




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 71-023) 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.MHBPPPostal.com](http://www.MHBPPPostal.com) and view the Glossary at [www.MHBPPPostal.com](http://www.MHBPPPostal.com). You can call 1-833-497-2416 to request a copy of either document.

Important Questions	Answers	Why This Matters:
<p><b>What is the overall <u>deductible</u>?</b></p>	<p><u>Network providers</u>:                      \$350/Self Only                      \$700/Self Plus One                      \$700/Self and Family  <u>Non-network providers</u>:                      \$600/Self Only                      \$1,200/Self Plus One                      \$1,500/Self and Family</p>	<p>Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. <u>Copayments</u> and <u>coinsurance</u> amounts do not count toward your <u>deductible</u>, which generally starts over January 1. When a covered service/supply is subject to a <u>deductible</u>, only the <u>Plan</u> allowance for the service/supply counts toward the <u>deductible</u>. If you have other family members on the <u>plan</u>, each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u>.</p>
<p><b>Are there services covered before you meet your <u>deductible</u>?</b></p>	<p>Yes. <u>Preventive care/wellness</u>; office visits; <u>specialist</u> visits; maternity care; inpatient hospital; <u>urgent care</u> visits and preventive prescriptions.</p>	<p>This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. See a list of covered preventive services at <a href="http://www.healthcare.gov/coverage/preventive-care-benefits/">www.healthcare.gov/coverage/preventive-care-benefits/</a>.</p>
<p><b>Are there other <u>deductibles</u> for specific services?</b></p>	<p>No.</p>	<p>You don't have to meet other <u>deductibles</u> for specific services.</p>
<p><b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b></p>	<p><u>Network providers</u>:                      \$6,000/Self Only; \$12,000/Self Plus One or Self and Family (\$6,000 per covered individual).  <u>Non-network providers</u>:                      \$9,000/Self Only;                      \$18,000/Self Plus One or Self and Family (\$9,000 per covered individual).</p>	<p>The <u>out-of-pocket limit</u>, or catastrophic maximum, is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u>, they must meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.</p>

<b>What is not included in the <u>out-of-pocket limit</u>?</b>	<u>Premiums</u> , balance-billed charges, penalties, expenses covered by <u>specialty drug copayment</u> assistance cards, and non-covered services.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
<b>Will you pay less if you use a <u>network provider</u>?</b>	Yes. See <a href="http://www.MHBPPostal.com">www.MHBPPostal.com</a> or call 1-833-497-2416 for a list of <u>network providers</u> .	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 a <u>non-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's charge</u> and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use a <u>non-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
<b>Do you need a <u>referral</u> to see a <u>specialist</u>?</b>	No.	This <u>plan</u> does not require a <u>referral</u> to see a <u>specialist</u> 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 <u>provider's office</u> or clinic	Primary care visit to treat an injury or illness	\$20 <u>copayment</u> per visit, adult; \$10 <u>copayment</u> per visit, child	30% <u>coinsurance</u>	No <u>deductible</u> for services from a <u>network provider</u> .
	<u>Specialist</u> visit	\$30 <u>copayment</u> per visit	30% <u>coinsurance</u>	No <u>deductible</u> for services from a <u>network provider</u> .
	<u>Preventive care/screening/Immunization</u>	No charge	30% <u>coinsurance</u>	No <u>deductible</u> for services from a <u>network provider</u> .
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	10% <u>coinsurance</u>	30% <u>coinsurance</u>	
	Lab Savings Program	No charge	Not covered	No <u>deductible</u> .
	Imaging (CT/PET scans, MRIs)	10% <u>coinsurance</u>	30% <u>coinsurance</u>	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)	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="http://www.MHBPPostal.com">prescription drug coverage</a> is available at <a href="http://www.MHBPPostal.com">www.MHBPPostal.com</a>	Generic drugs	\$5 <u>copayment</u> (retail) \$10 <u>copayment</u> (mail)	\$5 <u>copayment</u> (retail) Not covered (mail)	No <u>deductible</u> . Maximum 30-day supply (retail) or 90-day supply (mail).
	Preferred brand drugs	30% of Plan's allowance; \$80 <u>copayment</u> ;	30% of Plan's allowance; Not covered (mail)	No <u>deductible</u> . 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). <u>Network</u> retail out-of-pocket expense limited to \$200 per prescription.
	Non-preferred brand drugs	50% of Plan's allowance (retail); \$120 <u>copayment</u> (mail)	50% of Plan's allowance (retail); Not covered (mail)	No <u>deductible</u> . 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). <u>Network</u> retail out-of-pocket expense limited to \$200 per prescription.
	Specialty Generic drugs	15% of the Plan's allowance; limited to \$225 for 30-day supply; \$425 for 90-day supply	Not covered	No <u>deductible</u> . <u>Specialty drugs</u> must be obtained through CVS Caremark Specialty Pharmacy. <u>Preauthorization</u> is required.
	Specialty Preferred brand drugs			
	Specialty Non-preferred brand drugs	25% of the Plan's allowance; limited to \$275 for 30-day supply; \$500 for 90-day supply	Not covered	No <u>deductible</u> . <u>Specialty drugs</u> must be obtained through CVS Caremark Specialty Pharmacy. <u>Preauthorization</u> is required.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u>	30% <u>coinsurance</u>	
	Physician/surgeon fees	10% <u>coinsurance</u>	30% <u>coinsurance</u>	

<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	\$200 <u>copayment</u> per visit	\$200 <u>copayment</u> per visit	No <u>deductible</u> when related to an accidental injury. <u>Copayment</u> is waived if admitted to the hospital.
	<u>Emergency medical transportation</u>	10% <u>coinsurance</u>	10% <u>coinsurance</u>	
	<u>Urgent care</u>	\$50 <u>copayment</u> per visit	30% <u>coinsurance</u>	No <u>deductible</u> for services from a <u>network provider</u> .
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	\$200 <u>copayment</u> per admission and 10% <u>coinsurance</u> for ancillary services	\$500 <u>copayment</u> per admission and 30% <u>coinsurance</u> for ancillary services	No <u>deductible</u> . Precertification is required; \$500 penalty for non-compliance.
	Physician/surgeon fees	10% <u>coinsurance</u>	30% <u>coinsurance</u>	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$20 <u>copayment</u> per visit, adult; \$10 <u>copayment</u> per visit, child; 10% <u>coinsurance</u> for other outpatient services	30% <u>coinsurance</u>	No <u>deductible</u> for services from a <u>network provider</u> . Prior approval is required for certain outpatient services.
	Inpatient services	\$200 <u>copayment</u> per admission and 10% <u>coinsurance</u> for ancillary services	\$500 <u>copayment</u> per admission and 30% <u>coinsurance</u> for ancillary services	No <u>deductible</u> . Precertification is required; \$500 penalty for non-compliance.
<b>If you are pregnant</b>	Office visits	No charge	30% <u>coinsurance</u>	No <u>deductible</u> for services from a <u>network provider</u> .
	Childbirth/delivery professional services	No charge	30% <u>coinsurance</u>	No <u>deductible</u> for services from a <u>network provider</u> .
	Childbirth/delivery facility services	No charge	\$500 <u>copayment</u> per admission and 30% <u>coinsurance</u> for ancillary services.	No <u>deductible</u> for services from a <u>network provider</u> .

<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Limited to 50 visits per year.
	<u>Rehabilitation services</u>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Limited to 40 visits per year.
	<u>Habilitation services</u>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	
	<u>Skilled nursing care</u>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	No <u>deductible</u> . Limited to 40 days in a skilled nursing facility (SNF) per year. Prior approval is required.
	<u>Durable medical equipment</u>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	
	<u>Hospice services</u>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	No <u>deductible</u> .
<b>If your child needs dental or eye care</b>	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:

<b>Services Your Plan Generally Does NOT Cover (Check your PSHB Plan brochure for more information and a list of any other <u>excluded services</u>.)</b>		
<ul style="list-style-type: none"> <li>Artificial Reproductive Technology medical services</li> <li>Cosmetic surgery</li> <li>Dental care</li> </ul>	<ul style="list-style-type: none"> <li>Long-term care</li> <li>Private-duty nursing</li> <li>Routine eye care (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>Routine foot care</li> </ul>

<b>Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your PSHB Plan brochure.)</b>		
<ul style="list-style-type: none"> <li>Acupuncture</li> <li>Bariatric surgery</li> <li>Chiropractic care</li> <li>CVS Weight Management Program</li> </ul>	<ul style="list-style-type: none"> <li>Enhanced Maternity services with family building support (powered by Maven)</li> <li>Enhanced Infertility Medical Benefit</li> <li>Hearing aids</li> </ul>	<ul style="list-style-type: none"> <li>Lifestyle and Condition Coaching Program</li> <li>Non-emergency care when traveling outside the U.S.</li> <li>Skin Cancer Screening (SkinIO)</li> </ul>

**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 1-833-497-2416 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](http://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 1-833-497-2416.

**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 1-833-497-2416.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-497-2416.]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-833-497-2416.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-833-497-2416.]

*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 \$350
- Specialist [cost sharing] \$30
- Hospital (facility) [cost sharing] \$200
- Other [cost sharing] 10%

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	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$60</b>

**Managing Joe's type 2 Diabetes**

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

- The plan's overall deductible \$350
- Specialist [cost sharing] \$30
- Hospital (facility) [cost sharing] \$200
- Other [cost sharing] 10%

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	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$500
<u>Coinsurance</u>	\$900
What isn't covered	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$1,420</b>

**Mia's Simple Fracture**

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

- The plan's overall deductible \$350
- Specialist [cost sharing] \$30
- Hospital (facility) [cost sharing] \$200
- Other [cost sharing] 10%

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	
<u>Deductibles</u>	\$350
<u>Copayments</u>	\$300
<u>Coinsurance</u>	\$60
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$710</b>