

ARUP Laboratories, Inc.: PPO Medical HDHP Plan

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 1/1/2019-12/31/2019


Coverage for: Large Group Plan Type: HDHP



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, contact University of Utah Health Insurance Plans at 1-888-271-5870. 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.uhealthplan.utah.edu/aruplabs or call 1-888-271-5870

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$2,700 Individual \$5,400 Family of 2 or more	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over. See the chart starting on page 2 for how much you pay for covered services after you meet the deductible .
Are there services covered before you meet your deductible ?	Yes, preventive services are not subject to your deductible when using an in-network provider .	Preventive services are covered at 100% when using an in-network provider. Check your policy or plan document for specific provider and prescription drug copayments .
Are there other deductibles for specific services?	No	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services
What is the out-of-pocket limit for this plan ?	\$4,000 Individual \$8,000 Family of 2 or more	The out-of-pocket limit 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 out-of-pocket limit ?	Premiums, balance-billed charges and health care this plan doesn't cover.	Even though you pay for these expenses, they don't count toward the out-of-pocket limit .
Will you pay less if you use a network provider ?	Yes. For a list of in-network providers visit www.uhealthplan.utah.edu/aruplabs or call 1-888-271-5870.	If you use an in-network doctor or other health care provider , 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 provider for some services. Plans use the term in-network, preferred , or participation for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do you need a referral to see a specialist ?	No.	You can see the specialist you choose without permission from this plan.

 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 provider's office or clinic	Primary care visit to treat an injury or illness	Deductible, then 15% Coinsurance	Deductible, then 30% Coinsurance	---None---
	Specialist visit	Deductible, then 15% Coinsurance	Deductible, then 30% Coinsurance	---None---
	Preventive care/screening/immunization	No Charge	30% Coinsurance (Deductible waived)	Refer to the plan document for a complete list of preventative services.
If you have a test	Diagnostic test (x-ray, blood work)	Deductible, then 15% Coinsurance	Deductible, then 30% Coinsurance	---None---
	Imaging (CT/PET scans, MRIs)	Deductible, then 15% Coinsurance	Deductible, then 30% Coinsurance	---None---
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.procarerx.com .	Generic drugs	Deductible, then 15% Coinsurance	Not Covered	Covers up to a 30-day supply, (retail), 90-day supply (mail order) for applicable copay. A 90-day supply is available through ARUP preferred pharmacies for 3 times the applicable copayment. Eligible covered charges apply to out-of-pocket maximum. Certain compounded and preferred brand drugs are not covered under this plan. Contact the PBM for a list of excluded drugs. If a member or provider chooses a brand name drug when a generic is available, the member will be responsible for the appropriate copay plus the difference in cost between brand and generic. The difference in cost will not apply toward the Plan's Maximum Out-of-Pocket amount. However, if a provider recommends a particular contraceptive service or FDA-approved contraceptive item based on medical necessity for an individual, the Plan will cover the service or item at 100%. Prior authorization required. Must use University of Utah Specialty Pharmacy or ProCare Rx Specialty Pharmacy.
	Formulary brand drugs	Deductible, then 15% Coinsurance	Not Covered	
	Non-formulary brand drugs/ Non-formulary Specialty drugs/ Injectables	Deductible, then 15% Coinsurance	Not Covered	
	Specialty Medications	Deductible, then 15% Coinsurance	Not Covered	

* For more information about limitations and exceptions, see the plan or policy document at www.uhealthplan.utah.edu/aruplabs.

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)	Deductible, then 15% Coinsurance	Deductible, then 30% Coinsurance	---None---
	Physician/surgeon fees	Deductible, then 15% Coinsurance	Deductible, then 30% Coinsurance	---None---
If you need immediate medical attention	Emergency room care	Deductible, then 15% Coinsurance	Deductible, then 15% Coinsurance	Copayment is waived if admitted directly to a hospital or facility on an inpatient basis.
	Emergency medical transportation	Deductible, then 15% Coinsurance	Deductible, then 15% Coinsurance	Non-emergency use is not covered.
	Urgent care	Deductible, then 15% Coinsurance	Deductible, then 30% Coinsurance	---None---
If you have a hospital stay	Facility fee (e.g., hospital room)	Deductible, then 15% Coinsurance	Deductible, then 30% Coinsurance	Prior authorization required.
	Physician/surgeon fees	Deductible, then 15% Coinsurance	Deductible, then 30% Coinsurance	---None---
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Deductible, then 15% Coinsurance	Deductible, then 30% Coinsurance	---None---
	Inpatient services	Deductible, then 15% Coinsurance	Deductible, then 30% Coinsurance	Prior authorization required.
If you are pregnant	Office visits	Deductible, then 15% Coinsurance	Deductible, then 30% Coinsurance	Prenatal care includes routine lab services, breastfeeding support/supplies/counseling, screening for gestational diabetes, and immunizations, as required under health care reform. Dependent daughters are covered.
	Childbirth/delivery professional services	Deductible, then 15% Coinsurance	Deductible, then 30% Coinsurance	---None---
	Childbirth/delivery facility services	Deductible, then 15% Coinsurance	Deductible, then 30% Coinsurance	---None---
If you need help recovering or have other special health needs	Home health care	Deductible, then 15% Coinsurance	Deductible, then 30% Coinsurance	Limited to 130 visits per calendar year.
	Rehabilitation services	Deductible, then 15% Coinsurance	Deductible, then 30% Coinsurance	Physical, occupational and speech therapies are limited to 36 outpatient visits each per year. No limit on inpatient services.
	Habilitation services	Deductible, then 15% Coinsurance	Deductible, then 30% Coinsurance	

* For more information about limitations and exceptions, see the plan or policy document at www.uhealthplan.utah.edu/aruplabs.

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)	
				Neurodevelopmental therapy is limited to 40 outpatient visits per year for dependent children through age 6 only.
	Skilled nursing care	Deductible, then 15% Coinsurance	Deductible, then 30% Coinsurance	Limited to 60 days per year. Prior authorization required.
	Durable medical equipment	Deductible, then 15% Coinsurance	Deductible, then 30% Coinsurance	Prior authorization required for charges over \$1,500.
	Hospice services	Deductible, then 15% Coinsurance	Deductible, then 30% Coinsurance	Respite care is limited to 14 days per lifetime.
If you need dental or eye care	Eye exam	Covered at 100%	Deductible, then 30% Coinsurance	Limited to one routine eye exam per calendar year.
	Glasses	Not Covered	Not Covered	Not Applicable
	Dental check-up	Not Covered	Not Covered	Not Applicable

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 .)		
<ul style="list-style-type: none"> • Abortions • Bariatric Surgery • Private Duty Nursing 	<ul style="list-style-type: none"> • Cosmetic Surgery • Long-term Care • Vision Care • Infertility Services, except for diagnosis 	<ul style="list-style-type: none"> • Dental Care • Hearing Aids • Exercise Programs • Routine Foot Care
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
<ul style="list-style-type: none"> • Acupuncture • Autism ABA Therapy • Routine Eye Care 	<ul style="list-style-type: none"> • Genetic Testing • Elective Immunizations • Chiropractic Services 	<ul style="list-style-type: none"> • Diabetes Supplies • Imaging Services

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: Office of the Superintendent of Insurance 1-801-538-3077. 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:

* For more information about limitations and exceptions, see the plan or policy document at www.uhealthplan.utah.edu/aruplabs.

University of Utah Health Plans
Attention: Appeals Coordinator
P.O. Box 45180
Salt Lake City, UT 84145
Customer Service 1-888-271-5870

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 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 1-888-271-5870.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-271-5870.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-888-271-5870.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-888-271-5870.

-----*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](#) \$2,700
- [Specialist](#) Copayment 15%
- Hospital (facility) Coinsurance 15%
- Other Coinsurance 15%

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	\$7,540
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,700
Copayments	\$0
Coinsurance	\$726
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Peg would pay is	\$3,426

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

- The [plan's](#) overall [deductible](#) \$2,700
- [Specialist](#) Copay 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	\$5,400
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,700
Copayments	\$0
Coinsurance	\$405
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Joe would pay is	\$3,105

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

- The [plan's](#) overall [deductible](#) \$2,700
- [Specialist](#) Copayment 15%
- Hospital (facility) Coinsurance 15%
- Other Coinsurance 15%

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	\$4780
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,700
Copayments	\$0
Coinsurance	\$312
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$3,012