

<u>https://allstatevoluntary.com/fullyinsured/index.php</u> 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> \$7,500 individual/\$15,000 family; For non- participating <u>providers</u> \$15,000 individual/\$30,000 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> \$7,500 individual/ \$15,000 family; for non- participating <u>providers</u> \$22,500 individual/ \$45,000 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 https://allstatevoluntary.com/fullyinsured/pr oviderdirectory/ 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>non-participating 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>participating provider</u> might use an <u>non-participating 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		ou 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	
	Primary care visit to treat an injury or illness	Covered at 100% after deductible is met.	30% coinsurance	None	
	<u>Specialist</u> visit	Covered at 100% after deductible is met.	30% coinsurance	None	
If you visit a health care provider's office or clinic	Preventive care/screening/ immunization	No charge	30% <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.	
	Diagnostic test (x-ray, blood work)	Covered at 100% after deductible is met.	30% coinsurance	None	
If you have a test	Imaging (CT/PET scans, MRIs)	Covered at 100% after <u>deductible</u> is met.	30% 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)	Covered at 100% after <u>deductible</u> is met.	Full price at time of payment, then submit for reimbursement at 30% 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 coverage is available at https://www.cigna.com/st atic/www-cigna- com/docs/individuals- familiag/marshag	Preferred brand drugs (Tier 2)	Covered at 100% after <u>deductible</u> is met.	Full price at time of payment, then submit for reimbursement at 30% 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-	Non-preferred brand drugs (Tier 3)	Covered at 100% after <u>deductible</u> is met.	Full price at time of payment, then submit for	When a generic is available, pay the difference between the Brand and Generic contracted rate. Covers up to a 30-day supply (retail prescription);	

* 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		
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
<u>tier.pdf</u>			reimbursement at 30% coinsurance.	31-90-day supply (mail order prescription).
	<u>Specialty drugs</u> (Tier 4)	Covered at 100% after <u>deductible</u> is met.	30% <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. *See sections in <u>Plan</u> Certificate on Medical Benefits and Outpatient Prescription Drug Benefits for additional details.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Covered at 100% after deductible is met. Covered at 100% after	30% 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
Surgery	Physician/surgeon fees	deductible is met.	30% coinsurance	treatment.
If you need immediate medical attention	Emergency room care	Covered at 100% after deductible is met.	Covered at 100% after <u>deductible</u> is met.	Non-emergency use will result in a reduction of charges.
	Emergency medical transportation	Covered at 100% after <u>deductible</u> is met.	Covered at 100% after <u>deductible</u> is met.	To the nearest Acute Medical Facility that can treat the sickness or injury.
	Urgent care	Covered at 100% after <u>deductible</u> is met.	30% coinsurance	None
	Facility fee (e.g., hospital room)	Covered at 100% after <u>deductible</u> is met.	30% 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	Covered at 100% after deductible is met.	30% 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	Covered at 100% after <u>deductible</u> is met.	30% coinsurance	None
health, behavioral health, or substance abuse services	Inpatient services	Covered at 100% after <u>deductible</u> is met.	30% <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 you are pregnant	Office visits	Covered at 100% after	30% coinsurance	Maternity care may include tests and services

* For more information about limitations and exceptions, see the plan or policy document at https://allstatevoluntary.com/fullyinsured/index.php. Page 3 of 9

		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	
		deductible is met.		described elsewhere in the SBC (i.e., ultrasound). See <u>Plan</u> Document for other services.	
	Childbirth/delivery professional services	Covered at 100% after <u>deductible</u> is met.	30% coinsurance	None	
	Childbirth/delivery facility services	Covered at 100% after <u>deductible</u> is met.	30% coinsurance	None	
	Home health care	Covered at 100% after <u>deductible</u> is met.	30% <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. Limited to 60 visits per year.	
	Rehabilitation services	Covered at 100% after <u>deductible</u> is met.	30% <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. Outpatient limit of 35 visit per year combined with physical therapy (PT), occupational therapy (OT), speech therapy (ST), and pulmonary rehabilitation.	
If you need help recovering or have other special health needs	Habilitation services	Covered at 100% after <u>deductible</u> is met.	30% 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	Covered at 100% after deductible is met.	30% 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	Covered at 100% after deductible is met.	30% <u>coinsurance</u>	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	Covered at 100% after <u>deductible</u> is met.	30% <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.	

* 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		
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
lf	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> .
If your child needs 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> .
	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 Deristric surgery	Infertility treatment	 Routine eye care (Adult), except for treatment of diabetes 		
Bariatric surgery	Long-term care			
Cosmetic surgery	 Non-emergency care when traveling outside the U.S. 			
Dental care (Adult)	 Private-duty Nursing 	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.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 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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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 plan's overall deductible	\$7,500
Specialist coinsurance	0%
Hospital (facility) <u>coinsurance</u>	0%
Other <u>coinsurance</u>	0%

This EXAMPLE event includes services like:

<u>Specialist</u> office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood work) <u>Specialist</u> visit (anesthesia)

Total Example Cost	\$12,700	
In this example, Peg would pay:		
Cost Sharing		
Deductibles	\$7,500	
Copayments	\$0	
<u>Coinsurance</u>	\$0	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$7,560	

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

The plan's overall deductible	\$7,500
Specialist coinsurance	0%
Hospital (facility) coinsurance	0%
Other <u>coinsurance</u>	0%
This EXAMPLE event includes service	

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

Total 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 plan's overall deductible	\$7,500
Specialist coinsurance	0%
Hospital (facility) coinsurance	0%
Other coinsurance	0%

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
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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 <u>plan</u> 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:
 - o 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). CHÚ Ý: 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.

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।

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با (TTY: 711) 1-800-323-3049 تماس بگیرید. ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-323-3049 (TTY: 711).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-323-3049 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-323-3049 (телетайп: 711).

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).