
 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 614-766-5800 or visit us at [www.mycarefactor.com](http://www.mycarefactor.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 [www.mycarefactor.com](http://www.mycarefactor.com) or call 614-766-5800 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <a href="#">deductible</a>?</b>	\$250/Individual or \$500/family Out-net: \$500/individual or \$1,000/family	Generally, you must pay all of the costs from providers 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. <a href="#">Preventive care</a> and primary care services 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. \$25 individual / \$75 family for dental, if elected..	You must pay all of the costs for these services up to the specific <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay for these services.
<b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b>	For <a href="#">network providers</a> \$600 individual / \$1,200 family  Out-net: \$1,000 individual / \$2,000 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 <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
<b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>	Non-Precertification Penalties; Amounts over Usual and Reasonable, dental, vision benefits.	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.mycarefactor.com">www.mycarefactor.com</a> or call 614-766-5800 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a provider <a href="#">network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">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 provider's 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.

**Questions:** Call 614-766-5800 or visit us at [www.mycarefactor.com](http://www.mycarefactor.com).

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or call 614-766-5800 to request a copy.

Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	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	\$25 copay; 0% coinsurance	40% after deductible and \$45 copay	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services you need are preventive. Then check what your <a href="#">plan</a> will pay for.
	<a href="#">Specialist</a> visit	\$25 copay; 0% coinsurance	40% after deductible and \$45 copay	
	<a href="#">Preventive care/screening/immunization</a>	No charge	No Charge	
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	20% coinsurance after deductible	40% coinsurance after deductible	
	Imaging (CT/PET scans, MRIs)	20% coinsurance after deductible	40% coinsurance after deductible	
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.magellanrx.com">www.magellanrx.com</a>	Generic drugs (Tier 1)	\$10 copay then 0% coinsurance	\$10 copay then 0% coinsurance	Mail order Copays: \$20/\$40/\$60
	Preferred brand drugs (Tier 2)	\$20 copay then 0% coinsurance	\$20 copay then 0% coinsurance	
	Non-preferred brand drugs (Tier 3)	\$30 copay then 0% coinsurance	\$30 copay then 0% coinsurance	
	<a href="#">Specialty drugs</a> (Tier 4)	\$100 copay not to exceed \$1,200 per calendar year.	N/A	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance after deductible	40% coinsurance after deductible	
	Physician/surgeon fees	20% coinsurance after deductible	40% coinsurance after deductible	
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$75 copay then 0% coinsurance	\$75 copay then 0% coinsurance	
	<a href="#">Emergency medical transportation</a>	20% coinsurance after deductible	40% coinsurance after deductible	
	<a href="#">Urgent care</a>	\$35 copay then 0% coinsurance	40% coinsurance after deductible	

Questions: Call 614-766-5800 or visit us at [www.mycarefactor.com](http://www.mycarefactor.com)

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)	
		coinsurance	deductible and \$45 copay.	
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% coinsurance after deductible	40% coinsurance after deductible	
	Physician/surgeon fees	20% coinsurance after deductible	40% coinsurance after deductible	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	20% coinsurance after deductible	40% coinsurance after deductible	
	Inpatient services	20% coinsurance after deductible	40% coinsurance after deductible	
<b>If you are pregnant</b>	Office visits	\$25 copay then 0% coinsurance	40% after deductible and \$45 copay	
	Childbirth/delivery professional services	20% coinsurance after deductible	40% coinsurance after deductible	
	Childbirth/delivery facility services	20% coinsurance after deductible	40% coinsurance after deductible	
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	20% coinsurance after deductible	40% coinsurance after deductible	
	<a href="#">Rehabilitation services</a>	20% coinsurance after deductible	40% coinsurance after deductible	
	<a href="#">Habilitation services</a>	20% coinsurance after deductible	40% coinsurance after deductible	
	<a href="#">Skilled nursing care</a>	20% coinsurance after deductible	40% coinsurance after deductible	
	<a href="#">Durable medical equipment</a>	20% coinsurance after deductible	40% coinsurance after deductible	
	<a href="#">Hospice services</a>	20% coinsurance after deductible	40% coinsurance after deductible	
<b>If your child needs dental or eye care</b>	Children's eye exam	0% coinsurance	0% coinsurance	1 exam per calendar year
	Children's glasses	N/A	N?A	
	Children's dental check-up	0 % coinsurance	0% coinsurance	2 per calendar year if dental elected.

## Excluded Services & Other Covered Services:

### Services Your [Plan](#) Generally Does NOT Cover (Check your [plan](#) document for more information and a list of any other [excluded services](#).)

- Cosmetic Surgery
- Acupuncture
- Long Term Care
- Non-emergency care when traveling outside the U.S
- Routine eye care (Adult)
- Hearing aids

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

- Dental Care (adult)
- Bariatric Surgery
- Chiropractic Care (15 visits)
- Private-Duty Nursing (30 visit calendar year maximum)

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. For more information on your rights to continue coverage, contact the plan at 614-766-5800. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.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.HealthCare.gov](http://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: [www.mycarefactor.com](http://www.mycarefactor.com) or by calling 614-766-5800.

### 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 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 614-766-5800.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 614-766-5800.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 614-766-5800

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 614-766-5800.

*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](#) \$250
- [Specialist copayment](#) \$0
- [Hospital \(facility\) coinsurance](#) 20%
- Other [coinsurance](#) 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*)

<b>Total Example Cost</b>	<b>\$7,540</b>
---------------------------	----------------

**In this example, Peg would pay:**

Cost Sharing	
Deductibles	\$250
Copayments	\$10
Coinsurance	\$600
What isn't covered	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$610</b>

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

- The [plan's](#) overall [deductible](#) \$250
- [Specialist copayment](#) \$0
- [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>\$5,400</b>
---------------------------	----------------

**In this example, Joe would pay:**

Cost Sharing	
Deductibles*	\$250
Copayments	\$10
Coinsurance	\$600
What isn't covered	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$610</b>

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

- The [plan's](#) overall [deductible](#) \$250
- [Specialist copayment](#) \$0
- [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>\$1,900</b>
---------------------------	----------------

**In this example, Mia would pay:**

Cost Sharing	
Deductibles*	\$250
Copayments	\$10
Coinsurance	\$328
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$588</b>

\*Note: This plan has other [deductibles](#) for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

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