UMR: NORTHERN KENTUCKY UNIVERSITY: 7670-00-416206 003, 004

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, visit www.umr.com or by calling 1-800-207-3172. 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.umr.com or call 1-800-207-3172 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	$2,500 person / $5,000 family In-network $6,000 person / $12,000 family Out-of-network	Generally, you must pay all the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, the overall family deductible must be met before the plan begins to pay.
Are there services covered before you meet your deductible?	Yes. Preventive 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?	No.	You don't have to meet deductibles for specific services.
What is the out–of–pocket limit for this plan?	$3,425 person / $6,850 family In-network $10,000 person / $20,000 family Out-of-network	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, the overall family out-of-pocket limit must be met.
What is not included in the out–of–pocket limit?	Penalties, premiums, balance billing charges, and health care this plan doesn't cover. Non-network transplant, non-network prescription drugs, non-network specialty drugs.	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.umr.com or call 1-800-207-3172 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.	You can see the specialist you choose without a referral.
	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
		In-network (You will pay the least)	Out-of-network (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	Primary care visit: 15% after deductible Virtual visit: 15% after deductible	Primary care visit: 35% after deductible Virtual visit: 35% after deductible	None
	Specialist visit	15% Coinsurance	35% Coinsurance	None
	Preventive care/screening/ immunization	No charge; Deductible Waived	35% Coinsurance	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. For Breast Feeding Counseling Non-PAR is Same as PAR. For Male Sterilization PAR is SAAOD & Non PAR is 35% coinsurance. For Male Contraceptives is Not Covered.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network (You will pay the least)	Out-of-network (You will pay the most)	
If you have a test	Diagnostic test (x-ray, blood work)	15% Coinsurance	35% Coinsurance	Cost-sharing may vary based on where service is performed.
	Imaging (CT/PET scans, MRIs)	15% Coinsurance	35% Coinsurance	Cost-sharing may vary based on where service is performed.
If you need drugs to treat your illness or condition. More information about prescription drug coverage is available at www.expresss-scripts.com or http://www.kyrx.org/	Generic drugs (Tier 1)	Retail: 15% coinsurance Mail Order: 15% coinsurance	Not covered	None
	Preferred brand drugs (Tier 2)			
	Non-preferred brand drugs (Tier 3)			
	Specialty drugs (Tier 4)			
	Facility fee (e.g., ambulatory surgery center)	15% Coinsurance	35% Coinsurance	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network (You will pay the least)	Out-of-network (You will pay the most)	
If you have outpatient surgery	Physician/surgeon fees	15% Coinsurance	35% Coinsurance	None
If you need immediate medical attention	Emergency room care	15% Coinsurance	15% Coinsurance	In-network deductible applies to Out-of-network benefits
	Emergency medical transportation	15% Coinsurance	15% Coinsurance	In-network deductible applies to Out-of-network benefits
	Urgent care	15% Coinsurance	35% Coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	15% Coinsurance	35% Coinsurance	Preauthorization is required. If you don't get preauthorization, benefits could be reduced by $250 of the total cost of the service.
	Physician/surgeon fees	15% Coinsurance	35% Coinsurance	
If you have mental health, behavioral health, or substance abuse services	Outpatient services	Therapy: 15% after deductible Outpatient hospital nonsurgical services: 15% after deductible	35% Coinsurance	Preauthorization is required for Partial hospitalization. If you don't get preauthorization, benefits could be reduced by $250 of the total cost of the service.
	Inpatient services	15% Coinsurance	35% Coinsurance	Preauthorization is required. If you don't get preauthorization, benefits could be reduced by $250 of the total cost of the service.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network (You will pay the least)	Out-of-network (You will pay the most)	
If you are pregnant	Office visits	Primary care visit: 15% coinsurance	35% Coinsurance	Cost sharing does not apply for preventive services. Depending on the type of services, deductible, copayment or coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	15% Coinsurance	35% Coinsurance	
	Childbirth/delivery facility services	15% Coinsurance	35% Coinsurance	
If you need help recovering or have other special health needs	Home health care	15% Coinsurance	35% Coinsurance	100 Maximum visits per calendar year; Preauthorization is required. If you don't get preauthorization, benefits could be reduced by $250 of the total cost of the service.
	Rehabilitation services	15% Coinsurance	35% Coinsurance	Therapies: Physical, occupational, speech, cognitive and audiology therapy 45 visits per year.
	Habilitation services	15% Coinsurance	35% Coinsurance	Habilitation services for Learning Disabilities are not covered. Therapies: Physical, occupational, speech, cognitive and audiology therapy 45 visits per year.
	Skilled nursing care	15% Coinsurance	35% Coinsurance	60 Maximum days per calendar year; Preauthorization is required. If you don't get preauthorization, benefits

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network (You will pay the least)	Out-of-network (You will pay the most)	
				could be reduced by $250 of the total cost of the service.
	Durable medical equipment	15% Coinsurance	35% Coinsurance	Preauthorization is required for DME in excess of $500 for rentals or $1,500 for purchases. If you don't get preauthorization, benefits could be reduced by $250 per occurrence.
	Hospice service	15% Coinsurance	35% Coinsurance	None
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 Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Bariatric Surgery
- Child Dental check-up
- Child eye exam
- Child glasses
- Cosmetic surgery, and if to correct functional impairment
- Long-term care
- Dental care (Adult) (if for dental injury of a sound natural tooth)
- Infertility treatment
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Acupuncture	• Chiropractic Care manipulations are covered 45. (Visit limits 45 combined with physical, occupational, speech, cognitive and audiology therapy)	• Hearing aids (One hearing aid per impaired ear up to $1,500 every 36 months)

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 U.S. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 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. Additionally, a consumer assistance program may help you file your appeal. A list of states with Consumer Assistance Programs is available at www.HealthCare.gov and http://cciio.cms.gov/programs/consumer/capgrants/index.html.

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 Standard? 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.

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	$2,500
Specialist coinsurance	15%
Hospital (facility) coinsurance	15%
Other coinsurance	15%

This EXAMPLE event includes services like:
Specialist office visits *(pre-natal care)*
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests *(ultrasounds and blood work)*
Specialist visit *(anesthesia)*

Total Example Cost	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$2,500
Copayments	$0
Coinsurance	$900
What isn't covered	
Limits or exclusions	$70
The total Peg would pay is	**$3,470**

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

The plan's overall deductible	$2,500
Specialist coinsurance	15%
Hospital (facility) coinsurance	15%
Other coinsurance	15%

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**

In this example, Joe would pay:

Cost Sharing	
Deductibles*	$1,100
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$4,300
The total Joe would pay is	**$5,400**

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

The plan's overall deductible	$2,500
Specialist coinsurance	15%
Hospital (facility) coinsurance	15%
Other coinsurance	15%

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic tests *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles*	$2,500
Copayments	$0
Coinsurance	$40
What isn't covered	
Limits or exclusions	$10
The total Mia would pay is	**$2,550**

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: www.umr.com or call 1-800-207-3172.
*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.