

https://allstatevoluntary.com/fullyinsured/index.php or call 1-800-323-3049. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance 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 1-800-323-3049 to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|--|---|
| What is the overall <u>deductible</u> ? | For participating <u>providers</u> \$3,000 individual/\$6,000 family; For non- participating <u>providers</u> \$6,000 individual/\$12,000 family. | 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> and primary care services are covered before you meet your <u>deductible</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 deductibles for specific services? | No. | You don't have to meet <u>deductibles</u> for specific services. |
| What is the <u>out-of-</u> pocket limit for this plan? | For participating <u>providers</u> \$7,050 individual/ \$14,100 family; for non- participating <u>providers</u> \$21,150 individual/ \$42,300 family. | 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> ? | Premiums, balance-billing charges, penalty for not obtaining Preauthorization 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 <u>https://allstatevoluntary.com/fullyinsured/pr</u> <u>oviderdirectory/</u> or call 1-800-323-3049 for a list of <u>network 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 | |
|---|--|--|--|--|--|
| Common Medical Event | Services You May Need | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | Information | |
| | Primary care visit to treat an injury or illness | 20% coinsurance | 50% coinsurance | None | |
| | Specialist visit | 20% coinsurance | 50% coinsurance | None | |
| If you visit a health care provider's office or clinic | Preventive care/screening/ immunization | No charge | 50% <u>coinsurance</u> | As required under the Affordable Care Act (ACA), <u>cost sharing</u> does not apply to identified clinical <u>preventive services</u> . Any other preventive medicine services covered under your <u>plan</u> are subject to <u>deductible</u> and <u>coinsurance</u> . 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. | |
| | <u>Diagnostic test</u> (x-ray, blood work) | 20% <u>coinsurance</u> | 50% <u>coinsurance</u> | None | |
| lf you have a test | Imaging (CT/PET scans, MRIs) | 20% coinsurance | 50% coinsurance | Preauthorization is required. If not received, benefits will be reduced for otherwise Covered Charges by 30%, but by no more than \$1,000 per course of treatment. | |
| If you need drugs to treat your illness or condition More information about | Generic drugs (Tier 1) | 20% <u>coinsurance</u> | Full price at time of payment, then submit for reimbursement at 50% coinsurance. | When a generic is available, pay the difference between the Brand and Generic contracted rate. Covers up to a 30-day supply (retail prescription); 31-90-day supply (mail order prescription). | |
| prescription drug <u>coverage</u> is available at <u>https://www.cigna.com/st</u> <u>atic/www-cigna-</u> <u>com/docs/individuals-</u> | Preferred brand drugs (Tier 2) | 20% <u>coinsurance</u> | Full price at time of payment, then submit for reimbursement at 50% coinsurance. | When a generic is available, pay the difference between the Brand and Generic contracted rate. Covers up to a 30-day supply (retail prescription); 31-90-day supply (mail order prescription). | |
| families/member- resources/prescription/le gacy-performance-4- tier.pdf | Non-preferred brand drugs (Tier 3) | 20% coinsurance | Full price at time of payment, then submit for reimbursement at 50% coinsurance. | When a generic is available, pay the difference between the Brand and Generic contracted rate. Covers up to a 30-day supply (retail prescription); 31-90-day supply (mail order | |

* For more information about limitations and exceptions, see the plan or policy document at https://allstatevoluntary.com/fullyinsured/index.php.

| | | What You Will Pay | | Limitations Exceptions 8 Other Immediate | |
|--|--|--|--|--|--|
| 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 | |
| | | | | prescription). | |
| | <u>Specialty drugs</u> (Tier 4) | 20% <u>coinsurance</u> | 50% <u>coinsurance</u> | Preauthorization is required. Benefits will be reduced by 50% of the otherwise Covered Charges for any Specialty Pharmaceuticals that are not authorized. Please review your <u>Plan</u> Certificate for additional details. | |
| If you have outpatient | Facility fee (e.g., ambulatory surgery center) | 20% coinsurance | 50% coinsurance | Preauthorization is required. If not received, benefits will be reduced for otherwise Covered Charges by | |
| surgery | Physician/surgeon fees | 20% coinsurance | 50% coinsurance | 30%, but by no more than \$1,000 per course of treatment. | |
| | Emergency room care | 20% coinsurance | 20% coinsurance | Non-emergency use will result in a reduction of charges. | |
| If you need immediate medical attention | Emergency medical transportation | 20% coinsurance | 20% coinsurance | To the nearest Acute Medical Facility that can treat the sickness or injury. | |
| | <u>Urgent care</u> | 20% coinsurance | 50% <u>coinsurance</u> | None | |
| | Facility fee (e.g., hospital room) 20% coinsurance 50% coinsurance | 50% coinsurance | Preauthorization is required. If not received, benefits will be reduced for otherwise Covered Charges by | | |
| lf you have a hospital stay | Physician/surgeon fees | 20% coinsurance | 50% coinsurance | 30%, but by no more than \$1,000 per course of treatment. For transplant services that are not preauthorized, benefits will be reduced by 50% of the otherwise Covered Charges. | |
| If you need mental | Outpatient services | 20% coinsurance | 50% coinsurance | None | |
| health, behavioral health, or substance abuse services | Inpatient services | 20% <u>coinsurance</u> | 50% coinsurance | Preauthorization is required. If not received, benefits will be reduced for otherwise Covered Charges by 30%, but by no more than \$1,000 per course of treatment. | |
| lf you are pregnant | Office visits | 20% <u>coinsurance</u> | 50% coinsurance | Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). See <u>Plan</u> Document for other services. | |
| | Childbirth/delivery professional services | 20% coinsurance | 50% coinsurance | None | |
| | Childbirth/delivery facility | 20% <u>coinsurance</u> | 50% coinsurance | None | |

* For more information about limitations and exceptions, see the plan or policy document at <u>https://allstatevoluntary.com/fullyinsured/index.php</u>.

| | | What You Will Pay | | Limitations Evantions ? Other Important | |
|---|---------------------------|--|--|---|--|
| 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 | |
| | services | | | | |
| If you need help recovering or have other special health needs | Home health care | 20% coinsurance | 50% coinsurance | Preauthorization is required. If not received, benefits will be reduced for otherwise Covered Charges by 30%, but by no more than \$1,000 per course of treatment. Limited to 60 visits per year. | |
| | Rehabilitation services | 20% <u>coinsurance</u> | 50% coinsurance | Preauthorization is required. If not received, benefits will be reduced for otherwise Covered Charges by 30%, but by no more than \$1,000 per course of treatment. Outpatient limit of 35 visit per year combined with physical therapy (PT), occupational therapy (OT), speech therapy (ST), and pulmonary rehabilitation. | |
| | Habilitation services | 20% <u>coinsurance</u> | 50% coinsurance | Preauthorization is required. If not received, benefits will be reduced for otherwise Covered Charges by 30%, but by no more than \$1,000 per course of treatment. | |
| | Skilled nursing care | 20% coinsurance | 50% coinsurance | Preauthorization is required. If not received, benefits will be reduced for otherwise Covered Charges by 30%, but by no more than \$1,000 per course of treatment. Maximum Benefit of 25 days per year. | |
| | Durable medical equipment | 20% coinsurance | 50% coinsurance | Preauthorization is required for amounts greater than \$1,500. If not received, benefits will be reduced for otherwise Covered Charges by 30%, but by no more than \$1,000 per course of treatment. | |
| | Hospice services | 20% <u>coinsurance</u> | 50% <u>coinsurance</u> | Preauthorization is required. If not received, benefits will be reduced for otherwise Covered Charges by 30%, but by no more than \$1,000 per course of treatment. | |
| If your child needs | Children's eye exam | No charge | 50% <u>coinsurance</u> . <u>Deductible</u> does not apply | Limited to 1 exam per year. Please visit <u>www.vsp.com/advantageonly</u> or call 1-800-877-7195 to locate a participating <u>provider</u> . | |
| dental or eye care | Children's glasses | No charge | 50% <u>coinsurance</u> . <u>Deductible</u> does not apply | Limited to 1 exam per year. Please visit <u>www.vsp.com/advantageonly</u> or call 1-800-877-7195 to locate a participating <u>provider</u> . | |

* For more information about limitations and exceptions, see the plan or policy document at <u>https://allstatevoluntary.com/fullyinsured/index.php</u>.

| | | What You Will Pay | | Limitations Exceptions 9 Other Important |
|----------------------|----------------------------|-------------------|--|---|
| Common Medical Event | Services You May Need | | Out-of-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information |
| | Children's dental check-up | No charge | No charge | Limited to 2 exams per year. |

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.) | | | | | |
|--|---|---|--|--|--|
| Acupuncture Bariatric surgery Cosmetic surgery Dental care (Adult) | Infertility treatment Long-term care Non-emergency care when traveling outside the U.S. Private-duty Nursing | Routine eye care (Adult), except for treatment of diabetes Routine foot care, except for treatment of diabetes Weight loss programs | | | |
| Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.) | | | | | |
| Chiropractic care, limit of 35 visit per year combined with PT/OT/ST and pulmonary rehabilitation. Hearing aids, limited to 1 per ear every 3 years | | | | | |

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: the <u>plan</u> at 1-800-323-3049 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) <u>www.dol.gov/ebsa/healthreform</u>. Other coverage options may be available to you, too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> 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 on how 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: the <u>plan</u> at 1-800-323-3049 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) <u>www.dol.gov/ebsa/healthreform</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 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 1-800-323-3049.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-323-3049.

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-800-323-3049.

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

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* For more information about limitations and exceptions, see the plan or policy document at https://allstatevoluntary.com/fullyinsured/index.php. Page 6 of 9

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 | \$3,000 |
|---------------------------------|---------|
| Specialist coinsurance | 20% |
| 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 | | |
| Deductibles | \$3,000 | |
| <u>Copayments</u> | \$0 | |
| <u>Coinsurance</u> | \$1,900 | |
| What isn't covered | | |
| Limits or exclusions | \$60 | |
| The total Peg would pay is | \$4,960 | |

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

| The plan's overall deductible | \$3,000 |
|------------------------------------|-----------------------|
| Specialist coinsurance | 20% |
| Hospital (facility) coinsurance | 20% |
| Other <u>coinsurance</u> | 20% |
| This FXAMPI F event includes servi | res like [,] |

EXAMPLE event includes services like:

Primary care physician office visits (including disease education) Diagnostic tests (blood work) **Prescription drugs** Durable medical equipment (glucose meter)

| Tot | al Example Cost | \$5,600 |
|-----|-----------------|---------|
| - | | |

In this example, Joe would pay:

| Cost Sharing | | | | |
|----------------------------|---------|--|--|--|
| Deductibles | \$2,300 | | | |
| Copayments | \$300 | | | |
| Coinsurance | \$0 | | | |
| What isn't covered | | | | |
| Limits or exclusions | \$20 | | | |
| The total Joe would pay is | \$2,620 | | | |

Mia's Simple Fracture

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

| The <u>plan's</u> overall <u>deductible</u> | \$3,000 |
|---|---------|
| Specialist coinsurance | 20% |
| 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 | \$2,800 |
|--------------------|---------|
|--------------------|---------|

In this example, Mia would pay:

| Cost Sharing | |
|----------------------------|---------|
| Deductibles | \$2,800 |
| Copayments | \$0 |
| Coinsurance | \$0 |
| What isn't covered | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$2,800 |

The plan would be responsible for the other costs of these EXAMPLE covered services.

Non-Discrimination Notice

Integon National Insurance Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Integon National Insurance Company does not exclude people or treat them differently because of race, color, national origin, age, disability, orsex.

Integon National Insurance Company:

- 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:
 - \circ Qualified interpreters
 - Information written in other languages

If you need these services, please contact customer service at 1-800-323-3049 (for TTY please dial 711).

If you believe that Integon National Insurance Company 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 by mail, fax, or e-mail at the following:

Mail: Integon National Insurance Company Attn: Civil Rights Coordinator P.O. Box 2070 Milwaukee, WI 53201-2070

E-mail: <u>NGAHcorrespondence@ngic.com</u>

*Please put "Grievance Review – Non-Discrimination" in the subject line of your e-mail.

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 Services200 Independence Avenue, SW Room 509F, HHH BuildingWashington, D.C. 20201 1-800-368-1019, 800-537-7697 (TDD)

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

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-323-3049 (TTY: 711). CHÚÝ: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-323-3049 (TTY: 711). 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-800-323-3049 (TTY: 711)。

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-323-3049 (TTY: 711)번으로 전화해 주십시오.

خبر دار: اگر آپ ار دو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں ۔ کال کریں .(TTY: 711)و304-323-304 د30-1-1-800 خبر دار: اگر آپ ار دو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں ۔ کال کریں .(TTY: 711) و300-323-304 ارقم قاتف الصم والبکم: 117). ملحوظة: إذا کنت تتحدث اذکر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-304-323-304 (رقم هاتف الصم والبکم: 117).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-323-3049 (TTY: 711).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-323-3049 (ATS : 711). ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-323-3049 (TTY: 711) पर कॉल करें।

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。1-800-323-3049(TTY:711)まで、お電話にてご連絡くだ さい。

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-800-323-3049 (TTY: 711).