





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, visit <http://home.commonspirit.org/employeecentral/mybenefits> or call 1-844-450-9450, option 1. 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 1-844-450-9450, option 1, to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u>?	Enhanced Network <u>Provider</u> (CIN): \$2,800 individual / \$5,600 family per calendar year In-Network (IN) <u>Provider</u> : \$2,800 individual / \$5,600 family per calendar year Out of Network: No coverage	Generally, you must pay all the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. 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> .
Are there services covered before you meet your <u>deductible</u>?	Yes. Well-child care, preventive drug list medications and <u>preventive care</u> are covered before you meet your <u>deductible</u> .	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. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u>?	Enhanced Network <u>Provider</u> (CIN): \$4,000 individual / \$8,000 family per calendar year In-Network (IN) <u>Provider</u> : \$6,450 individual / \$12,900 family per calendar year Out of Network: No coverage	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u>?	Premiums, pre-service review penalties, <u>balance-billed charges</u> , and health care this <u>plan</u> 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. You have two levels for network providers. Enhanced Network Level: CHI Texas Health Network In-Network Level: Aetna Open Access, Aetna Select SM Network, see www.aetna-commonspirit.com or call 1-866-925-1543 for a list of <u>network providers</u> .	This plan uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the plan's network. Be aware, your <u>network provider</u> might use an out-of-network <u>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>?	No.	You can see the <u>specialist</u> you choose without a <u>referral</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
		Enhanced Network Provider/CIN (You will pay the least)	In-Network Provider (You will pay more)	Out-of- Network Provider (Not covered)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	15% <u>coinsurance</u>	20% <u>coinsurance</u>	Not covered	Primary Care Physicians (PCP) are defined as General and Family Practice, Internal Medicine, OB/ GYN, Pediatricians, Nurse Practitioners and PAs. Enhanced level/Level 1 services are facility services received at and provided by physicians recognized by CHI Texas Health Network. Level 2 services are in-network <u>providers</u> . Level 3 services are out-of-network and are not covered.
	<u>Specialist</u> visit	20% <u>coinsurance</u>	25% <u>coinsurance</u>	Not covered	Applies to Non-PCP <u>provider</u> types
	<u>Preventive care/screening/immunization</u>	No charge <u>Deductible</u> does not apply	No charge <u>Deductible</u> does not apply	Not covered	See www.healthcare.gov for preventive care guidelines. There may be additional benefits available. See your Employer Summary Plan Description for details. 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.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	15% <u>coinsurance</u>	25% <u>coinsurance</u>	Not covered	For a test in a <u>provider's</u> office or clinic, your cost is included in the cost-share listed above.
	Imaging (CT/PET scans, MRIs)	15% <u>coinsurance</u>	25% <u>coinsurance</u>	Not covered	None

For more information about limitations and exceptions, see your plan document or call the Benefits Contact Center at 1-844-450-9450, option 1.


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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Enhanced Network Provider/CIN (You will pay the least)	In-Network Provider (You will pay more)	Out-of- Network Provider (Not covered)	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.optumrx.com For specialty prescriptions, go to www.dignityhealth.org/arizona/locations/stjosephs/services/pharmacy	Generic drugs	Retail: \$5 <u>copay</u> Home delivery: \$12.50 <u>copay</u>	Retail: \$10 <u>copay</u> Home delivery: \$25 <u>copay</u>	60% <u>coinsurance</u>	Covers up to a 30-day supply from an in-network retail pharmacy or a 90-day supply from a home delivery pharmacy. If you fill a brand-name prescription when a generic equivalent is available, you will pay the brand-name <u>coinsurance</u> plus the difference between the generic and brand-name. Maintenance medications must be filled for a 90-day supply using the CommonSpirit Health home delivery pharmacy, OptumRx Home Delivery, or a Walgreens retail network pharmacy. Any combination of diabetic supplies and insulin purchased at a <u>network</u> retail pharmacy on the same day are subject to one <u>copayment</u> or the applicable <u>coinsurance</u> amount. Additional <u>copayment</u> / <u>coinsurance</u> amounts will apply to any combination of supplies purchased separately from an insulin purchase. Specialty prescriptions must be processed through the CommonSpirit Health Specialty Pharmacy. If the CommonSpirit Health Specialty Pharmacy can't fill your medication, your prescription will be routed to the OptumRx Specialty Pharmacy.
	Preferred brand drugs	15% <u>coinsurance</u> Retail: \$20 min/\$55 max Home delivery: \$50 min/\$87.50 max	30% <u>coinsurance</u> Retail: \$40 min/\$110 max Home delivery: \$100 min/\$175 max	60% <u>coinsurance</u>	
	Non-preferred brand drugs	25% <u>coinsurance</u> Retail: \$32.50 min/\$80 max Home delivery: \$80 min/\$162.50 max	50% <u>coinsurance</u> Retail: \$65 min/\$160 max Home delivery: \$160 min/\$325 max	60% <u>coinsurance</u>	
	<u>Specialty drugs</u>	Refer to above costs	Refer to above costs	Refer to above costs	


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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Enhanced Network Provider/CIN (You will pay the least)	In-Network Provider (You will pay more)	Out-of- Network Provider (Not covered)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	15% <u>coinsurance</u>	25% <u>coinsurance</u>	Not covered	Waive <u>coinsurance</u> on first colonoscopy of the benefit period.
	Physician/ surgeon fees	15% <u>coinsurance</u>	25% <u>coinsurance</u>	Not covered	None
If you need immediate medical attention	<u>Emergency room care</u>	\$200 <u>copay</u> per facility per date of service for facility and <u>physician(s) services</u> combined	\$200 <u>copay</u> per facility per date of service for facility and <u>physician(s) services</u> combined	\$200 <u>copay</u> per facility per date of service for facility and <u>physician(s) services</u> combined <u>Deductible</u> does not apply	50% <u>coinsurance</u> applies to non-emergency medical services. For emergency medical conditions treated out-of-network, you may be balance billed. Dental treatment for accidental injury is limited to care completed within 12 months of the injury.
	<u>Emergency medical transportation</u>	No charge after <u>deductible</u>	No charge after <u>deductible</u>	No charge after <u>deductible</u>	Ambulance services received from an out-of-network provider may balance bill the difference in the billed amount and the allowed amount.
	<u>Urgent care</u>	\$50 <u>copay</u> per <u>provider</u> per date of service	\$75 <u>copay</u> per <u>provider</u> per date of service	Not covered	None
If you have a hospital stay	Facility fee (e.g., hospital room)	15% <u>coinsurance</u>	25% <u>coinsurance</u>	Not covered	Reduction for failure to pre-certify services is \$500 per admission.
	Physician/ surgeon fees	15% <u>coinsurance</u>	25% <u>coinsurance</u>	Not covered	None

For more information about limitations and exceptions, see your plan document or call the Benefits Contact Center at 1-844-450-9450, option 1.

 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
		Enhanced Network Provider/CIN (You will pay the least)	In-Network Provider (You will pay more)	Out-of- Network Provider (Not covered)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office PCP and Facility: 15% <u>coinsurance</u>	Office PCP: 20% <u>coinsurance</u> Facility: 25% <u>coinsurance</u>	Not covered	None
	Inpatient services	15% <u>coinsurance</u>	25% <u>coinsurance</u>	Not covered	Residential treatment is covered with no 24-hour nursing supervision requirement. Reduction for failure to pre-certify services is \$500 per admission.
If you are pregnant	Office visits	Office PCP and Facility: 15% <u>coinsurance</u>	Office PCP: 20% <u>coinsurance</u> Facility: 25% <u>coinsurance</u>	Not covered	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Cost sharing does not apply to certain <u>preventive services</u> . Any in-network services that fall outside of preventive care/routine obstetric care, will pay at the most appropriate benefit in the plan document.
	Childbirth/delivery professional services	15% <u>coinsurance</u>	25% <u>coinsurance</u>	Not covered	Benefits shown reflect OB/GYN practitioner services which may be globally billed at time of delivery for pre-natal, post-natal and delivery services. Not all services are billed globally.
	Childbirth/delivery facility services	15% <u>coinsurance</u>	25% <u>coinsurance</u>	Not covered	None

 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
		Enhanced Network Provider/CIN (You will pay the least)	In-Network Provider (You will pay more)	Out-of- Network Provider (Not covered)	
If you need help recovering or have other special health needs	<u>Home health care</u>	15% <u>coinsurance</u>	25% <u>coinsurance</u>	Not covered	None
	<u>Rehabilitation services</u>	Office PCP and Facility: 15% <u>coinsurance</u> Office Non-PCP: 20% <u>coinsurance</u>	Office PCP: 20% <u>coinsurance</u> Office Non-PCP and Facility: 25% <u>coinsurance</u>	Not covered	In-Network outpatient/office physical, speech and occupational therapies are limited to 30 combined visits per calendar year. CommonSpirit Health Provider/Facility aka Enhanced Network is not subject to 30-visit maximum.
	<u>Habilitation services</u>	Office PCP and Facility: 15% <u>coinsurance</u> Office Non-PCP: 20% <u>coinsurance</u>	Office PCP: 20% <u>coinsurance</u> Office Non-PCP and Facility: 25% <u>coinsurance</u>	Not covered	
	<u>Skilled nursing care</u>	15% <u>coinsurance</u>	25% <u>coinsurance</u>	Not covered	
	<u>Durable medical equipment</u>	15% <u>coinsurance</u>	25% <u>coinsurance</u>	Not covered	One wig per calendar year is covered when related to medical condition. 2 pair of foot orthotics covered per calendar year.
	<u>Hospice services</u>	15% <u>coinsurance</u>	25% <u>coinsurance</u>	Not covered	Hospice respite care is limited to 15 inpatient and 15 outpatient days per lifetime.
	If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Not covered
Children's glasses		Not covered	Not covered	Not covered	None
Children's dental check-up		Not covered	Not covered	Not covered	None

For more information about limitations and exceptions, see your plan document or call the Benefits Contact Center at 1-844-450-9450, option 1.

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> 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">• Cosmetic Surgery• Custodial care – in home or facility• Dental care• Eye exam	<ul style="list-style-type: none">• Glasses• Hearing aids• Long-term care• Massage therapy	<ul style="list-style-type: none">• Routine eye care – Adult• Routine foot care• Weight loss programs
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)		
<ul style="list-style-type: none">• Acupuncture (10 visits per calendar year)• Bariatric surgery (covered only at CommonSpirit Health facility locations)• Chiropractic care (20 visits per calendar year)	<ul style="list-style-type: none">• Infertility treatment (\$15,000 LTM, \$5,000 LTM for infertility medications, excludes some services)	<ul style="list-style-type: none">• Private-duty nursing – short-term intermittent home skilled nursing

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: the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. 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: CommonSpirit Health Benefits Contact Center at 1-844-450-9450, option 1; Aetna Customer Service at 1-866-925-1543; or Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

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.

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



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** \$2,800
- **Specialist coinsurance** 20%
- **Hospital (facility) coinsurance** 25%
- **Other coinsurance** 25%

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	\$12,840
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,800
Copayments	\$0
Coinsurance	\$2,495
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$5,355

Managing Joe's type 2 Diabetes

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

- **The plan's overall deductible** \$2,800
- **Primary care coinsurance** 20%
- **Hospital (facility) coinsurance** 25%
- **Other coinsurance** 25%

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	\$7,460
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,800
Copayments	\$310
Coinsurance	\$1,072
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Joe would pay is	\$4,242

Mia's Simple Fracture

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

- **The plan's overall deductible** \$2,800
- **Hospital (facility) coinsurance** 25%
- **Other coinsurance** 25%

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	\$2,010
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,010
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$2,010

- Russian - Чтобы получить помощь русскоязычного переводчика, позвоните по бесплатному номеру 1-888-982-3862.
- Samoan - Mo fesoasoani tau gagana I le Gagana Samoa vala'au le 1-888-982-3862 e aunoa ma se totogi.
- Serbo-Croatian - Za jezičnu pomoć na hrvatskom jeziku pozovite besplatan broj 1-888-982-3862.
- Spanish - Para obtener asistencia lingüística en español, llame sin cargo al 1-888-982-3862.
- Sudanic-Fulfude - Fii yo on hebu balal e ko yowitii e haala Pular noddee e oo numero doo 1-888-982-3862. Njodi woo fawaaki on.
- Swahili - Ukihitaji usaidizi katika lugha ya Kiswahili piga simu kwa 1-888-982-3862 bila malipo.
- Syriac - ܟܠ ܘܫܬܪܝܢ ܟܠ ܗܝ ܡܫܘܟܝܢ ܘܗܝܢ ܘܠܟܠ ܟܠ ܗܝܢܝܢ ܟܠ ܗܝܢܝܢ ܗܝܢܝܢ ܗܝܢܝܢ ܗܝܢܝܢ 1-888-982-3862 ܗܝܢܝܢ.
- Tagalog - Para sa tulong sa wika na nasa Tagalog, tawagan ang 1-888-982-3862 nang walang bayad.
- Telugu - భాషతో సాయం కోరకు ఎలాంటి ఖర్చు లేకుండా 1-888-982-3862 కు కాల్ చేయండి. (తెలుగు)
- Thai - สำหรับความช่วยเหลือทางด้านภาษาเป็น ภาษาไทย โทร 1-888-982-3862 ฟรีไม่มีค่าใช้จ่าย
- Tongan - Kapau ‘oku fiema'u hā tokoni ‘i he lea faka-Tonga telefoni 1-888-982-3862 ‘o ‘ikai hā ʻōtōngi.
- Trukese - Ren ánninnisin chiakú ren (Kapasen Chuuk) kopwe kékkéeri 1-888-982-3862 nge esapw kamé ngonuk.
- Turkish - (Dil) çağrısı dil yardım için. Hiçbir ücret ödemedен 1-888-982-3862.
- Ukrainian - Щоб отримати допомогу перекладача української мови, зателефонуйте за безкоштовним номером 1-888-982-3862.
- Urdu - اگر کسی کو گفتار پر 1-888-982-3862 سے رابطہ کرنے کی ضرورت ہے تو اسے بلا کسی خرچ کے 1-888-982-3862 پر کال کر سکتا ہے۔
- Vietnamese - Để được hỗ trợ ngôn ngữ bằng (ngôn ngữ), hãy gọi miễn phí đến số 1-888-982-3862.
- Yiddish - פאר שפראך הילף אין אידיש רופט 1-888-982-3862 פון אפצאל.
- Yoruba - Fún ìrànጂwọ nípa èdè (Yorùbá) pe 1-888-982-3862 láí san owó kankan rárá.