




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 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 or call 614-766-5800 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$5,000 /individual or \$10,000/ family Out-of-network: \$10,000/individual or \$20,000/family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. 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 and primary care services are covered before you meet your deductible .	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	Yes. \$25 individual/ \$75 family for dental, if elected.	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan ?	For network providers \$6,500 individual/\$13,000 family; for out-of-network providers \$13,000 individual/ \$26,000 family	The out-of-pocket limit 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 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 ?	Non- Precertification Penalties, Amounts over Usual and Reasonable, dental, vision benefits.	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.mycarefactor.com or call 614-766-5800 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 an out-of-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 an out-of-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 will pay some or all of the costs to see a specialist for covered services but only if you have a referral before you see the specialist .

Questions: Call 614-766-5800 or visit us at 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.

 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 provider's office or clinic	Primary care visit to treat an injury or illness	50% coinsurance after deductible	50% coinsurance after deductible	None
	Specialist visit	50% coinsurance after deductible	50% coinsurance after deductible	
	Preventive care/screening/immunization	No Charge	No Charge	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	Diagnostic test (x-ray, blood work)	50% coinsurance after deductible	50% coinsurance after deductible	
	Imaging (CT/PET scans, MRIs)	50% coinsurance after deductible	50% coinsurance after deductible	
	COVID- 19	No Charge	No Charge	Out-of-Network will be paid at the Usual, Reasonable, and Customary rate
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.magellanrx.com	Generic drugs (Tier 1)	50% coinsurance after deductible	50% coinsurance after deductible	
	Preferred brand drugs (Tier 2)	50% coinsurance after deductible	50% coinsurance after deductible	
	Non-preferred brand drugs (Tier 3)	50% coinsurance after deductible	50% coinsurance after deductible	
	Specialty drugs (Tier 4)	May be available through the Select Drugs and Products Program	May be available through the Select Drugs and Products Program	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	50% coinsurance after deductible	50% coinsurance after deductible	
	Physician/surgeon fees	50% coinsurance after deductible	50% coinsurance after deductible	
If you need immediate	Emergency room care	50% coinsurance	50% coinsurance after deductible	Emergency room copayment waived if the

* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.mycarefactor.com.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)	
medical attention		after deductible	deductible	
	Emergency medical transportation	50% coinsurance after deductible	50% coinsurance after deductible	
	Urgent care	50% coinsurance after deductible	50% coinsurance after deductible	
If you have a hospital stay	Facility fee (e.g., hospital room)	50% coinsurance after deductible	50% coinsurance after deductible	
	Physician/surgeon fees	50% coinsurance after deductible	50% coinsurance after deductible	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	50% coinsurance after deductible	50% coinsurance after deductible	
	Inpatient services	50% coinsurance after deductible	50% coinsurance after deductible	
If you are pregnant	Office visits	50% coinsurance after deductible	50% coinsurance after deductible	
	Childbirth/delivery professional services	50% coinsurance after deductible	50% coinsurance after deductible	
	Childbirth/delivery facility services	50% coinsurance after deductible	50% coinsurance after deductible	
If you need help recovering or have other special health needs	Home health care	50% coinsurance after deductible	50% coinsurance after deductible	
	Rehabilitation services	50% coinsurance after deductible	50% coinsurance after deductible	
	Habilitation services	50% coinsurance after deductible	50% coinsurance after deductible	
	Skilled nursing care	50% coinsurance after deductible	50% coinsurance after deductible	
	Durable medical equipment	50% coinsurance after deductible	50% coinsurance after deductible	
	Hospice services	50% coinsurance after deductible	50% coinsurance after deductible	
If your child needs	Children's eye exam	N/A	N/A	

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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)	
dental or eye care	Children's glasses	N/A	N/A	2 per calendar year if dental elected.
	Children's dental check-up	0% coinsurance	0% coinsurance	

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 .)		
<ul style="list-style-type: none"> • Cosmetic surgery • Acupuncture 	<ul style="list-style-type: none"> • Long-term care • Non-emergency care when traveling outside the U.S. 	<ul style="list-style-type: none"> • 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.)	
<ul style="list-style-type: none"> • Dental Care (Adult) • Bariatric Surgery 	<ul style="list-style-type: none"> • Chiropractic care (15 visits) • Private-Duty Nursing (30 visits per calendar year maximum)

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: 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, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or 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 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 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: www.mycarefactor.com or by calling 614-766-5800.

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 614-766-5800

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

* For more information about limitations and exceptions, see the [plan](#) or policy document at www.mycarefactor.com.com.

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](#) \$5,000
- [Specialist copayment](#) \$0
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 50%

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
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$5,000
Copayments	\$0
Coinsurance	\$3,850
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Peg would pay is	\$8,850

Managing Joe's Type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) \$5,000
- [Specialist copayment](#) \$0
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 50%

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
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles *	\$5,000
Copayments	\$0
Coinsurance	\$300
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Joe would pay is	\$5,300

Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$5,000
- [Specialist copayment](#) \$0
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 50%

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
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In this example, Mia would pay:

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

Note: These numbers assume the patient does not participate in the [plan's](#) wellness program. If you participate in the [plan's](#) wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: [insert].

*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.