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 <u>plan</u> (called the <u>premium</u>) 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, refer to

http://healthplan.memorialhermann.org/for-brokers/resource-center or call 855-645-8448. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance</u> <u>billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>https://www.healthcare.gov/sbc-glossary</u>/ or call 855-645-8448 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	Participating Providers - \$3,000 person / \$6,000 family. <u>Non-Participating Providers</u> - None.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> 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 <u>deductible?</u>	Yes. <u>Preventive care</u> services are covered before you meet your <u>deductible</u> . Does not apply to Generic, Preferred brand or Non-Preferred brand <u>prescription drugs</u> .	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 <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Participating Providers - \$4,500 person / \$9,000 family. <u>Non-Participating Providers</u> – None.	The <u>out-of-pocket limit</u> is the most you could pay in a 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.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Copayments</u> for certain services, <u>premiums</u> , <u>balance-billing</u> charges, penalties for failure to obtain <u>prior</u> <u>authorization</u> for services and health care this <u>plan</u> 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 <u>https://healthplan.memorialhermann.org/fi</u> <u>nd-a-doctor?network=Select+HMO</u> or call 855-645-8448 for a list of <u>Participating</u> <u>Providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance</u> <u>billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

		What You Will	Pay	Limitations, Exceptions, & Other Important Information	
Common Medical Event	Services You May Need	Participating Provider (You will pay the least)	Non- Participating Provider (You will pay the most)		
	Primary care visit to treat an injury or illness	No Charge. <u>Deductible</u> applies first.	Not Covered	None.	
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	No Charge. <u>Deductible</u> applies first.	Not Covered	None.	
	Preventive care/screening/ immunization	No Charge. <u>Deductible </u> does not apply.	Not Covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.	
If you have a test	Diagnostic test (x-ray, blood work)	Lab - No Charge. X-ray - No Charge. <u>Deductible applies first</u> .	Not Covered	Prior Authorization required for all Genetic Testing and Complex Imaging. Non-compliance may result in a penalty.	
	Imaging (CT/PET scans, MRIs)	No Charge. <u>Deductible</u> applies first.	Not Covered	non-compliance may result in a penalty.	

		What You Will	Pay	Limitations, Exceptions, & Other Important Information	
Common Medical Event	Services You May Need	Participating Provider (You will pay the least)	Non- Participating Provider (You will pay the most)		
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://healthplan .memorialherm ann.org/membe rs/resource- center/pharmac y-benefit- information/ or by calling 1-866-333- 2757.	Generic drugs	Retail Preferred: \$2 <u>copay</u> /prescription; Retail Non-Preferred: \$10 <u>copay</u> /prescription; Mail Order: \$5 <u>copay</u> /prescription <u>Deductible</u> applies first.	Not Covered	Preferred Participating <u>Providers</u> /Pharmacies: Lower costapplies. Retail covers 30-day supply and mail order covers 90-day supply.	
	Preferred brand drugs	Retail Preferred: \$25 <u>copay</u> /prescription; Retail Non-Preferred: \$35 <u>copay</u> /prescription; Mail Order: \$62.50 <u>copay</u> /prescription. <u>Deductible</u> applies first.	Not Covered	 <u>Participating Provider prescription drug copayment/coinsurance</u> apply to the <u>Maximum Out-of-Pocket limit</u>. Member responsible for paying applicable <u>copay</u>, allowable <u>claim</u> amount, or the contracted rate of the <u>prescription</u>, if less than the established <u>copay</u>. 	
	Non-Preferred brand drugs	Retail Preferred: \$50 <u>copay</u> /prescription; Retail Non-Preferred: \$60 <u>copay</u> /prescription; Mail Order: \$125 <u>copay</u> /prescription. <u>Deductible</u> applies first.	Not Covered	Prior Authorization required for some Drugs. Non-compliance may result in a penalty.	
	Specialty drugs	25%/prescription. <u>Deductible</u> applies first.	Not Covered	30-day supply only; \$300 maximum per <u>Specialty Drug</u> per <u>prescription</u> per member; 90-day Mail Order not covered. <u>Prior Authorization</u> required for some <u>Specialty drugs</u> . Non-compliance may result in a penalty.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge. <u>Deductible</u> applies first.	Not Covered	Prior Authorization required. Non-compliance may result in a penalty.	
	Physician/surgeon fees	No Charge. <u>Deductible</u> applies first.	Not Covered	Prior Authorization required. Non-compliance may result in a penalty.	
If you need immediate	Emergency room care	No Charge/visit. <u>Deductible</u> applies first.	No Charge/visit. Deductible	Copayment waived if admitted.	

		What You Will Pay			
Common Medical Event	Services You May Need	Participating Provider (You will pay the least)	Non- Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
medical attention			applies first.		
	Emergency medical transportation	No Charge/trip. <u>Deductible</u> applies first.	No Charge/trip. Deductible applies first.	None.	
	<u>Urgent care</u>	No Charge. <u>Deductible</u> applies first.	No Charge. Deductible applies first.	None.	
If you have a	Facility fee (e.g., hospital room)	No Charge. <u>Deductible</u> applies first.	Not Covered	Prior Authorization required. Non-compliance may result in a penalty.	
hospital stay	Physician/surgeon fees	No Charge.	Not Covered	Cost included in Inpatient stay.	
If you need mental health, behavioral health, or substance	Outpatient services	Professional Office Visits - No Charge. <u>Deductible</u> applies first. Outpatient services – No Charge. <u>Deductible</u> applies first.	Not Covered	Prior Authorization required for Mental Health/Substance Abuse (MH/sintensive (extended) or residential services, Applied Behavioral Analysi (ABA) therapy and non-behavioral health providers neuropsychiatric testing; Non-compliance may result in a penalty.	
abuse services	Inpatient services	No Charge. <u>Deductible</u> applies first.	Not Covered	Prior Authorization required. Non-compliance may result in a penalty.	
	Office visits	No Charge. <u>Deductible applies first</u> .	Not Covered	Prior Authorization required only for the period outside the 48/96-hour timeframe listed in the Evidence of Coverage (EOC). Non-compliance may result in a penalty.	
lf you are pregnant	Childbirth/delivery professional services	No Charge.	Not Covered	Childbirth/delivery professional services: Cost included in Inpatient stay.	
	Childbirth/delivery facility services	No Charge. <u>Deductible</u> applies first.	Not Covered	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	

	Services You May Need	What You Will Pay			
Common Medical Event		Participating Provider (You will pay the least)	Non- Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you need help recovering or have other special health needs	Home health care	No Charge. <u>Deductible</u> applies first.	Not Covered	Limited to 60 visits/year. <u>Prior Authorization</u> required. Non-compliance may result in a penalty.	
	Rehabilitation services	Professional Office Visits: Speech & Hearing Exams - No Charge. <u>Deductible</u> applies first. PT/OT/ST –No Charge. <u>Deductible</u> applies first. Outpatient services – No Charge. <u>Deductible</u> applies first.	Not Covered	Physical Therapy/Occupational Therapy/Speech Therapy: Limited to 60 combined visits/year; and 1 visit per day. <u>Plan</u> limitations do not apply to <u>medically necessary</u> services or services related to Autism Spectrum Disorder.	
	Habilitation services	Professional Office Visits: Speech & Hearing Exams - No Charge. <u>Deductible</u> applies first. PT/OT/ST –No Charge. <u>Deductible</u> applies first. Outpatient services – No Charge. <u>Deductible</u> applies first.	Not Covered	Prior Authorization required for Inpatient & ABA in Cognitive Therapy. Non-compliance may result in a penalty.	
	Skilled nursing care	No Charge. <u>Deductible</u> applies first.	Not Covered	Limited to 25 days/year. Prior Authorization required. Non-compliance may result in a penalty.	
	Durable medical equipment	No Charge. <u>Deductible applies first</u> .	Not Covered	Limited to <u>Plan</u> Requirements; <u>Prior Authorization</u> required. Non- compliance may result in a penalty.	
	Hospice services	No Charge. <u>Deductible</u> applies first.	Not Covered	Prior Authorization required. Non-compliance may result in a penalty.	

Common Medical Event		What You Will Pay			
	Services You May Need	Participating Provider (You will pay the least)	Non- Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If your child	Children's eye exam	Not Covered	Not Covered	None.	
needs dental	Children's glasses	Not Covered	Not Covered	None.	
or eye care	Children's dental check-up	Not Covered	Not Covered	None.	

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.)

Non-emergency care when traveling outside the U.S.

Dental care ٠ Infertility treatment

٠

Long-term care •

•

- Routine eye care ٠
- Weight loss programs •

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

- Acupuncture (20 visits per year) ٠
- Bariatric surgery (Prior Authorization required)
- Chiropractic care (10 visits per year) •

- Cosmetic surgery (reconstructive surgery for birth ٠ defects, injuries, tumors or infection)
- Hearing aids (1 pair every 36 months)

- Private-duty nursing (Outpatient Home Health aide • services & Inpatient services only - covered when_ medically necessary)
- Routine foot care (for an illness such as diabetes or a circulatory disorder of the lower extremities)

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, call MHCHP Customer Service at 855-645-8448 or http://healthplan.memorialhermann.org; also Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or http://www.dol.gov/ebsa/healthreform. For non-federal governmental group health plans, contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or http://www.cciio.cms.gov. 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 at the Texas Department of Insurance, 1-800-252-3439 or http://www.tdi.texas.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 <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, U.S. Department of Labor Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>http://www.dol.gov/ebsa/healthreform</u>; or Memorial Hermann Commercial Health Plan Customer Service at 855-645-8448 or <u>http://healthplan.memorialhermann.org</u>.

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 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.

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

<u>PRA Disclosure Statement</u>: 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.



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)		Managing Joe's Type 2 Dia (a year of routine in-network care of controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
The plan's overall deductible\$3,000Specialist copayment\$0Hospital (facility) copayment\$0Other copayment\$0		The plan's overall deductible\$3,000Specialist copayment\$0Hospital (facility) copayment\$0Other copayment\$0		 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>copayment</u> Other <u>copayment</u> 	\$3,000 \$0 \$0 \$0 \$0
This EXAMPLE event includes services like: <u>Specialist</u> office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and blood work</i>) <u>Specialist</u> visit (<i>anesthesia</i>)		This EXAMPLE event includes servic <u>Primary care physician</u> office visits (inclu- disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose me	iding	This EXAMPLE event includes services like: <u>Emergency room care</u> (including medical supplies) <u>Diagnostic test</u> (x-ray) <u>Durable medical equipment</u> (crutches) <u>Rehabilitation services</u> (physical therapy)	
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles	\$3,000	Deductibles \$1,900		Deductibles	\$2,800
Copayments	\$0	Copayments	\$700	Copayments	\$0
Coinsurance	\$0	<u>Coinsurance</u>	\$0	<u>Coinsurance</u>	\$0
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions \$60		Limits or exclusions	\$20	Limits or exclusions	\$0

Note: These numbers assume the patient does not participate in the <u>plan's</u> wellness program. If you participate in the <u>plan's</u> wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact Customer Service at: 855-645-8448.

The total Joe would pay is

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

2021_MHCHP_SELECT_3000-100 HSA_HMO

\$3,070

The total Peg would pay is

\$2,800

The total Mia would pay is

\$2,620



Memorial Hermann Health Plan, Inc. Memorial Hermann Health Solutions, Inc. Memorial Hermann Health Insurance Company Health Plan Memorial Hermann Commercial Health Plan, Inc.

Multi-Language Insert

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-855-645-8448. Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-855-645-8448. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: □ 们提供免费的翻译服务,帮助您解答关于健康或药物保险的任何疑 问。如果您需 □□□译服务,请致电 1-855-645-8448。□们的中文工作人员很乐意帮助您。 这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問,為此我們提供免費的翻譯 口口。口

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-855-645-8448. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-855-645-8448. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dich vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vi cần thông dịch viên xin gọi 1-855-645-8448 sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí .

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-855-645-8448. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-855-645-8448번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

C0110 PDMLI C IA 11/20/2020

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-855-645-8448. Вам окажет помощь сотрудник, который говорит порусски. Данная услуга бесплатная.

Arabic:

إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم بمساعدتك. هذه خدمة فوري، ليس عليك سوى الاتصال بنا على 1-558-546-8448. سيقوم شخص ما يتحدث العربية مجانية.

Hindi: हमारे ा�या दवा क�योजना केबारे म�आपके िकसी भी प्र�केजवाब देने के�लए हमारे प्सुम्र. ाश्रया सेवाएँ उपल� ा�्वया ह्र. एद्रभ

प्रा�करने को श्लए, बस हम�1-855-645-8448 पर फोन कले. कोई �� �ाो िह ी बोलता है आपक∲ मदद कर सकता है. यह एकु मझेन है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-855-645-8448. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portugués: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-855-645-8448. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-855-645-8448. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-855-645-8448. Ta usługa jest bezpłatna.

Japanese: 当社の健康 ロ ロ ロ 険と薬品 処方薬プランに関するご質問にお答えするため に、ロロ の 訳サービスがありますございます。通訳をご用命になるには、1-855-645-8448におロロ ください。 ロロロ をロ すロ ロ がロロ いたします。これはロロ のサー ビスです。