



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 Customer Service at 800-863-7515 or visit <http://prominencehealthplan.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 <https://www.healthcare.gov/sbc-glossary/> or call 1-800-433-3077 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In- <u>Network</u> : \$2,800 Single / \$5,600 Family Out-of- <u>Network</u> : \$5,600 Single / \$11,200 Family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this plan begins to pay. An embedded deductible combines individual and family deductibles in a family health insurance policy. The plan will begin to pay benefits as soon as one member of the family reaches the individual deductible limit.
Are there services covered before you meet your deductible?	Yes. <u>Preventive</u> care and primary care services are covered before you meet your <u>deductible</u> .	This plan 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 plan covers certain <u>preventive</u> services without cost-sharing and before you meet your <u>deductible</u> . See a list of covered <u>preventive</u> services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet the <u>deductible</u> for specific services.
What is the out-of-pocket limit for this plan?	For <u>network providers</u> \$4,800 Single / \$8,000 Family; <u>Out-of-network providers</u> : \$8,000 Single / \$16,000 Family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. With respect to family plans, an individual is only subject to the individual out-of-pocket maximum amount. When two family members have each satisfied their individual out-of-pocket maximum amount, then the family out-of-pocket amount is met.
What is not included in the out-of-pocket limit?	<u>Premiums</u> , <u>balance-billing</u> charges, and health care this plan 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 network provider?	Yes. See www.prominencehealthplan.com or call 1-800-433-3077 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 . You will pay the most if you use an out-of- <u>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 plan pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an out-of- <u>network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a referral to see a specialist?	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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	CYD/0% coinsurance per visit	CYD/30% coinsurance per visit	<u>Primary Care Provider</u> (PCP) and <u>Specialist copay</u> applies to all services in the Practitioner's office unless the service is also listed on this Summary of Benefits with an additional <u>copay</u> .
	<u>Specialist</u> visit	CYD/0% coinsurance per visit	CYD/30% coinsurance per visit	
	<u>Preventive</u> care/ screening/immunization	No charge	CYD/30% coinsurance	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		CYD/0% coinsurance	CYD/30% coinsurance per test	Some invasive diagnostic procedures are treated as outpatient hospital visits.
	Diagnostic test (x-ray, blood work)	Blood work (Laboratory) - CYD/0% coinsurance	Blood work (Laboratory) - CYD/30% coinsurance	
	Imaging (CT scans, MRIs)	CYD/0% coinsurance	CYD/30% coinsurance per test	Prior authorization (PA) requirements apply. Visit www.prominencehealthplan.com . If PA is not obtained; <u>claims</u> subject to denial.
	Complex Diagnostic	CYD/0% coinsurance	CYD/30% coinsurance per test	Prior authorization (PA) requirements apply. Visit www.prominencehealthplan.com . If PA is not obtained; <u>claims</u> subject to denial.

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)	
<p>If you need drugs to treat your illness or condition.</p> <p>More information about <u>prescription drug coverage</u> is available at http://www.prominencehealthplan.com/</p>	Generic Drugs	CYD/\$15 copay per prescription	N/A	<p><u>Copay</u> applies to 30 day fills for preferred generic and preferred brand drugs. 90 day fills of preferred generic or preferred name brand maintenance medications at retail or mail order are paid at 2 <u>copays</u>. Prior authorization (PA) requirements may apply. Visit the formulary on www.prominencehealthplan.com. If PA is not obtained; you will be responsible for the full cost of your prescription at the pharmacy. You may fill your prescription, but your <u>copay</u> will not apply.</p>
	Preferred Brand Drugs	CYD/\$40 copay per prescription	N/A	
	Non-Preferred Brand Drugs	\$CYD/\$60 copay per prescription	N/A	<p><u>Copay</u> applies to 30 day fills. 90 day fills of non-preferred name brand medications at retail or mail order are paid at 3 <u>copays</u>. Prior authorization (PA) requirements may apply. Visit the formulary on www.prominencehealthplan.com. If PA is not obtained; you will be responsible for the full cost of your prescription at the pharmacy. You may fill your prescription, but your <u>copay</u> will not apply.</p>
	<u>Specialty Drugs</u>	CYD/20% coinsurance	N/A	<p>Limit becomes maximum out-of-pocket. Prior authorization (PA) requirements may apply. Visit the formulary on www.prominencehealthplan.com. If PA is not obtained; you will be responsible for the full cost of your prescription at the pharmacy. You may fill your prescription, but your <u>copay</u> will not apply.</p>

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 have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	CYD/0% coinsurance	CYD/30% coinsurance	Prior authorization (PA) requirements apply. Visit www.prominencehealthplan.com . If PA is not obtained; <u>claims</u> subject to denial.
	Physician/surgeon fees	Included in above	CYD/30% coinsurance	
If you need immediate medical attention	<u>Emergency room care</u>	CYD/0% coinsurance	CYD/0% coinsurance	The <u>copay</u> is waived when the member is admitted as an inpatient directly from the emergency room.
	<u>Emergency medical transportation</u>	Ground - CYD/0% coinsurance Air - CYD/0% coinsurance	Ground - CYD/0% coinsurance Air - CYD/0% coinsurance	Prior authorization (PA) required for non-emergency transportation. Prior authorization (PA) required for air ambulance. If PA is not obtained; <u>claims</u> subject to denial.
	<u>Urgent care</u>	CYD/0% coinsurance	CYD/30% coinsurance	In and Out-of-Area <u>Urgent Care Services</u> are covered for <u>Medically Necessary Covered Services</u> . Members should call 1-800-433-3077 for assistance prior to obtaining Out-of-Area <u>Urgent Care Services</u> .
If you have a hospital stay	Facility fee (e.g., hospital room)	CYD/0% coinsurance	CYD/30% coinsurance	Prior authorization (PA) requirements apply. Visit www.prominencehealthplan.com . If PA is not obtained; <u>claims</u> subject to denial.
	Physician/surgeon fees	Included in above	CYD/30% coinsurance	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Outpatient Office Visit - CYD/0% coinsurance Outpatient Program - CYD/0% coinsurance	Outpatient Office Visit - CYD/30% coinsurance Outpatient Program - CYD/30% coinsurance per visit	None
	Inpatient services	CYD/0% coinsurance	CYD/30% coinsurance	Prior authorization (PA) requirements apply. Visit www.prominencehealthplan.com . If PA is not obtained; <u>claims</u> subject to denial.

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 are pregnant	Office visits	CYD/0% coinsurance	CYD/30% coinsurance	<p><u>Copay</u> applies to all Obstetrician services associated with the birth. Well Woman prenatal visits are covered without share of cost. <u>Cost Sharing</u> does not apply to <u>preventive</u> services. Depending on the type of services, a <u>copayment</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Ancillary maternity charges including but not limited to fetal non-stress tests and amniocentesis will require an additional member share of cost.</p>
	Childbirth/delivery professional services	CYD/0% coinsurance	CYD/30% coinsurance	
	Childbirth/delivery facility services	CYD/0% coinsurance	CYD/30% coinsurance	
If you need help recovering or have other special health needs	<u>Home health care</u>	CYD/0% coinsurance	CYD/30% coinsurance	Maximum 30 visits per calendar year. Prior authorization (PA) requirements apply. Visit www.prominencehealthplan.com . If PA is not obtained; <u>claims</u> subject to denial.
	<u>Rehabilitation services</u>	CYD/0% coinsurance	CYD/30% coinsurance	Limited to 60 visits per condition per member per calendar year (combined with Acute Rehabilitation visits). Prior authorization (PA) requirements apply. Visit www.prominencehealthplan.com . If PA is not obtained; <u>claims</u> subject to denial.
	<u>Habilitation services</u>	CYD/0% coinsurance	CYD/30% coinsurance	Prior authorization (PA) requirements apply. Visit www.prominencehealthplan.com . If PA is not obtained; <u>claims</u> subject to denial.
	<u>Skilled nursing care</u>	CYD/0% coinsurance	CYD/30% coinsurance	Limited to 100 days per calendar year. Prior authorization (PA) requirements apply. Visit www.prominencehealthplan.com . If PA is not obtained; <u>claims</u> subject to denial.
	<u>Durable medical equipment</u>	CYD/0% coinsurance	CYD/30% coinsurance	Prior authorization (PA) requirements apply. Visit www.prominencehealthplan.com . If PA is not obtained; <u>claims</u> subject to denial.
	<u>Hospice service</u>	CYD/0% coinsurance	CYD/30% coinsurance	None

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 your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	None
	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.)

- Abortion with the exception of limited services
- Cosmetic surgery
- Dental care (Adult)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Weight loss programs
- Hearing aids-limited to one pair every three years

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

- Acupuncture
- Bariatric surgery
- Chiropractic care
- Private-duty nursing
- Routine foot 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: <http://prominencehealthplan.com>. You may also contact your state insurance department at 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 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 Prominence Health Plan at 1-800-863-7515 or visit www.prominencehealthplan.com. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform or the Nevada Division of Insurance at 1-888-872-3234.

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 1-800-863-7515.

----- *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: \$2,800
- Specialist copayment: CYD/0% coinsurance
- Hospital (facility) copayment: CYD/0% coinsurance
- Other coinsurance: 0% coinsurance

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	
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In this example, Peg would pay:

<i>Cost Sharing</i>	
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<u>Deductibles</u>	
Copays	
Coinsurance	

<i>What isn't covered</i>	
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Limits or exclusions	
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The total Peg would pay is	
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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
- Specialist copayment: CYD/0% coinsurance
- Hospital (facility) copayment: CYD/0% coinsurance
- Other coinsurance: 0% coinsurance

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	
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In this example, Joe would pay:

<i>Cost Sharing</i>	
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<u>Deductibles</u>	
Copays	
Coinsurance	

<i>What isn't covered</i>	
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Limits or exclusions	
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The total Joe would pay is	
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Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- The plan's overall deductible: \$2,800
- Specialist copayment: CYD/0% coinsurance
- Hospital (facility) copayment: CYD/0% coinsurance
- Other coinsurance: 0% coinsurance

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	
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In this example, Mia would pay:

<i>Cost Sharing</i>	
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<u>Deductibles</u>	
Copays	
Coinsurance	

<i>What isn't covered</i>	
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Limits or exclusions	
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The total Mia would pay is	
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