

## WINDSTREAM SERVICES: \$4,500 Deductible Plan

Coverage Period: 01/01/2018 -12/31/2018

Summary of Benefits and Coverage: What this Plan Covers & What it Costs Coverage for: Individual + Family | Plan Type: HDHP



**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at [www.windstream.blueadvantagearkansas.com](http://www.windstream.blueadvantagearkansas.com) or by calling 1-844-662-2279. Plan document will take precedence if differences occur between these versions.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	\$4,500 individual / \$9,000 family <b>In-network</b> ; \$9,000 individual / \$18,000 family <b>Out-of-network</b>	You must pay all the costs up to the <b>deductible</b> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <b>deductible</b> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <b>deductible</b> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <b>deductibles</b> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	\$6,550 person / \$13,100 family <b>In-network</b> ; \$13,100 person / \$26,200 family <b>Out-of-network</b>	The <b>out-of-pocket limit</b> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <u>out-of-pocket limit</u> ?	Penalties, premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <b>out-of-pocket limit</b> .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a <u>network of providers</u> ?	Yes. For a list of <b>preferred providers</b> , see <a href="http://www.windstream.blueadvantagearkansas.com">www.windstream.blueadvantagearkansas.com</a> . If you are unsure which	If you use an in-network doctor or other health care <b>provider</b> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <b>provider</b> for some services. Plans use the terms in-network, <b>preferred</b> , or participating for <b>providers</b> in their <b>network</b> . See the chart

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	network list to select, please call 1-844-662-2279.	starting on page 2 for how this plan pays different kinds of <b>providers</b> .
Do I need a referral to see a <b>specialist</b> ?	No.	You can see the <b>specialist</b> you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about <b>excluded services</b> .



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use In-network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care <b>provider's</b> office or clinic	Primary care visit to treat an injury or illness	30% Coinsurance	50% Coinsurance	—————none—————
	Specialist visit	30% Coinsurance	50% Coinsurance	—————none—————
	Other practitioner office visit	30% Coinsurance	50% Coinsurance	Acupuncture – 12 visits per year Chiropractic Care – 30 visits per year
	Preventive care/screening/immunization	No Charge	50% Coinsurance	Deductible Waived In-network
If you have a test	Diagnostic test (x-ray, blood work)	30% Coinsurance	50% Coinsurance	—————none—————

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Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
	Imaging (CT/PET scans, MRIs)	30% Coinsurance	50% Coinsurance	—————none—————
<b>If you need drugs to treat your illness or condition</b>  More information about <b>prescription drug coverage</b> is available at <a href="http://www.windstreambenefits.com/">http://www.windstreambenefits.com/</a> or <a href="http://www.express-scripts.com">www.express-scripts.com</a>	Generic drugs	30% Coinsurance	30% Coinsurance	Express Scripts' Preventive Medication program supports consumer directed healthcare (CDH) plans. The program allows certain drugs to bypass the deductible in accordance with the U.S. Internal Revenue Service's "safe harbor" provision for preventive medications. Your plan offers a number of preventive medications for just a coinsurance payment.  30-day supply (retail); 90-day supply (mail order). Mail order mandatory for maintenance drugs after 2 retail fills. No coverage for out-of-network mail order. Using the Express Advantage preferred network will help you get your Rx at the lowest cost. Specialty 30-day supply. Requires Accredo delivery after 1 retail fill. Some drugs require prior authorization or step therapy. If necessary authorization is not obtained, the drug may not be covered.
	Preferred brand drugs	30% Coinsurance	30% Coinsurance	
	Non-preferred brand drugs	30% Coinsurance	30% Coinsurance	
	Specialty drugs	Subject to applicable cost share	Subject to applicable cost share	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	30% Coinsurance	50% Coinsurance	—————none—————

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	Physician/surgeon fees	30% Coinsurance	50% Coinsurance	_____none_____
<b>If you need immediate medical attention</b>	Emergency room services	30% Coinsurance	30% Coinsurance	_____none_____
	Emergency medical transportation	30% Coinsurance	30% Coinsurance	_____none_____
	Urgent care	30% Coinsurance	30% Coinsurance	_____none_____
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	30% Coinsurance	50% Coinsurance	_____none_____
	Physician/surgeon fee	30% Coinsurance	50% Coinsurance	_____none_____
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	30% Coinsurance	50% Coinsurance	_____none_____
	Mental/Behavioral health inpatient services	30% Coinsurance	50% Coinsurance	_____none_____
	Substance use disorder outpatient services	30% Coinsurance	50% Coinsurance	_____none_____
	Substance use disorder inpatient services	30% Coinsurance	50% Coinsurance	_____none_____
<b>If you are pregnant</b>	Prenatal and postnatal care	30% Coinsurance	50% Coinsurance	_____none_____
	Delivery and all inpatient services	30% Coinsurance	50% Coinsurance	_____none_____
<b>If you need help recovering or have other special health needs</b>	Home health care	30% Coinsurance	50% Coinsurance	120 Visits Limit
	Rehabilitation services	30% Coinsurance	50% Coinsurance	_____none_____
	Habilitation services	30% Coinsurance	50% Coinsurance	_____none_____
	Skilled nursing care	30% Coinsurance	50% Coinsurance	120 Visits Limit
	Durable medical equipment	30% Coinsurance	50% Coinsurance	_____none_____
	Hospice service	30% Coinsurance	50% Coinsurance	_____none_____
<b>If your child needs</b>	Eye exam	Not covered	Not covered	_____none_____

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Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
dental or eye care	Glasses	Not covered	Not covered	_____none_____
	Dental check-up	Not covered	Not covered	_____none_____

## Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other <u>excluded services</u> .)			
• Cosmetic Surgery	• Long-term care	• Routine foot care	
• Dental care (adult)	• Non-emergency care when traveling outside U.S.	• Vision services	

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)			
• Bariatric surgery	• Hearing Aids (\$1,000 /year/ear)	• Private-duty nursing (60 days)	
• Chiropractic care	• Infertility treatment	• Wigs (\$300/y ear)	

## Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

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For more information on your rights to continue coverage, contact the plan at 1-800-826-9781. 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).

### Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: UMR at 1-800-826-9781 or the Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). Additionally, a consumer assistance program may help you file your appeal. A list of states with Consumer Assistance Programs is available at [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) and <http://cciio.cms.gov/programs/consumer/capgrants/index.html>.

### Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan or policy does provide minimum essential coverage.**

### Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

### Language Access Services:

[Spanish (Español): Para obtener asistencia en Español, llame al 1-866-553-9409]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-553-9409]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-866-553-9409]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' 1-866-553-9409]

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

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## Coverage Examples

Coverage Period: 1/1/2018 – 12/31/2018

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## About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



**This is not a cost estimator.**

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

### Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$2,000
- Patient pays \$5,540

#### Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
<b>Total</b>	<b>\$7,540</b>

#### Patient pays:

Deductibles	\$4,500
Copays	\$0
Coinsurance	\$840
Limits or exclusions	\$200
<b>Total</b>	<b>\$5,540</b>

### Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$597
- Patient pays \$4,803

#### Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
<b>Total</b>	<b>\$5,400</b>

#### Patient pays:

Deductibles	\$4,500
Copays	\$0
Coinsurance	\$213
Limits or exclusions	\$90
<b>Total</b>	<b>\$4,803</b>

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### Coverage Examples

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## Questions and answers about the Coverage Examples:

### What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.

### What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, copayments, and coinsurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

### Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

### Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.

### Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

### Are there other costs I should consider when comparing plans?

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- ✓ **Yes.** An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as copayments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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