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. Please read the PSHB Plan brochure (RI 71-027) that contains the complete terms of this plan. **All benefits are subject to the definitions, limitations, and exclusions set forth in the PSHB Plan brochure**. Benefits may vary if you have other coverage, such as Medicare. 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 get the PSHB Plan brochure at www.MHBPPostal.com and view the Glossary at www.MHBPPostal.com. You can call 1-833-497-2415 to request a copy of either document.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network providers: $2,000/Self Only $4,000/Self Plus One $4,000 Self and Family Non-network providers: $2,000/Self Only $4,000/Self Plus One $4,000/Self and Family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. Copayments and coinsurance amounts do not count toward your deductible, which generally starts over January 1. When a covered service/supply is subject to a deductible, only the Plan allowance for the service/supply counts toward the deductible. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Preventive care	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. See a list of covered preventive services at www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No.	You don't have to meet other deductibles for specific services.
What is the out-of-pocket limit for this plan?	Network providers: $6,000/Self Only; $12,000/Self Plus One or Self and Family ($6,000 per covered individual). Non-network providers: $7,500/Self Only; $15,000/Self Plus One or Self and Family ($7,500 per covered individual).	The out-of-pocket limit, or catastrophic maximum, is the most you could pay in a year for covered services. If you have other family members in this plan, they must meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billed charges, penalties, expenses covered by specialty drug copayment assistance cards, and non-covered services.	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.MHBPPostal.com or call 1-833-497-2415 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 a non-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 a non-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.	This plan does not require a referral to see a specialist for covered services.

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)	Non-Network Provider (You will pay the most, plus you may be balance billed)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$15 copayment per visit	40% coinsurance	
	Specialist visit	$15 copayment per visit	40% coinsurance	
	Preventive care/screening/ Immunization	No charge	40% coinsurance	No deductible for services from a network provider.
If you have a test	Diagnostic test (x-ray, blood work)	$15 copayment per visit	40% coinsurance	
	Lab Savings Program	No charge	Not covered	
	Imaging (CT/PET scans, MRIs)	$75 copayment per outpatient hospital visit	40% coinsurance	Prior approval is required.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most, plus you may be balance billed)	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.MHBPPostal.com	Generic drugs	$10 copayment (retail) $20 copayment (mail)	Not covered	Maximum 30-day supply (retail) or 90-day supply (mail).
	Preferred brand drugs	30% of Plan's allowance (retail); $80 copayment (mail)	Not covered	Plus any difference between our allowance and the cost of a generic equivalent unless a brand exception is obtained. Maximum 30-day supply (retail) or 90-day supply (mail). Network retail out-of-pocket expense limited to $200 per prescription.
	Non-preferred brand drugs	50% of Plan's allowance (retail); $120 copayment (mail)	Not covered	Plus any difference between our allowance and the cost of a generic equivalent unless a brand exception is obtained. Maximum 30-day supply (retail) or 90-day supply (mail). Network retail out-of-pocket expense limited to $200 per prescription.
	Specialty Generic drugs	30% of the Plan's allowance; limited to $225 for 30-day supply; $425 for 90-day supply	Not covered	Specialty drugs must be obtained through CVS Caremark Specialty Pharmacy. Preauthorization is required.
	Specialty Preferred brand drugs			
	Specialty Non-preferred brand drugs	30% of the Plan's allowance; limited to $275 for 30-day supply; $500 for 90-day supply	Not covered	Specialty drugs must be obtained through CVS Caremark Specialty Pharmacy. Preauthorization is required.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$150 copayment per occurrence	40% coinsurance	
	Physician/surgeon fees	No charge	40% coinsurance	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most, plus you may be balance billed)	
If you need immediate medical attention	Emergency room care	$50 copayment per visit	$50 copayment per visit	
	Emergency medical transportation	No charge	Any difference between our allowance and the billed amount	
	Urgent care	$50 copayment per visit	$50 copayment per visit	
If you have a hospital stay	Facility fee (e.g., hospital room)	$75 copayment per day up to $750 per admission	40% coinsurance	Precertification is required; $500 penalty for non-compliance.
	Physician/surgeon fees	No charge	40% coinsurance	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$15 copayment per visit	40% coinsurance	Prior approval is required for certain outpatient services.
	Inpatient services	$75 copayment per day up to $750 per admission	40% coinsurance	Precertification is required; $500 penalty for non-compliance.
If you are pregnant	Office visits	No charge	40% coinsurance	
	Childbirth/delivery professional services	No charge	40% coinsurance	
	Childbirth/delivery facility services	No charge	40% coinsurance	
If you need help recovering or have other special health needs	Home health care	$15 copayment per visit	40% coinsurance	Limited to 25 visits per year.
	Rehabilitation services	$15 copayment per visit	40% coinsurance	Limited to 40 visits per year.
	Habilitation services	$15 copayment per visit	40% coinsurance	
	Skilled nursing care	$75 copayment per day up to $750 per admission	40% coinsurance	Limited to 40 days per year. Prior approval is required.
	Durable medical equipment	No charges	40% coinsurance	
	Hospice services	$5 copayment per visit	10% coinsurance	
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Excluded
	Children's glasses	All charges over $50	All charges over $50	Must be related to an accidental injury or intraocular surgery.
	Children's dental check-up	Not covered	Not covered	Excluded

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your PSHB Plan brochure for more information and a list of any other excluded services.)

- Artificial Reproductive Technology medical services
- Cosmetic surgery
- Dental care
- Long-term care
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care

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

- Acupuncture
- Bariatric surgery
- Chiropractic care
- CVS Weight Management Program
- Enhanced Maternity services with family building support (powered by Maven)
- Enhanced Infertility Medical Benefit
- Hearing aids
- Lifestyle and Condition Coaching Program
- Non-emergency care when traveling outside the U.S.
- Skin Cancer Screening (SkinIO)

Your Rights to Continue Coverage: You can get help if you want to continue your coverage after it ends. See the PSHB Plan brochure, contact your HR office/retirement system, contact your plan at 1-833-497-2415 or visit https://health-benefits.opm.gov/PSHB/.Generally, if you lose coverage under the plan, then, depending on the circumstances, you may be eligible for a 31-day free extension of coverage, a conversion policy (a non-PSHB individual policy), spouse equity coverage, or temporary continuation of coverage (TCC). 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: If you are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal. For information about your appeal rights please see Section 3, "How you get care," and Section 8 "The disputed claims process," in your PSHB Plan brochure. If you need assistance, you can contact: customer service at 1-833-497-2415

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 1-833-497-2415.]
[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-497-2415.]
[Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-833-497-2415.]
[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-833-497-2415.]

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	$2,000
Specialist *[cost sharing]*	$15
Hospital (facility) *[cost sharing]*	$75
Other *[cost sharing]*	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*)

Total Example Cost	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$2,000
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$2,060**

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	$2,000
Specialist *[cost sharing]*	$15
Hospital (facility) *[cost sharing]*	$75
Other *[cost sharing]*	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*)

Total Example Cost	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$2,000
Copayments	$300
Coinsurance	$700
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$3,020**

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

The plan's overall deductible	$2,000
Specialist *[cost sharing]*	$15
Hospital (facility) *[cost sharing]*	$75
Other *[cost sharing]*	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*)

Total Example Cost	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$2,000
Copayments	$80
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$2,080**

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