



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 801-213-4111 or visit <https://uhealthplan.utah.edu/individual/>. 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.healthcare.gov/sbc-glossary](http://www.healthcare.gov/sbc-glossary) or call 801-213-4111 to request a copy.

Important Questions	Answers	Why This Matters
What is the overall <a href="#">deductible</a> ?	For In-Network Providers: \$7,800/Individual, \$15,600/Family	Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes, Preventive care and prescription drugs.	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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	For In-Network Providers: \$8,550/Individual, \$17,100/Family	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limit</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Premium, Balance Billing Charges and Health Care this plan does not cover	Even though you pay these expenses they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="https://uhealthplan.utah.edu/individual/">https://uhealthplan.utah.edu/individual/</a> or call 801-213-4111 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network 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.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No	You can see the <a href="#">specialist</a> 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 <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	Visit 1 - 3: \$45 <a href="#">copay</a> /Per Visit <a href="#">Deductible</a> does not apply. Visit 4 and after: 40% <a href="#">coinsurance</a>	Not covered	None.
	<a href="#">Specialist</a> visit	40% <a href="#">coinsurance</a>	Not covered	None
	<a href="#">Preventive care/screening</a> /immunization	No Charge	Not covered	Frequency limitations apply. <a href="#">Deductible</a> does not apply. You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services you need are <a href="#">preventive</a> . Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	40% <a href="#">coinsurance</a>	Not covered	Preauthorization may be required for certain services or benefits may be denied.
	Imaging (CT/PET scans, MRIs)	40% <a href="#">coinsurance</a>	Not covered	
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="https://uhealthplan.utah.edu/individual/pharmacy.php">https://uhealthplan.utah.edu/individual/pharmacy.php</a>	Tier 1 (Preferred Generic drugs)	Retail: \$30 <a href="#">copay</a> /Per Medication <a href="#">Deductible</a> does not apply. Mail Order: \$60 <a href="#">copay</a> /Per Medication <a href="#">Deductible</a> does not apply.	Retail: Not covered Mail Order: Not covered	Quantity Limits, Step Therapy, and Prior Authorization may apply. Refer to the drug formulary for detailed information.
	Tier 2 (Non-Preferred Generic and Preferred Brand Drugs)	Retail: \$45 <a href="#">copay</a> /Per Medication <a href="#">Deductible</a> does not apply. Mail Order: \$90 <a href="#">copay</a> /Per Medication <a href="#">Deductible</a> does not apply.	Retail: Not covered Mail Order: Not covered	
	Tier 3 (Non-Preferred Brand Drugs)	Retail: 50% <a href="#">coinsurance</a> Mail Order: Not covered	Retail: Not covered Mail Order: Not covered	
	Tier 4 ( <a href="#">Specialty drugs</a> )	Retail: 40% <a href="#">coinsurance</a> Mail Order: Not covered	Retail: Not covered Mail Order: Not covered	

\* For more information about limitations and exceptions, see the plan or policy document at <https://uhealthplan.utah.edu/individual/>

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	Facility fee (e.g., ambulatory surgery center)	40% <a href="#">coinsurance</a>	Not covered	Benefits may be denied for failure to obtain preauthorization for certain services.
	Physician/surgeon fees	40% <a href="#">coinsurance</a>	Not covered	
If you need immediate medical attention	<a href="#">Emergency room care</a>	40% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	<b>Copayment</b> is waived if admitted directly to a hospital or facility on an inpatient basis. Emergency room services apply to network provider benefits.
	<a href="#">Emergency medical transportation</a>	<b>Ambulance - Ground:</b> 40% <a href="#">coinsurance</a> <b>Ambulance - Air:</b> 40% <a href="#">coinsurance</a>	<b>Ambulance - Ground:</b> 40% <a href="#">coinsurance</a> <b>Ambulance - Air:</b> 40% <a href="#">coinsurance</a>	Non-emergency use is not covered.
	<a href="#">Urgent care</a>	<b>Visit 1 - 3:</b> \$45 <a href="#">copay</a> /Per Visit <b>Deductible</b> does not apply. <b>Visit 4 and after:</b> 40% <a href="#">coinsurance</a>	Not covered	None.
If you have a hospital stay	Facility fee (e.g., hospital room)	40% <a href="#">coinsurance</a>	Not covered	Preauthorization may be required for certain services or benefits may be denied.
	Physician/surgeon fees	40% <a href="#">coinsurance</a>	Not covered	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	<b>Other:</b> 40% <a href="#">coinsurance</a> <b>Office: Visit 1 - 3:</b> \$45 <a href="#">copay</a> /Per Visit <b>Deductible</b> does not apply. <b>Visit 4 and after:</b> 40% <a href="#">coinsurance</a>	<b>Office:</b> Not covered <b>Other:</b> Not covered	Preauthorization may be required for certain services or benefits may be denied. Additional limitations and exclusions apply.
	Inpatient services	40% <a href="#">coinsurance</a>	Not covered	
If you are pregnant	Office visits	<b>Visit 1 - 3:</b> \$45 <a href="#">copay</a> /Per Visit <b>Deductible</b> does not apply. <b>Visit 4 and after:</b> 40% <a href="#">coinsurance</a>	Not covered	Notify U Baby care team for care management services at 1-833-981-0214. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Preauthorization may be required for certain services or benefits may be denied.
	Childbirth/delivery professional services	40% <a href="#">coinsurance</a>	Not covered	

\* For more information about limitations and exceptions, see the plan or policy document at <https://uhealthplan.utah.edu/individual/>

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)	
	Childbirth/delivery facility services	40% <a href="#">coinsurance</a>	Not covered	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	40% <a href="#">coinsurance</a>	Not covered	Limited to 30 Visits per calendar year. Prior authorization is required, or services are not covered.
	<a href="#">Rehabilitation services</a>	40% <a href="#">coinsurance</a>	Not covered	Limited to 20 Visits per calendar year total for rehabilitation and habilitation services. Benefits may be denied for failure to obtain preauthorization for certain services.
	<a href="#">Habilitation services</a>	40% <a href="#">coinsurance</a>	Not covered	
	<a href="#">Skilled nursing care</a>	40% <a href="#">coinsurance</a>	Not covered	SNF and Acute Rehab Limited to 30 Days per calendar year each. Long Term Acute Care unlimited. Preauthorization may be required for certain services.
	<a href="#">Durable medical equipment</a>	40% <a href="#">coinsurance</a>	Not covered	Prior authorization is required for durable medical equipment over \$1000, or services are not covered.
	<a href="#">Hospice services</a>	40% <a href="#">coinsurance</a>	Not covered	Limited to 6 Months in every 3 years. Prior authorization is required or benefits may be denied.
If your child needs dental or eye care	Children's eye exam	No Charge	No Charge	Limited to one routine eye exam per plan year.
	Children's glasses	No Charge	No Charge	One set of corrective lenses per year. Frames are not covered.
	Children's dental check-up	Not covered	Not covered	Not Applicable.

\* For more information about limitations and exceptions, see the plan or policy document at <https://uhealthplan.utah.edu/individual/>





## 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 <a href="#">plan's</a> overall <a href="#">deductible</a>	\$7,800.00
■ <a href="#">Specialist coinsurance</a>	40.00%
■ Hospital (facility) <a href="#">coinsurance</a>	40.00%
■ Other <a href="#">coinsurance</a>	40.00%

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>\$12,800</b>
---------------------------	-----------------

In this example, Peg would pay:

Cost Sharing	
Deductibles	\$7,800.00
Copayments	\$30.00
Coinsurance	\$1,900.00
What isn't covered	
Limits or exclusions	\$50.00
<b>The total Peg would pay is</b>	<b>\$9,700.00</b>

### Managing Joe's type 2 Diabetes

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$7,800.00
■ <a href="#">Specialist coinsurance</a>	40.00%
■ Hospital (facility) <a href="#">coinsurance</a>	40.00%
■ Other <a href="#">coinsurance</a>	40.00%

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*)

<b>Total Example Cost</b>	<b>\$7,400</b>
---------------------------	----------------

In this example, Joe would pay:

Cost Sharing	
Deductibles	\$400.00
Copayments	\$500.00
Coinsurance	\$1,800.00
What isn't covered	
Limits or exclusions	\$20.00
<b>The total Joe would pay is</b>	<b>\$2,700.00</b>

### Mia's Simple Fracture

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$7,800.00
■ <a href="#">Specialist coinsurance</a>	40.00%
■ Hospital (facility) <a href="#">coinsurance</a>	40.00%
■ Other <a href="#">coinsurance</a>	40.00%

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>\$1,900</b>
---------------------------	----------------

In this example, Mia would pay:

Cost Sharing	
Deductibles	\$2,800.00
Copayments	\$5.00
Coinsurance	\$0.00
What isn't covered	
Limits or exclusions	\$0.00
<b>The total Mia would pay is</b>	<b>\$2,800.00</b>