



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, go to <http://www.eugene.gov/employeebenefits> or by calling 541-682-5062. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [co-insurance](#), [co-payment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary> or call 541-682-5062 to request a copy.

| Important Questions | Answers | Why This Matters: |
|--|---|---|
| <p>What is the overall deductible?</p> | <p>\$150/individual or \$450/family</p> | <p>Generally, you must pay all 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.</p> |
| <p>Are there services covered before you meet your deductible?</p> | <p>Yes. Doesn't apply to preventive care, some services due to accidental injury, outpatient surgery physician/facility charges, and routine exams/hardware under vision plan. Combined deductible for medical and retail pharmacy.</p> | <p>This plan covers some items and services even if you haven't yet met the deductible amount, but a co-payment or co-insurance may apply. For example, this plan covers certain preventative services without cost-sharing and before you meet your deductible. See a list of covered preventative services at https://www.healthcare.gov/coverage/preventive-care-benefits/.</p> |
| <p>Are there other deductibles for specific services?</p> | <p>Yes. Dental care other than preventive care: \$50/individual or \$150/family. There are no other specific deductibles.</p> | <p>You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.</p> |
| <p>What is the out-of-pocket limit for this plan?</p> | <p>\$1,000/individual</p> | <p>The out-of-pocket limit is the most you could pay in a year for covered services.</p> |
| <p>What is not included in the out-of-pocket limit?</p> | <p>Premiums, deductibles, balance-billing charges, dental benefits and health care this plan doesn't cover.</p> | <p>Even though you pay these expenses, they don't count toward the out-of-pocket limit.</p> |
| <p>Will you pay less if you use a network provider?</p> | <p>Yes. See www.PacificSource.com or call 1-888-532-5332 for medical/vision/pharmacy, or see www.modahealth.com or call 1-888-217-2365 for dental, for a list of network providers.</p> | <p>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 in-network provider may use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.</p> |
| <p>Do you need a referral to see a specialist?</p> | <p>No.</p> | <p>You can see the specialist you choose without a referral.</p> |



All [co-payment](#) and [co-insurance](#) 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* |
|--|---|--|--|---|
| | | Network Provider (You will pay the least) | Out-of-Network 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% co-insurance Deductible does not apply for treatment of accidental injury | 50% co-insurance Deductible does not apply for treatment of accidental injury | None |
| | Specialist visit | 20% co-insurance Deductible does not apply for treatment of accidental injury | 50% co-insurance Deductible does not apply for treatment of accidental injury | None |
| | Other practitioner office visit Acupuncture Chiropractic Care Massage Therapy Naturopath | 20% co-insurance 20% co-insurance 20% co-insurance 20% co-insurance | 20% co-insurance 20% co-insurance 20% co-insurance 20% co-insurance | None Chiropractic 52 visits/cal yr limit Massage Therapy \$300/cal yr limit Naturopath \$300/cal yr limit. No coverage for naturopathic and homeopathic remedies and prescriptions. |
| | Preventive care/screening /Immunization Routine Physicals Well Baby/Child Visit Routine Gynecological Exam Tobacco Cessation Immunizations Preventive Colonoscopy | 20% co-insurance 20% co-insurance 20% co-insurance No charge 20% co-insurance 20% co-insurance Deductible does not apply | 50% co-insurance 50% co-insurance 50% co-insurance No charge 50% co-insurance 50% co-insurance Deductible does not apply | Limited to: Routine Physicals/Well Baby: no visit max ages 0-12 months, 2 per year ages 1-2, and annually ages 2 and older. Routine Gynecological Exam: annually. Tobacco Cessation: age 15 or older. Immunizations: CDC and USPSTF Preventive Care Grade A and B Recommended. You may have to pay for services that aren't preventive . Ask your provider if the services you need are preventive. Then check what your plan will pay for. |

* For more information about limitations and exceptions, see the plan or policy document at <https://www.eugene-or.gov/253/Employee-Benefits>

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information* |
|--|---|--|--|--|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you have a test | Diagnostic test (x-ray, blood work) | 20% co-insurance Deductible does not apply for treatment of accidental injury | 50% co-insurance Deductible does not apply for treatment of accidental injury | None |
| | Imaging (CT/PET scans, MRIs) | 20% co-insurance Deductible does not apply for treatment of accidental injury | 50% co-insurance Deductible does not apply for treatment of accidental injury | None |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at https://www.pacificsource.com/drug-list/ | Tier 1 (mostly Generic drugs) | Retail: \$10 co-pay /prescription Mail-order: \$10 co-pay /prescription, Deductible does not apply | Retail: \$10 co-pay /prescription | Retail day supply unlimited. Mail limited to 90-day supply. Preauthorization required for certain drugs. Retail drugs subject to medical deductible of \$150/individual or \$450/family and medical out-of-pocket limit of \$1,000/year. Once out-of-pocket limit reached, co-pays for drugs obtained from a participating pharmacy are waived for the remainder of year. Differential between generic and brand drugs, and non-participating retail pharmacy charges do not apply to the out-of-pocket limit. |
| | Tier 2 (Preferred brand drugs, some Generic drugs) | Retail: 20% co-insurance Mail order: \$20 co-pay /prescription or 20% co-insurance , whichever is greater (\$30 max co-pay), Deductible does not apply | Retail: 20% co-insurance | |
| | Tier 3 (Non-preferred brand drugs) | Retail: 25% co-insurance Mail order: \$25 co-pay /prescription or 25% co-insurance , whichever is greater (\$60 max co-pay), Deductible does not apply | Retail: 25% co-insurance | |

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| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information* |
|--|---|--|---|--|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| | Specialty drugs | Retail: 25% co-insurance Mail order: \$25 co-pay /prescription or 25% co-insurance , whichever is greater (\$60 max co-pay), Deductible does not apply | Retail: 25% co-insurance | Specialty pharmacy services provider is available. Limited to 30-day supply. Preauthorization required for certain drugs. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 20% co-insurance | 50% co-insurance | None |
| | Physician/surgeon fees | 20% co-insurance Deductible does not apply | 50% co-insurance Deductible does not apply | None |
| If you need immediate medical attention | Emergency room care | 20% co-insurance Deductible does not apply for treatment of accidental injury. | 20% co-insurance Deductible does not apply for treatment of accidental injury. | Non-participating paid as participating if emergency medical condition. |
| | Emergency medical transportation Ground Ambulance Air Ambulance | 20% co-insurance | 20% co-insurance | Limited to nearest facility able to treat condition. Air covered if ground medically or physically inappropriate. Preauthorization may be required. |
| | Urgent care | 20% co-insurance Deductible does not apply for treatment of accidental injury. | 50% co-insurance Deductible does not apply for treatment of accidental injury. | None |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 20% co-insurance | 50% co-insurance | Limited to semi-private room unless intensive or coronary care units, medically necessary isolation, or hospital only has private rooms. Preauthorization required for inpatient elective surgery. |
| | Physician/surgeon fees | 20% co-insurance | 50% co-insurance | None |

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| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information* |
|---|---|--|--|--|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | 20% co-insurance | 20% co-insurance | None |
| | Inpatient services | 20% co-insurance | 20% co-insurance | Preauthorization required. |
| If you are pregnant | Office visits | 20% co-insurance | 50% co-insurance | Depending on the type of services, a co-payment or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.) |
| | Childbirth/delivery professional services | 20% co-insurance | 50% co-insurance | |
| | Childbirth/delivery facility services Free Standing Birthing Centers | 20% co-insurance No charge | 50% co-insurance 50% co-insurance | |
| If you need help recovering or have other special health needs | Home health care | No charge | 20% co-insurance | Limited to 100 four-hour visits/calendar year. Preauthorization required. No coverage for private duty nursing. |
| | Rehabilitation services Inpatient Outpatient | 20% co-insurance 20% co-insurance | 50% co-insurance 20% co-insurance | Preauthorization required. Includes physical therapy, speech therapy, and occupational therapy. No coverage for recreational therapy. |
| | Habilitation services Inpatient Outpatient | 20% co-insurance 20% co-insurance | 50% co-insurance 20% co-insurance | |
| | Skilled nursing care | 50% co-insurance | 50% co-insurance | Limited to 60 days/calendar year. Preauthorization required. No coverage for custodial care. |
| | Durable medical equipment | 20% co-insurance | 20% co-insurance | Must be prescribed by physician; rental covered up to rental equipment purchase price when prescribed by physician; hearing aid |

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| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information* |
|--|----------------------------------|---|---|--|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| | | | | for children limited to one per hearing impaired ear per 36 months, hearing aids for adults limited to \$500 per 36 months and requires 50% co-insurance for participating and non-participating providers. Preauthorization required over \$800. |
| | Hospice services | No charge | No charge | Preauthorization required for inpatient hospice. No coverage for private duty nursing. |
| If your child needs dental or eye care | Children's eye exam | 20% co-insurance Deductible does not apply | 20% co-insurance Deductible does not apply | Limited to one exam per 12 months. |
| | Children's glasses | No charge Deductible does not apply | No charge Deductible does not apply | For children under age 19. Prescription frames and lenses OR contacts (once every 12 months). Contacts limited to the following per year: Standard (one pair annually): 1 contact lens per eye (2 lenses total); Monthly (six month supply) or Biweekly (3 month supply): 6 lenses per eye (12 lenses total); Dailies (one month supply): 30 lenses per eye (60 lenses total). |
| | Children's dental check-up | No charge Deductible does not apply | No charge Deductible does not apply | Preventive examinations every 6 months. Age 19 and over, benefit is limited to \$250 per person first calendar year of eligibility; \$1,250 per person each calendar year thereafter. |

* For more information about limitations and exceptions, see the plan or policy document at <https://www.eugene-or.gov/253/Employee-Benefits>

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.) | | |
| <ul style="list-style-type: none">• Cosmetic surgery• Custodial care• Infertility treatment | <ul style="list-style-type: none">• Long term care• Non-emergency care when traveling outside the U.S. | <ul style="list-style-type: none">• Outpatient recreational therapy• Private duty nursing• Routine foot care, other than with diabetes mellitus |
| Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.) | | |
| <ul style="list-style-type: none">• Acupuncture• Bariatric surgery• Chiropractic care | <ul style="list-style-type: none">• Dental care (Adult)• Hearing aids | <ul style="list-style-type: none">• Routine eye care (Adult)• Weight loss programs |

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: PacificSource at 1-888-977-9299, State of Oregon insurance department at 1-800-318-2596 (toll-free) (TTY: 855-889-4325) or healthcare.oregon.gov, the U.S. Department of Labor www.dol.gov, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform, or the U.S. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.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 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: PacificSource Customer Service Department at 1-888-977-9299. Additionally, a consumer assistance program can help you file your [appeal](#). Contact the Oregon Insurance Division's Consumer Advocacy Unit at 1-503-947-7984 or toll-free at 1-888-877-4894.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

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 1-888-977-9299

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

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](#), [co-payments](#) and [co-insurance](#)) 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](#) \$150
- [Specialist](#) [*cost sharing*] 20%
- Hospital (facility) [*cost sharing*] 20%
- Other [*cost sharing*] 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:

| <i>Cost Sharing</i> | |
|-----------------------------------|----------------|
| Deductibles | \$150 |
| Co-payments | \$0 |
| Co-insurance | \$1,000 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$0 |
| The total Peg would pay is | \$1,150 |

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

- The [plan's](#) overall [deductible](#) \$150
- [Specialist](#) [*cost sharing*] 20%
- Hospital (facility) [*cost sharing*] 20%
- Other [*cost sharing*] 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 | \$150 |
| Co-payments | \$0 |
| Co-insurance | \$1,000 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$0 |
| The total Joe would pay is | \$1,150 |

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

- The [plan's](#) overall [deductible](#) \$150
- [Specialist](#) [*cost sharing*] 20%
- Hospital (facility) [*cost sharing*] 20%
- Other [*cost sharing*] 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 | \$150 |
| Co-payments | \$0 |
| Co-insurance | \$350 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$500 |