The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 844-302-7774. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>www.dol.gov/ebsa/healthreform</u> or call 844-302-7774 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your <u>deductible?</u>	Not applicable.	This <u>plan</u> does not have a <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	Not applicable.	This <u>plan</u> does not have a <u>deductible</u> .
What is the <u>out-of-pocket</u> limit for this <u>plan</u> ?	Not applicable.	This <u>plan</u> does not have an <u>out-of-pocket limit</u> .
What is not included in the out-of-pocket limit?	Not applicable.	This <u>plan</u> does not have an <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.ComcountPizzaKingBenefits.co <u>m</u> or call 844-302-7774 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 <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance</u> <u>billing</u> ).
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 <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

Common Medical Event	Services You May Need	What Yo	u Will Pay		
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	\$25 <u>copayment</u>	Not Covered	Includes associated labs & x-rays.	
If you visit a health	<u>Specialist</u> visit	\$50 <u>copayment</u>	Not Covered	None.	
care <u>provider's</u> office or clinic	Preventive care/screening/ immunization	No charge	Not Covered	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.	
If you have a test	Diagnostic test (x-ray, blood work)	Lab: \$50 <u>copayment</u> X-ray: \$100 <u>copayment</u>	Not Covered	Diagnostic tests associated with primary care visits are covered at no charge.	
	Imaging (CT/PET scans, MRIs)	\$500 <u>copayment</u>	Not Covered	None.	
If you need drugs to treat your illness or condition	Generic drugs	Retail: \$10/ <u>Prescription</u> Mail Order: Not Covered			
	Preferred brand drugs	Retail: \$30/ <u>Prescription</u> Mail Order: Not Covered		Cost sharing does not apply for preventive Prescriptions.	
More information about prescription drug coverage	Non-preferred brand drugs	Retail: \$50/ <u>Prescription</u> or 50% <u>Coinsurance</u> whichever is greater. Mail Order: Not Covered		Retail available up to a 90-day supply.	
is available at HealthEZMECPlans.com	Specialty drugs	Retail & Mail Order: Not Covered		None.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center) Physician/surgeon fees	\$1,000 benefit	Not Covered	None.	
If you need immediate medical attention	Emergency room care	\$500 <u>copayment</u>	Not Covered	None.	
	Emergency medical transportation	Not Covered	Not Covered	None.	
	<u>Urgent care</u>	\$75 <u>copayment</u>	Not Covered	None.	
lf you have a hospital stay	Facility fee (e.g., hospital room)			None.	
	Physician/surgeon fees	\$1,000 benefit per day	Not Covered		

	Services You May Need	What Yo	u Will Pay		
Common Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$50 <u>copayment</u>	Not Covered	None.	
	Inpatient services	\$1,000 benefit per day, then Not Covered	Not Covered	None.	
lf you are pregnant	Office visits	No charge	Not Covered	Cost sharing does not apply for preventive	
	Childbirth/delivery professional services	Not Covered	Not Covered	services. Depending on the type of services, a <u>copayment</u> or <u>coinsurance</u> may apply.	
	Childbirth/delivery facility services	Not Covered	Not Covered	Maternity care may include tests and services described elsewhere in the SBC.	
If you need help recovering or have other special health needs	Home health care	Not Covered	Not Covered	None.	
	Rehabilitation services	Not Covered	Not Covered	None.	
	Habilitation services	Not Covered	Not Covered	NOTE.	
	Skilled nursing care	Not Covered	Not Covered	None.	
	Durable medical equipment	Not Covered	Not Covered	None.	
	Hospice services	Not Covered	Not Covered	None.	
If your child needs dental or eye care	Children's eye exam	No Charge	Not Covered	Limit of 1 routine exam per year.	
	Children's glasses	Not Covered	Not Covered	None.	
	Children's dental check-up	Not Covered	Not Covered	None.	

## **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.)

Non-<u>Preventive care</u>

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)

• Preventive care

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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <a href="http://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <a href="http://www.HealthCare.gov">Marketplace</a>. For more information about the Marketplace, visit <a href="http://www.HealthCare.gov">www.HealthCare.gov</a> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also

provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: : Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>.

## 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 844-302-7774 [Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 844-302-7774 [Chinese (中文): 如果需要中文的帮助,请拨打这个号码 844-302-7774 [Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 844-302-7774

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



Limits or exclusions

The total Peg would pay is

This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

<b>Peg is Having a Baby</b> (9 months of in-network pre-natal care and a hospital delivery)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well- controlled condition)		<b>Mia's Simple Fracture</b> (in-network emergency room visit and follow up care)	
The plan's overall deductible\$0Specialist copayment\$50Hospital (facility)100%Other100%		<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist copayment</u></li> <li>Hospital (facility)</li> <li>Other</li> </ul>	\$0 \$50 100% 100%	<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist copayment</u></li> <li>Hospital (facility)</li> <li>Other</li> </ul>	
This EXAMPLE event includes services like: Specialist office visits ( <i>prenatal care</i> ) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests ( <i>ultrasounds and blood work</i> ) Specialist visit ( <i>anesthesia</i> )		This EXAMPLE event includes services like: Primary care physician office visits ( <i>including</i> <i>disease education</i> ) Diagnostic tests ( <i>blood work</i> ) Prescription drugs Durable medical equipment ( <i>glucose meter</i> )		<b>This EXAMPLE event includes services like:</b> Emergency room care <i>(including medical supplies)</i> Diagnostic test <i>(x-ray)</i> Durable medical equipment <i>(crutches)</i> Rehabilitation services <i>(physical therapy)</i>	
Total Example Cost	\$12,731	Total Example Cost	\$7,389	Total Example Cost	\$1,368
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pa	y:
Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles	\$0	Deductibles	\$0	Deductibles	\$0
Copayments	\$2,440	Copayments	\$1,410	Copayments	\$1,650
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$0
What isn't covered		What isn't covered		What isn't covered	

\$5.356

\$6,775

Limits or exclusions

The total Mia would pay is

Limits or exclusions

The total Joe would pay is

\$2,440

\$4,894

\$1,007

\$2,657