



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 [ump.regence.com/pebb](http://ump.regence.com/pebb) or call 1-888-849-3681 (TRS: 711). 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 [healthcare.gov/sbc-glossary/](http://healthcare.gov/sbc-glossary/) or call 1-888-849-3681 (TRS: 711) to request a copy.

Important Questions	Answers	Why This Matters:
<p><b>What is the overall <a href="#">deductible</a>?</b></p>	<p>\$750/per member, \$2,250/family</p>	<p>The medical <a href="#">deductible</a> is what you pay before the <a href="#">plan</a> begins to pay. Generally, you must pay all of the costs for medical services up to the medical <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. Each member has an individual medical <a href="#">deductible</a> of \$750 and the maximum the family pays for medical <a href="#">deductibles</a> is \$2,250. Once a particular member pays their \$750 <a href="#">deductible</a>, the <a href="#">plan</a> begins paying for covered services for that member. Once the family <a href="#">deductible</a> has been met, the <a href="#">plan</a> begins paying for covered services for everyone in the family.</p>
<p><b>Are there services covered before you meet your <a href="#">deductible</a>?</b></p>	<p>Yes: Covered <a href="#">preventive care</a>, hearing aids, sterilization, tobacco cessation, and vision hardware are covered before you meet your medical <a href="#">deductible</a>.</p>	<p>This <a href="#">plan</a> covers some items and services even if you haven't yet met the medical <a href="#">deductible</a> amount. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a>. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply to some services. For example, <a href="#">deductible</a> and <a href="#">cost sharing</a> may be applied on lab or radiology services during a <a href="#">preventive care</a> visit. See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</p>
<p><b>Are there other <a href="#">deductibles</a> for specific services?</b></p>	<p>Yes, for <a href="#">prescription drugs</a>:                  \$250/per member, \$750/family for Tier 2 drugs. There are no other specific <a href="#">deductibles</a>.</p>	<p>There is no <a href="#">deductible</a> for covered insulins or for covered <a href="#">prescription drugs</a> designated as preventive, Value Tier, or Tier 1 on the UMP Preferred Drug List. You must pay all of the costs for Tier 2 drugs up to the specific prescription drug <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay for Tier 2 drugs.</p>
<p><b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b></p>	<p>Medical:                  \$3,500/per member, \$7,000/family  <a href="#">Prescription drugs</a>:                  \$2,000/per member, \$4,000/family</p>	<p>The medical <a href="#">out-of-pocket limit</a> is the most you pay during a calendar year for covered medical services before the <a href="#">plan</a> pays 100 percent of the <a href="#">allowed amount</a> for <a href="#">preferred providers</a>. The prescription drug <a href="#">out-of-pocket limit</a> is the most you pay during a calendar year for covered <a href="#">prescription drugs</a> and products before the <a href="#">plan</a> pays 100 percent of the <a href="#">allowed amount</a>. If you have other family members in this <a href="#">plan</a>, they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.</p>

Important Questions	Answers	Why This Matters:
<p><b>What is not included in the <a href="#">out-of-pocket limit</a>?</b></p>	<p>Medical: <a href="#">Premiums</a>, <a href="#">balance billing</a> charges, <a href="#">prescription drug</a> costs, member <a href="#">coinsurance</a> paid to participating and <a href="#">out-of-network providers</a> and non-network pharmacies, amounts paid for services this <a href="#">plan</a> doesn't cover, amounts paid by the <a href="#">plan</a>, amounts paid for services over a benefit limit, and amounts that are more than the maximum dollar amount paid by the <a href="#">plan</a>.</p> <p><a href="#">Prescription drugs</a>: Costs for medical services and drugs covered under the medical benefit, <a href="#">prescription drugs</a> and products not covered by the <a href="#">plan</a>, amounts paid by the <a href="#">plan</a>, and amounts exceeding the <a href="#">allowed amount</a> for <a href="#">prescription drugs</a> paid to non-network pharmacies.</p>	<p>Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a>.</p>
<p><b>Will you pay less if you use a <a href="#">network provider</a>?</b></p>	<p>Yes. Visit the UMP website at <a href="http://ump.regence.com/pebb/finding-doctors">ump.regence.com/pebb/finding-doctors</a> or call 1-888-849-3681 (TRS: 711) for a list of <a href="#">network providers (preferred providers)</a>. For a list of network pharmacies, visit the Prescription drugs webpage at <a href="http://ump.regence.com/pebb/benefits/prescriptions">ump.regence.com/pebb/benefits/prescriptions</a> or call 1-888-361-1611 (TRS: 711).</p>	<p>This <a href="#">plan</a> uses a <a href="#">provider network</a>. You will pay less if you use a <a href="#">provider</a> or pharmacy in the <a href="#">plan's network</a>. You will pay the most if you use an <a href="#">out-of-network provider</a> or out-of-network pharmacy, and you might receive a bill from a <a href="#">provider</a> or pharmacy for the difference between the <a href="#">provider's</a> or pharmacy's charge and what your <a href="#">plan</a> pays (<a href="#">balance billing</a>). Be aware your <a href="#">network provider (preferred provider)</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.</p>
<p><b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b></p>	<p>No.</p>	<p>UMP does not require a referral from your primary care provider to see a <a href="#">specialist</a>.</p>



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)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Not applicable
	<a href="#">Specialist</a> visit	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Not applicable
	<a href="#">Preventive care/screening/immunization</a>	\$0	40% <a href="#">coinsurance</a>	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Not applicable
	Imaging (CT/PET scans, MRIs)	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Certain tests aren't covered and other tests require preauthorization. Please refer to your <a href="#">plan</a> document.
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://ump.regence.com/pebb/benefits/prescriptions">ump.regence.com/pebb/benefits/prescriptions</a>	Value Tier (High value drugs for chronic condition)	5% <a href="#">coinsurance</a> or \$10, whichever is less	5% <a href="#">coinsurance</a>	Not subject to <a href="#">prescription drug deductible</a> . Cost based on a 30-day supply. You can receive up to a 90-day supply for some prescriptions. <a href="#">Cost share</a> depends on whether you get up to 30 days, 60 days, or 90 days at a time. Tier 1 does not include high-cost generic drugs. <a href="#">Preauthorization</a> may be required. Postal Prescription Services (PPS) is the <a href="#">plan's</a> only network mail-order pharmacy.
	Tier 1 drugs (Low cost generic <a href="#">prescription drugs</a> )	10% <a href="#">coinsurance</a> or \$25, whichever is less	10% <a href="#">coinsurance</a>	
	Tier 2 drugs	30% <a href="#">coinsurance</a> or \$75, whichever is less <a href="#">Cost share</a> depends on whether you get up to 30 days, 60 days, or 90 days at a time. You can receive up to a 90-day supply for some prescriptions.	30% <a href="#">coinsurance</a>	Subject to <a href="#">prescription drug deductible</a> except covered insulins. Cost based on a 30-day supply. You can receive up to a 90-day supply for some prescriptions. <a href="#">Cost share</a> depends on whether you get up to 30 days, 60 days, or 90 days at a time. Tier 2 includes some high-cost generic drugs. <a href="#">Preauthorization</a> may be required. Note: Postal Prescription Services (PPS) is the <a href="#">plan's</a> only network mail-order pharmacy.
	<a href="#">Specialty drugs</a>	Value Tier: <u>0-30 day</u>	Not covered	No <a href="#">prescription drug deductible</a> for Value Tier and Tier 1.

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [hca.wa.gov/ump-pebb-coc](http://hca.wa.gov/ump-pebb-coc).

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)	
		supply: 5% <a href="#">coinsurance</a> or \$10, whichever is less Tier 1: 0-30 day supply: 10% <a href="#">coinsurance</a> or \$25 whichever is less Tier 2: 0-30 day supply: 30% <a href="#">coinsurance</a> or \$75, whichever is less		<a href="#">Prescription drug deductible</a> applies to Tier 2. Costs based on a 0-30-day supply. Covers up to a 30-day supply for most specialty <a href="#">prescription drugs</a> . <a href="#">Preauthorization</a> may be required. Most prescriptions must be filled from the specialty pharmacy Ardon Health, except when a drug can only be dispensed by a certain pharmacy.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Not applicable
	Physician/surgeon fees	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> may be required.
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	\$75 <a href="#">copayment</a> per visit; 20% <a href="#">coinsurance</a>	\$75 <a href="#">copayment</a> per visit; 20% <a href="#">coinsurance</a>	Emergency room <a href="#">copayment</a> is waived if admitted directly to a hospital or facility as inpatient from the emergency room (but you will pay an inpatient <a href="#">copayment</a> ).
	<a href="#">Emergency medical transportation</a>	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	Coverage is not provided for air or water ambulance if ground ambulance would serve the same purpose. Ambulance services for personal or convenience purposes are not covered.
	<a href="#">Urgent care</a>	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Not applicable
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	\$200 <a href="#">copayment</a> per day up to \$600 per member per calendar year	40% <a href="#">coinsurance</a>	<a href="#">Provider</a> must notify <a href="#">plan</a> on admission.
	Physician/surgeon fees	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> may be required.
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> required for inpatient admissions. <a href="#">Provider</a> must notify the <a href="#">plan</a> for detoxification, intensive outpatient program, and partial <a href="#">hospitalization</a> .
	Inpatient services	\$200 <a href="#">copayment</a> per day up to \$600 per member per calendar year Professional services: 0% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> required for inpatient admissions. <a href="#">Provider</a> must notify the <a href="#">plan</a> for detoxification, intensive outpatient program, and partial <a href="#">hospitalization</a> .
<b>If you are pregnant</b>	Office visits	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Ultrasounds during pregnancy are limited to one in week

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [hca.wa.gov/ump-pebb-coc](http://hca.wa.gov/ump-pebb-coc).

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)	
				13 or earlier and one during weeks 16-22 (additional may be covered when <a href="#">medically necessary</a> ).
	Childbirth/delivery professional services	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Elective deliveries before 39 weeks gestation covered only if <a href="#">medically necessary</a> .
	Childbirth/delivery facility services	\$200 <a href="#">copayment</a> per day up to \$600 per member per calendar year	40% <a href="#">coinsurance</a>	Elective deliveries before 39 weeks gestation covered only if <a href="#">medically necessary</a> .
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Custodial care, maintenance care, and private duty or continuous care in the member's home are not covered.
	<a href="#">Rehabilitation services</a>	Inpatient: \$200 <a href="#">copayment</a> per day up to \$600 per member per calendar year Professional services: 20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Coverage is limited to 60 inpatient days per calendar year for all therapies combined and 60 outpatient visits per calendar year for all therapies combined. Inpatient admissions for <a href="#">rehabilitation services</a> must be <a href="#">preauthorized</a> .
	<a href="#">Habilitation services</a>	Inpatient: \$200 <a href="#">copayment</a> per day up to \$600 per member per calendar year Professional services: 20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Coverage includes neurodevelopmental therapy. Coverage is limited to 60 inpatient days per calendar year for all therapies combined and 60 outpatient visits per calendar year for all therapies combined. <a href="#">Preauthorization</a> is required.
	<a href="#">Skilled nursing care</a>	Inpatient: \$200 <a href="#">copayment</a> per day up to \$600 per member per calendar year Professional services: 20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Coverage is limited to 150 days per calendar year. Services must be <a href="#">preauthorized</a> .
	<a href="#">Durable medical equipment</a>	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Foot orthotics are covered only for prevention of

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [hca.wa.gov/ump-pebb-coc](http://hca.wa.gov/ump-pebb-coc).

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)	
				diabetic complications. Replacement of lost, stolen, or damaged <a href="#">durable medical equipment</a> is not covered.
	<a href="#">Hospice services</a>	\$0 after <a href="#">deductible</a> is met	40% <a href="#">coinsurance</a>	Hospice coverage is limited to 6 months. Coverage for respite care is limited to 14 visits per the patient's lifetime.
<b>If your child needs dental or eye care</b>	Children's routine eye exam	\$0 of the <a href="#">allowed amount</a>	Not covered	Not subject to <a href="#">deductible</a> . Coverage for children under the age of 19. You pay \$0 of the <a href="#">allowed amount</a> when you see a VSP Choice network provider for one covered preventive eye exam with refraction or visual analysis per calendar year.
	Children's glasses or contact lenses	\$0 up to the <a href="#">allowed amount</a> for one pair of standard lenses and frames per year; or \$0 up to the <a href="#">allowed amount</a> for a one-year supply of contact lenses in lieu of standard lenses and frames.	Not covered	Not subject to the <a href="#">deductible</a> . Coverage for children under the age of 19. There is no contact lens fitting fee. Vision coverage is provided by UMP, in collaboration with Regence Choice Vision Plan administered by Vision Service Plan (VSP).
	Children's dental check-up	Not covered	Not covered	Not applicable

### Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>• Computed Tomographic Colonography for routine colorectal cancer <a href="#">screening</a></li> <li>• Coronary or cardiac artery calcium scoring</li> <li>• Cosmetic services or supplies</li> <li>• Custodial care</li> <li>• Dental care (Adult)</li> <li>• Immunizations for travel or employment</li> </ul>	<ul style="list-style-type: none"> <li>• Infertility or fertility testing or treatment after initial diagnosis</li> <li>• Long-term care</li> <li>• Maintenance care</li> <li>• Marriage or family counseling</li> <li>• Massage therapy services when the massage therapist is not a <a href="#">preferred provider</a></li> </ul>	<ul style="list-style-type: none"> <li>• Medications for sexual dysfunction</li> <li>• Medical foods or supplements</li> <li>• MRI, upright</li> <li>• Private-duty or continuous care in the member's home.</li> <li>• Replacement of lost, stolen, or damaged <a href="#">durable medical equipment</a></li> <li>• Vitamins</li> <li>• Weight loss programs and drugs</li> </ul>

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [hca.wa.gov/ump-pebb-coc](http://hca.wa.gov/ump-pebb-coc).



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

- Acupuncture
- Hearing aids
- Routine eye care (Adult)
- Bariatric surgery
- Non-emergency care when traveling outside the U.S.
- Routine foot care
- Chiropractic care

**Your Rights to Continue Coverage:** There is an agency that can help if you want to continue your coverage after it ends. The contact information for that agency is: the U.S. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at 1 (877) 267-2323 ext. 61565 or [cciio.cms.gov](http://cciio.cms.gov) or your state insurance department. You may also contact the [plan](#) at 1-888-849-3681 (TRS: 711). 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 [HealthCare.gov](http://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 receive for that medical [claim](#). Your [plan](#) document also provides 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: UMP Customer Service at 1-888-849-3681 (medical benefits) (TRS: 711); Washington State Rx Services at 1-888-361-1611 (prescription benefits) (TRS: 711). The Consumer Protection Division of the Office of the Insurance Commissioner (OIC) is currently designated by the U.S. Department of Health and Human Services as the official ombudsman in the State of Washington for consumers who have questions or complaints about health care appeals. Consumers may contact the OIC Consumer Hotline number at 1-800-562-6900.

**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 1-888-849-3681 (TRS: 711).]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-849-3681 (TRS: 711).]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-849-3681 (TRS: 711).]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-888-849-3681 (TRS: 711).]

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

**PRA Disclosure Statement:** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1146. The time required to complete this information collection is estimated to average 0.08 hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850

**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](#) \$750
- [Specialist coinsurance](#) 20%
- Hospital (facility) [copayment](#) \$200
- Other [coinsurance](#) 20%

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*)

<b>Total Example Cost</b>	<b>\$12,840</b>
---------------------------	-----------------

In this example, Peg would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$750
<a href="#">Copayments</a>	\$200
<a href="#">Coinsurance</a>	\$2,256
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$3,266</b>

**Managing Joe's Type 2 Diabetes**

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

- The [plan's](#) overall [deductible](#) \$750
- [Specialist coinsurance](#) 20%
- Hospital (facility) [copayment](#) \$0
- Other [coinsurance](#) 20%

This EXAMPLE event includes services like:

- [Primary care physician](#) office visits (*including disease education*)
- [Diagnostic tests](#) (*blood work*)
- [Prescription drugs](#)
- [Durable medical equipment](#) (*insulin pumps and insulin pump supplies*)

<b>Total Example Cost</b>	<b>\$7,460</b>
---------------------------	----------------

In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$750
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$1,646
<i>What isn't covered</i>	
Limits or exclusions	\$255
<b>The total Joe would pay is</b>	<b>\$2,651</b>

**Mia's Simple Fracture**

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

- The [plan's](#) overall [deductible](#) \$750
- [Specialist coinsurance](#) 20%
- Hospital (facility) [copayment](#) \$75
- Other [coinsurance](#) 20%

This EXAMPLE event includes services like:

- [Emergency room care](#) (*including medical supplies*)
- [Diagnostic test](#) (*x-ray*)
- [Durable medical equipment](#) (*crutches*)
- [Rehabilitation services](#) (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,010</b>
---------------------------	----------------

In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$750
<a href="#">Copayments</a>	\$75
<a href="#">Coinsurance</a>	\$220
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,045</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.