

# CANTON REGIONAL CHAMBER HEALTH FUND 1500 80 B with HRA

Coverage for: Individual/Family Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> 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 AultCare at 330-363-6360 or go to www.aultcare.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 www.aultcare.com or call 330-363-6360 or 1-800-344-8858 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For network providers \$1,500 Individual / \$3,000 Family For out-of-network providers \$4,500 Individual / \$9,000 Family	Generally, you must pay all of the costs from <u>providers</u> up to the calendar year <u>deductible</u> amount before this plan begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Network preventive care and services that apply a copayment are covered before you meet your deductible.	This <u>plan</u> 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 <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For network medical providers \$2,500 Individual / \$5,000 Family For out-of-network providers \$7,500 Individual/ \$15,000 Family For Prescription Drugs \$6,950 Individual/ \$13,900 Family	The <u>out-of-pocket limit</u> is the most you could pay in a calendar year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.  Your out-of-pocket expenses may be decreased through the Health Reimbursement Account (HRA).

Important Questions	Answers	Why This Matters:
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, Prescription medication coupon, discount, or other manufacturer assistance programs for Specialty or other qualified medications, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="https://www.aultcare.com">www.aultcare.com</a> or call 330-363-6360 or 1-800-344-8858 for a list of	

		What You Will Pay		Limitations Evacutions 9 Other
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$25 <u>copayment</u> /visit	40% coinsurance	Deductible does not apply to office visits
If you visit a health care	<u>Specialist</u> visit	\$25 <u>copayment</u> /visit	40% coinsurance	with a <u>Network Provider</u> .
provider's office or clinic	Preventive care/screening/ immunization	No cost share	50% 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.
16 1	Diagnostic test (x-ray, blood work)	20% coinsurance	40% coinsurance	None
If you have a test	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance	Preauthorization may be required.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.aultcare.com  This plan follows the Premium Managed Formulary.	Preferred Generic drugs (Tier 1)	Retail 1-34 day supply: 20% coinsurance, whiche Retail 35-60 day supply 20% coinsurance, whiche Mail order 90-day suppl coinsurance, whichever is	ever is greater; : \$20 <u>copayment</u> or ever is greater; y: \$25 <u>copayment</u> or 20%	Deductible does not apply. A 34-day supply is available at the retail pharmacy for brand name prescription drugs. Up to a 60-day supply of Preferred generic prescription drugs is available at the retail pharmacy, and a 90-day supply of generic
	Preferred Brand / Non- Preferred Generic drugs (Tier 2)	Retail 1-34 day supply: \$30 copayment or 30% coinsurance, whichever is greater;  Mail order 90-day supply: \$85 copayment or 25% coinsurance, whichever is greater, up to a maximum of \$200		or brand name prescription drugs are available at the mail order program.  Specialty/Limited Distribution Medications are limited to a 30-day supply. If a prescription drug is purchased without using your card, this
	Non-Preferred Brand / Non- Preferred Generic drugs (Tier 3)			Plan will pay up to the allowed amount.  Specialty Medications must be obtained from AultCare's Preferred Specialty pharmacies. Prescription medication coupon, discount, or other manufacturer assistance programs for Specialty or

		What You Will Pay		Limitations, Exceptions, & Other	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
	Specialty Generic (Tier 4)	Retail or Mail order (30-day supply): \$10 copayment or 20% coinsurance, whichever is greater		other qualified medications will not apply toward your <a href="Deductible">Deductible</a> or <a href="Out-of-Pocket">Out-of-Pocket</a> <a href="Maximum">Maximum</a> .  Certain Generic Medications may be subject	
	Specialty Brand (Tier 5)	Retail or Mail order (30-da 20% coinsurance, whicheve	<b>y supply):</b> \$125 <u>copayment</u> or er is greater	to an incentive which may reduce member cost share under the Generic Incentive Program. Certain preventive medications may be covered at 100%, with no cost to You. Also, certain classes of medications require a Prior Authorization or Step Therapy. For a complete list of these medications please visit the AultCare website at <a href="https://www.aultcare.com">www.aultcare.com</a> .	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	None	
surgery	Physician/surgeon fees	20% coinsurance	40% coinsurance	None	
	Emergency room care	\$150 copayment/visit	\$150 copayment/visit	Deductible does not apply to this service.	
If you need immediate medical attention	Emergency medical transportation	20% coinsurance	20% coinsurance	Network deductible will apply.	
	Urgent care	\$50 <u>copayment</u> /visit	\$50 copayment/visit	Deductible does not apply to this service.	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	Preauthorization is recommended.	
	Physician/surgeon fees	20% coinsurance	40% coinsurance	None	
If you need mental health, behavioral health, or substance	Outpatient services	Benefits paid based on the corresponding medical benefit.	Benefits paid based on the corresponding medical benefit.	Services for Mental Health, Behavioral Health, or Substance Abuse are payable on the same basis as any other illness.	

<sup>[\*</sup> For more information about limitations and exceptions, see the  $\underline{\text{plan}}$  or policy document at  $\underline{\text{www.aultcare.com.}}$ .]

		What You Will Pay		Limitations Eventions 9 Other	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
abuse services	Inpatient services	20% coinsurance	40% coinsurance	Preauthorization is recommended.	
	Office visits	Benefits paid based on the corresponding medical benefit.	Benefits paid based on the corresponding medical benefit.	Cost sharing does not apply to certain preventive services. Depending on the type of service, a copayment, deductible or coinsurance may apply.	
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	None	
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	Preauthorization is recommended.	
If you need help recovering or have other special health needs	Home health care	20% coinsurance	40% coinsurance	Preauthorization is recommended. Coverage is limited to 60 visits per calendar year.	
	Rehabilitation services	20% coinsurance	40% coinsurance	Must be injury/illness related. Manipulation therapy is limited to 35 treatments per calendar year.	
	Autism Spectrum Disorder	Benefits paid based on the corresponding medical benefit.	Benefits paid based on the corresponding medical benefit.	Coverage is limited to Autism Spectrum Disorder. Services are limited to the following: Speech/Language/Occupational Therapy - 20 visits per calendar year for each service; and Clinical Therapeutic Intervention including ABA at 20 hours per week; and Mental/ Behavioral Health Outpatient Services.	
	Skilled nursing care	20% coinsurance	40% coinsurance	Preauthorization is recommended. Coverage is limited to 50 days per calendar year.	

		What You Will Pay		Limitations Everytions 9 Other
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Durable medical equipment	20% coinsurance	40% coinsurance	Preauthorization is recommended for a single item with a purchase price over \$2,500.
	Hospice services	20% coinsurance	40% coinsurance	Preauthorization is recommended.
If your child needs dental or eye care	Children's eye exam	No cost share	50% coinsurance	Coverage is provided for vision screening for all children at least once through age 18 years, to detect the presence of amblyopia or its risk factors.
	Children's glasses	Not covered	Not covered	
	Children's dental check-up	Not covered	Not covered	

# **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 (except in cases of rape, incest, or when the life of the mother is endangered, as allowed under applicable law)
- Cosmetic Surgery
- Dental Care (adult)
- Hearing Aids
- Long Term Care

- Non-Emergency care when traveling outside the U.S.
- 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.)

Chiropractic Care

Acupuncture

**Bariatric Surgery** 

Infertility Treatment

Private Duty Nursing

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: for group health coverage subject to ERISA, contact Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA(3272) or <a href="https://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>; for non-federal governmental group health plans, contact Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <a href="https://www.cciio.cms.gov">www.cciio.cms.gov</a>. Church plans are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State insurance regulator regarding their possible rights to continuation coverage under State law. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <a href="https://www.healthCare.gov">Marketplace</a>. For more information about the <a href="https://www.healthCare.gov">Marketplace</a>, visit <a href="https://www.healthCare.gov">www.healthCare.gov</a> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also

provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: for group health coverage subject to ERISA, contact Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA(3272) or <u>www.dol.gov/ebsa/healthreform</u> or call the Ohio Department of Insurance 1-800-686-1526; for non-federal governmental group health plans and church plans that are group health plans, contact AultCare at 1-800-344-8858 or call the Ohio Department of Insurance 1-800-686-1526.

# 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 330-363-6360 / 1-800-344-8858.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 330-363-6360 / 1-800-344-8858.]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 330-363-6360 / 1-800-344-8858.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 330-363-6360 / 1-800-344-8858.]

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

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# **About these Coverage Examples:**



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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 <u>plan's</u> overall <u>deductible</u>	\$1,500
■ Specialist copayment	\$25
■ Hospital (facility) coinsurance	20%
■ 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)

Total Example Cost	\$12,700	
In this example, Peg would pay:		
Cost Sharing		
<u>Deductibles</u>	\$1,500	
Copayments	\$0	
Coinsurance	\$1,000	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$2,560	

# **Managing Joe's Type 2 Diabetes**

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

■ The plan's overall deductible	\$1,50
■ Specialist copayment	\$2
■ Hospital (facility) coinsurance	20%
■ Other <u>coinsurance</u>	20%

# This EXAMPLE event includes services like:

<u>Primary care physician</u> 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		
<u>Deductibles</u>	\$1,140	
Copayments	\$670	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,830	

# **Mia's Simple Fracture**

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

■ The <u>plan's</u> overall <u>deductible</u>	\$1,500
■ Specialist copayment	\$25
■ Hospital (facility) coinsurance	20%
■ Other <u>coinsurance</u>	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)

Total Example Cost	\$2,800
In this example, Mia would pay:	
Cost Sharing	
<u>Deductibles</u>	\$1,500
Copayments	\$210
Coinsurance	\$70
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,780

# AultCare/Aultra Notice Tag Lines for the State of Ohio

### **English**

This Notice has Important Information. This notice has important information about your application or coverage through **AultCare** /**Aultra.** Look for key dates in this notice. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. **Call Local: 330.363.6360 Outside Stark County: 1.800.344.8858 TTY Local: 711 Outside Stark County: 711** 

### **Spanish**

Español

Este Aviso contiene información importante. Este aviso contiene información importante acerca de su solicitud o cobertura a través AultCare/Aultra. Preste atención a las fechas clave que contiene este aviso. Es posible que deba tomar alguna medida antes de determinadas fechas para mantener su cobertura médica o ayuda con los costos. Usted tiene derecho a recibir esta información y ayuda en su idioma sin costo alguno. Llame al Local: 330.363.6360 Fuera del condado de Stark: 1.800.344.8858 TTY Local: 711 Fuera del condado de Stark: 711

#### Chinese

中文

本通知有重要的訊息。本通知有關於您透過 AultCare/Aultra 保险公司 提交的申請或保險的重要訊息。請留意本通知內的重要日期。您可能需要在截止日期之前採取行動,以保留您的健康保險或者費用補貼。您有權利免費以您的母語得到本訊息和幫助。請撥電話本地: 330.363.6360 斯塔克縣外: 1.800.344.8858 TTY線本地:711 斯塔克縣外:711。

#### German

Deutsche

Diese Benachrichtigung enthält wichtige Informationen. Diese Benachrichtigung enthält wichtige Informationen bezüglich Ihres Antrags auf Krankenversicherungsschutz durch AultCare/Aultra. Suchen Sie nach wichtigen Terminen in dieser Benachrichtigung. Sie könnten bis zu bestimmten Stichtagen handeln müssen, um Ihren Krankenversicherungsschutz oder Hilfe mit den Kosten zu behalten. Sie haben das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Rufen Sie an unter Local: 330.363.6360 Außerhalb von Stark County: 1.800.344.8858 TTY –Linie Local: 711 Außerhalb von Stark County: 711

#### **Arabic**

العربية

يحوي هذا الاشعار معلومات هامة. يحوي هذا الاشعار معلومات مهمة بخصوص طلبك للحصول على النغطية من خلا شركة التأمين AultCare/Aultra ابحث عن التواريخ الهامة في هذا الاشعار. قد تحتاج لاتخاذ اجراء في تواريخ معينة للحفاظ على تغطيتك الصحية او للمساعدة في دفع التكاليف. لك الحق في الحصور على المعلومات والمساعدة بلغتك من دون أي تكلفة. اتصل بـ330.363.6360 خارج مقاطعة ستارك :1.800.344.8858 لخط TTYالمحلى: 711 خارج مقاطعة ستارك :711

### Pennsylvania Dutch

Deitsch

Die Bekanntmaching gebt wichdichi Auskunft. Die Bekanntmaching gebt wichdichi Auskunft baut dei Application oder Coverage mit AultCare/Aultra. Geb Acht fer wichdiche Daadem in die Bekanntmachung. Es iss meeglich, ass du ebbes duh muscht, an beschtimmde Deadlines, so ass du dei Health Coverage bhalde kannscht, odder bezaahle helfe kannscht. Du hoscht es Recht fer die Information un Hilf in deinre eegne Schprooch griege, un die Hilf koschtet nix Local: 330.363.6360 Außerhalb von Stark County: 1.800.344.8858 TTY – Linie Local: 711 Außerhalb von Stark County: 711.

### Russian

русский

Настоящее уведомление содержит важную информацию. Это уведомление содержит важную информацию о вашем заявлении или страховом покрытии через Страховая компания AultCare/Aultra. Посмотрите на ключевые даты в настоящем уведомлении. Вам, возможно, потребуется принять меры к определенным предельным срокам для сохранения страхового покрытия или помощи с расходами. Вы имеете право на бесплатное получение этой информации и помощь на вашем языке. Звоните по телефону Местный: 330.363.6360 Вне Старка County: 1.800.344.8858 ТТУ линия Местный: 711 Вне Старка County: 711.

#### **French**

Français

Cet avis a d'importantes informations. Cet avis a d'importantes informations sur votre demande ou la couverture par l'intermédiaire de Compagnie d'Assurance AultCare/Aultra. Rechercher les dates clés dans le présent avis. Vous devrez peut-être prendre des mesures par certains délais pour maintenir votre couverture de santé ou d'aide avec les coûts. Vous avez le droit d'obtenir cette information et de l'aide dans votre langue à aucun coût. Appelez Locale: 330.363.6360 En dehors du comté de Stark: 1.800.344.8858 ligne ATS Local: 711 En dehors du comté de Stark: 711

## Vietnamese

Viêt Nam

Thông báo này cung cấp thông tin quan trong. Thông báo này có thông tin quan trọng bàn về đơn nộp hoặc hợp đồng bảo hiểm qua chương trình **Công ty Bảo hiểm AultCare/Aultra**. Xin xem ngày then chốt trong thông báo này. Quý vị có thể phải thực hiện theo thông báo đúng trọng thời hạn để duy trì bảo hiểm sức khỏe hoặc được trợ trúp thêm về chi phí. Quý vị có quyền được biết thông tin này và được trợ giúp bằng ngôn ngữ của mình miễn phí. Xin gọi số **Địa phương: 330.363.6360 Bên ngoài của Stark County: 1.800.344.8858 TTY đường dây Địa phương: 711 Bên ng oài của Stark County: 711.** 

#### **Cushite-Oromo**

Beeksisni kun odeeffannoo barbaachisaa qaba. Beeksisti kun sagantaa yookan karaa AultCare/Aultra tiin tajaajila keessan ilaalchisee odeeffannoo barbaachisaa qaba. Guyyaawwan murteessaa ta'an beeksisa kana keessatti ilaalaa. Tarii kaffaltiidhaan deeggaramuuf yookan tajaajila fayyaa keessaniif guyyaa dhumaa irratti wanti raawwattan jiraachuu danda'a. Kaffaltii irraa bilisa haala ta'een afaan keessaniin odeeffannoo argachuu fi deeggarsa argachuuf mirga ni qabaattu. Lakkoofsa bilbilaa Local: 330.363.6360 Outside of Stark County: 1.800.344.8858 TTY Line Local: 711 Outside of Stark County: 711 tii bilbilaa.

Korean 한국어 본 통지서에는 중요한 정보가 들어 있습니다. 즉 이 통지서는 귀하의 신청에 관하여 그리고 AultCare/Aultra 보험 회사계획 을 통한 커버리지 에 관한 정보를 포함하고 있습니다. 본 통지서에서 핵심이 되는 날짜들을 찾으십시오. 귀하는 귀하의 건강 커버리지를 계속 유지하거나 비용을 절감하기 위해서 일정한 마감일까지 조치를 취해야 할 필요가 있을 수 있습니다. 귀하는 이러한 정보와 도움을 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 지역: 330.363.6360 스타크 카운티 의 외부: 1.800.344.8858 TTY 라인 지역: 711 스타크 카운티 의 외부: 711 로 전화하십시오.

### Italian

Italiano

Questo avviso contiene informazioni importanti sulla tua domanda o copertura attraverso AultCare/Aultra. Cerca le date chiave in questo avviso. Potrebbe essere necessario un tuo intervento entro una scadenza determinata per consentirti di mantenere la tua copertura o sovvenzione. Hai il diritto di ottenere queste informazioni e assistenza nella tua lingua gratuitamente. Chiama Locale: 330.363.6360 Al di fuori di Stark County: 1.800.344.8858 TTY linea Locale: 711 Al di fuori di Stark County: 711.

### **Japanese**

日本語

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#### Dutch

Nederlands

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#### Ukrainian

український

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#### Romanian

Română

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