) 40% <a href="#">coinsurance</a> (Hospital-Based)	Not covered	You must obtain pre-approval for any non-emergency procedure performed outside of a practitioner's office or covered professional charges for surgery will be reduced by 50%.
	Physician/surgeon fees	20% <a href="#">coinsurance</a>	Not covered	
If you need immediate medical attention	<a href="#">Emergency room care</a>	40% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	None
	<a href="#">Emergency medical transportation</a>	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	None
	<a href="#">Urgent care</a>	20% <a href="#">coinsurance</a>	Not covered	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <a href="#">coinsurance</a>	Not covered	You must obtain pre-approval for any non-emergency hospital admission or benefits will be reduced by 50%.
	Physician/surgeon fees	20% <a href="#">coinsurance</a>	Not covered	You must obtain pre-approval for any non-emergency procedure performed outside of a practitioner's office or covered professional charges for surgery will be reduced by 50%.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% <a href="#">coinsurance</a>	Not covered	None
	Inpatient services	20% <a href="#">coinsurance</a>	Not covered	After first 180 days of each calendar year, you must obtain pre-approval for any non-emergency hospital admission, or benefits will be reduced by 50%.
If you are pregnant	Office visits	No charge; <a href="#">deductible</a> does not apply	Not covered	Depending on the type of services, <a href="#">deductible</a> and <a href="#">coinsurance</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services	20% <a href="#">coinsurance</a>	Not covered	
	Childbirth/delivery facility services	20% <a href="#">coinsurance</a>	Not covered	

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)	
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	20% <a href="#">coinsurance</a>	Not covered	You must obtain pre-approval for <a href="#">home health care</a> services or benefits will be reduced by 50%.
	<a href="#">Rehabilitation services</a>	20% <a href="#">coinsurance</a>	Not covered	Charges for rehabilitative physical, occupational, speech and cognitive therapy services are limited to 30 visits each per covered person per calendar year. Limits do not apply to inpatient treatment. You must obtain pre-approval for extended care and rehabilitation, physical, occupational, speech and cognitive therapy services or benefits will be reduced by 50%.
	<a href="#">Habilitation services</a>	20% <a href="#">coinsurance</a>	Not covered	Charges for habilitative physical, occupational and speech therapy services are limited to 30 visits each per covered person per calendar year. Limit does not apply to autism and other developmental disabilities. You must obtain preapproval for physical, occupational, and speech therapy services or benefits will be reduced by 50%.
	<a href="#">Skilled nursing care</a>	20% <a href="#">coinsurance</a>	Not covered	You must obtain pre-approval for treatment, services and supplies for extended care and rehabilitation or benefits will be reduced by 50%.
	<a href="#">Durable medical equipment</a>	20% <a href="#">coinsurance</a>	Not covered	You must obtain pre-approval for <a href="#">durable medical equipment</a> or benefits will be reduced by 50%.
	<a href="#">Hospice services</a>	20% <a href="#">coinsurance</a>	Not covered	You must obtain pre-approval for treatment, services and supplies for hospice care or benefits will be reduced by 50%.
	<b>If your child needs dental or eye care</b>	Children's eye exam	20% <a href="#">coinsurance</a>	Not covered
Children's glasses		20% <a href="#">coinsurance</a>	Not covered	Limited to 1 pair of standard lenses for glasses, and 1 pair of standard frames, or a 12 month supply of contact lenses in a 12 month period.
Children's dental check-up		No charge; <a href="#">deductible</a> does not apply	Not covered	Oral evaluations, cleanings, and fluoride treatments limited to 1 every 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](#).)

- Acupuncture
- Long Term Care
- Routine eye care (Adult)
- Cosmetic Surgery
- Non-emergency care when traveling outside the U.S.
- Routine Foot Care
- Dental Care (Adult)
- Weight Loss Programs

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

- Bariatric Surgery – Limited to one surgical procedure within a two-year period
- Hearing Aids - limited to 1 hearing aid per hearing impaired ear per 24-month period
- Infertility Treatment – You must obtain pre-approval or benefits will be reduced by 50%
- Chiropractic Care – Limited to 30 visits per covered person per calendar year
- Private-Duty Nursing – Services limited to home health care 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 <https://www.dol.gov/agencies/ebsa> or Healthcare.gov at <http://www.healthcare.gov>. 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.getcovered.nj.gov](http://www.getcovered.nj.gov) or call 1-833-677-1010.

**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: New Jersey State Insurance Department at 1-800-446-7467.

### 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 1-800-657-8205.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-657-8205.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-657-8205.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-657-8205.

*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:



**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](#) \$2,250
- [Specialist coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- 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*)

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

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$2,250
<a href="#">Copayments</a>	\$10
<a href="#">Coinsurance</a>	\$2,200
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$4,520</b>

**Managing Joe's Type 2 Diabetes**

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

- The [plan's](#) overall [deductible](#) \$2,250
- [Specialist coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- 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*)

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

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$1,900
<a href="#">Copayments</a>	\$500
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$2,420</b>

**Mia's Simple Fracture**

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

- The [plan's](#) overall [deductible](#) \$2,250
- [Specialist coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- 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*)

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

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$2,250
<a href="#">Copayments</a>	\$10
<a href="#">Coinsurance</a>	\$100
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,360</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.