



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, refer to

<http://healthplan.memorialhermann.org/brokers/resource-center/> or call 844-644-4777. 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 <https://www.healthcare.gov/sbc-glossary/> or call 844-644-4777 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	Participating Providers - \$550 person / \$1,100 family. Non-Participating Providers - None.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible ?	Yes. Preventive care services are covered before you meet your deductible . Does not apply to Generic, Preferred brand or Non-Preferred brand 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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	Participating Providers - \$3,500 person / \$7,000 family. Non-Participating Providers – None.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit ?	Copayments for certain services, premiums , balance-billing charges, penalties for failure to obtain prior authorization for services 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 network provider ?	Yes. See https://healthplan.memorialhermann.org/fin-d-a-doctor?network=Select+HMO or call 855-645-8448 for a list of Participating Providers .	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist ?	No.	You can see the specialist 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
		Participating Provider (You will pay the least)	Non-Participating 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	\$20 copay /visit; Deductible does not apply.	Not covered	Premise Clinic (Onsite) \$5 copay /visit.
	Specialist visit	\$45 copay /visit; Deductible does not apply.	Not covered	None.
	Preventive care/screening/immunization	No Charge; Deductible does not apply.	Not covered	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.
If you have a test	Diagnostic test (x-ray, blood work)	Lab – \$25 copay /visit; X-Ray - \$50 copay /visit; Deductible does not apply.	Not covered	Prior Authorization required for all Genetic Testing; Non-compliance may result in a penalty.
	Imaging (CT/PET scans, MRIs)	20% coinsurance /visit; Deductible applies first.	Not covered	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://healthplan.memorialhermann.org/members/resource-center/pharmacy-benefit-information/ or, by calling	Generic drugs	Retail Preferred: \$4 copay/prescription ; Mail Order: \$10 copay/prescription ; Deductible does not apply.	Not covered	Lower cost applies at Preferred Participating Pharmacies Retail covers 30-day supply and mail order covers 90-day supply.
	Brand drugs	Retail Preferred: \$40 copay/prescription ; Mail Order: \$100 copay/prescription ; Deductible does not apply.	Not covered	Annual Participating Provider Deductible does NOT apply to Generic, Brand, and Non-Formulary brand prescription drugs . Participating Provider prescription drug copayment/coinsurance applies to the annual Participating Provider Maximum Out-of-Pocket limit .
	Non- Formulary Brand drugs	Retail Preferred: \$60 copay/prescription ; Mail Order: \$150 copay/prescription ; Deductible does not apply.	Not covered	Member responsible for paying applicable copay , allowable claim amount, or the contracted rate of the prescription , if less than the established copay .
	Specialty drugs	50% coinsurance/prescription (30-day Retail)*	Not covered	*30-day supply only; \$200 maximum per Specialty Drug per prescription per month; 90-day Mail Order not covered. Annual Participating Provider Deductible applies to ALL Specialty drugs . Prior

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
1-866-333-2757.		Deductible applies first. 90-day Mail Order – Not Covered.		Authorization required for some Specialty drugs . Non-compliance may result in a penalty.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance ; Deductible applies first.	Not covered	Prior Authorization required. Non-compliance may result in a penalty.
	Physician/surgeon fees	20% coinsurance ; Deductible applies first.	Not covered	Prior Authorization required. Non-compliance may result in a penalty.
If you need immediate medical attention	Emergency room care	\$250 then 20% coinsurance /visit; Deductible does not apply.	\$250 then 20% coinsurance /visit; Deductible does not apply.	Copayment waived if admitted.
	Emergency medical transportation	20% coinsurance /trip; Deductible applies first.	20% coinsurance /trip; Deductible applies first.	None.
	Urgent care	\$50 copay /visit; Deductible does not apply.	\$50 copay /visit. Deductible does not apply.	None.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance ; Deductible applies first.	Not covered	Prior Authorization required. Non-compliance may result in a penalty.
	Physician/surgeon fees	20% coinsurance ; Deductible applies first.	Not covered	Cost included in Inpatient stay.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Professional Office Visit - \$20 copay /visit; Deductible does not apply. Outpatient services – 20% coinsurance /visit; Deductible applies first.	Not covered	Prior Authorization required for MH/SA intensive (extended) or residential services, Applied Behavioral Analysis (ABA) therapy and non-behavioral health providers neuropsychiatric testing; Non-compliance may result in a penalty.
	Inpatient services	20% coinsurance /visit; Deductible applies first.	Not covered	Prior Authorization required. Non-compliance may result in a penalty.
If you are pregnant	Office visits	20% coinsurance /visit; Deductible applies first.	Not covered	Prior Authorization required. Non-compliance may result in a penalty. Cost sharing does not apply for preventive services.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
	Childbirth/delivery professional services	20% coinsurance; Deductible applies first.	Not covered	Depending on the type of services, a copayment , coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery facility services	20% coinsurance; Deductible applies first.	Not covered	
If you need help recovering or have other special health needs	Home health care	20% coinsurance/visit; Deductible applies first.	Not covered	Limited to 60 visits/year. Prior Authorization required. Non-compliance may result in a penalty.
	Rehabilitation services	Inpatient Facility Services: 20% coinsurance ; Deductible applies first. Outpatient Services: \$45 copay /visit; Deductible does not apply. Other Practitioner Office Visit: \$45 copay /visit; Deductible does not apply.	Not covered	Physical Therapy/Occupational Therapy/Speech Therapy and Chiropractic: Limited to 20 combined visits/year; and 1 visit per day..
	Habilitation services	Inpatient Facility Services: 20% coinsurance ; Deductible applies first. Outpatient Services: \$45 copay /visit; Deductible does not apply. Other Practitioner Office Visit: \$45 copay /visit; Deductible does not apply.	Not covered	Prior Authorization required for Inpatient & ABA in Cognitive Therapy. Non-compliance may result in a penalty.
	Skilled nursing care	20% coinsurance ;	Not covered	Limited to 100 days/year. Prior Authorization required. Non-

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
		Deductible applies first.		compliance may result in a penalty.
	Durable medical equipment	20% coinsurance ; Deductible applies first.	Not covered	Limited to Plan Requirements; Prior Authorization required. Non-compliance may result in a penalty.
	Hospice services	20% coinsurance ; Deductible applies first.	Not covered	Prior Authorization required. Non-compliance may result in a penalty.
If your child needs dental or eye care	Children's eye exam	Not Covered	Not covered	None.
	Children's glasses	Not Covered	Not covered	None.
	Children's dental check-up	Not Covered	Not covered	Prior Authorization required for benefits other than diagnostic or Preventive Services through age 19. Non-compliance may result in a penalty. Subject to Plan Exclusions.

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](#).)

- Bariatric surgery
- Dental care
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care
- 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)
- Chiropractic care (20 visits per year combined with Physical Therapy/Occupational Therapy)
- Cosmetic surgery (reconstructive surgery for birth defects, injuries, tumor 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 844-644-4777 or <http://healthplan.memorialhermann.org> or the 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>. 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 [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 on how 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 group health coverage subject to ERISA, U.S. Department of Labor Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/ebsa/healthreform>; or Memorial Hermann Commercial Health Plan Customer Service at 844-644-4777 or <http://healthplan.memorialhermann.org>.

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 [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 [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](#) \$550
- [Specialist copayment](#) \$45
- 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 \$12,800

In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$550
Copayments	\$500
Coinsurance	\$2,300
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$3,410

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

- The [plan's](#) overall [deductible](#) \$550
- [Specialist copayment](#) \$45
- Hospital (facility) [coinsurance](#) 20%
- 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](#) (*glucose meter*)

Total Example Cost \$7,400

In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$550
Copayments	\$1,300
Coinsurance	\$300
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Joe would pay is	\$2,210

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

- The [plan's](#) overall [deductible](#) \$550
- [Specialist copayment](#) \$45
- Hospital (facility) [coinsurance](#) 20%
- 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*)

Total Example Cost \$1,900

In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$550
Copayments	\$100
Coinsurance	\$300
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$950

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

Multi-Language Insert Multi-Language Interpreter Services

<p>Spanish</p> <p>ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1.855.645.8448 (TTY 711).</p>	<p>Vietnamese</p> <p>CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1.855.645.8448 (TTY 711).</p>
<p>Arabic</p> <p>ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 8448.546.558.1 (رقم هاتف الصم والبكم: 117).</p>	<p>Japanese</p> <p>注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1.855.645.8448 (TTY 711) まで、お電話にてご連絡ください。</p>
<p>Cantonese Chinese</p> <p>注意：如果您說廣東話，您可以免費獲得語言援助服務。請致電 1.855.645.8448 (TTY 711)。</p>	<p>Korean</p> <p>주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1.855.645.8448 (TTY 711) 번으로 전화해 주십시오.</p>
<p>Mandarin Chinese</p> <p>注意：如果您说普通话，您可以免费获得语言援助服务。请致电 1.855.645.8448 (TTY 711)。</p>	<p>Laotian</p> <p>ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທສ 1.855.645.8448 (TTY 711).</p>
<p>French</p> <p>ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1.855.645.8448 (ATS 711).</p>	<p>Farsi</p> <p>توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با تماس بگیرد 1.855.645.8448 (TTY 711)</p>
<p>German</p> <p>ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1.855.645.8448 (TTY 711).</p>	<p>Russian</p> <p>ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1.855.645.8448 (телетайп 711).</p>
<p>Gujarati</p> <p>સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિઃશુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1.855.645.8448 (TTY 711).</p>	<p>Tagalog</p> <p>PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1.855.645.8448 (TTY: 711).</p>
<p>Hindi</p> <p>ध्यान दें: यदि आप हृदि बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1.855.645.8448 (TTY 711) पर कॉल करें।</p>	<p>Urdu</p> <p>خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں 1.855.645.8448 (TTY 711).</p>

ATTENTION: Texas Relay Services are available for the hearing impaired at (711). Resources are available for the visually impaired, please call 1.855.645.8448 (711).

Memorial Hermann Health Plan, Inc., Memorial Hermann Health Insurance Company, Memorial Hermann Commercial Health Plan, Inc. and Memorial Hermann Health Solutions, Inc. (collectively "MHHP") complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Memorial Hermann Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

MHHP:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Customer Service at (855) 645-8448.
Customer Service Hours of Operations: 8am-5pm (CST) M-F

If you believe that MHHP has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Civil Rights Coordinator
Memorial Hermann Health Plan
929 Gessner Road, Suite 1500
Houston, TX 77024

Fax 713-338-6487

Email MHHealthAppeals@memorialhermann.org

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, (1-800-537-7697 TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.