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-or.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:
What is the overall deductible?	$200/individual or $600/family	See the Common Medical Events chart below for your costs for services this plan covers. 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.
Are there services covered before you meet your deductible?	Yes. Doesn't apply to preventive care, office visits, Emergency Room, outpatient rehabilitation, and maternity.	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.
Are there other deductibles for specific services?	Yes. Dental care other than preventive care: $50/individual or $150/family. There are no other specific deductibles.	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.
What is the out-of-pocket limit for this plan?	$1,000/individual medical $1,300/individual pharmacy	The out-of-pocket limit is the most you could pay in a year for covered services.
What is not included in the out-of-pocket limit?	Premiums, fixed dollar copays, deductibles, balance-billing charges, dental benefits 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 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.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. Your 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.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

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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	$15 co-pay/visit Deductible does not apply	$15 co-pay/visit plus 50% co-insurance Deductible does not apply	None
	Specialist visit	$15 co-pay/visit Deductible does not apply	$15 co-pay/visit plus 50% co-insurance Deductible does not apply	None
	Other practitioner office visit Acupuncture Chiropractic Care Massage Therapy Naturopath	 $15 co-pay/visit $15 co-pay/visit $15 co-pay/visit $15 co-pay/visit Deductible does not apply	 $15 co-pay/visit $15 co-pay/visit $15 co-pay/visit $15 co-pay/visit Deductible does not apply	Naturopath, acupuncture, chiropractic care, and massage therapy limited to a combined 15 visits/calendar year. No coverage for drugs, homeopathic medicines/supplies, and maternity.
	Preventive care/screening/Immunization Routine Physicals Well Baby/Child Visit Routine Gynecological Exam Tobacco Cessation Immunizations Preventive Colonoscopy	 No charge No charge No charge No charge No charge No charge 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: one in-hospital exam for newborn plus 6 additional visits 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 preventative. Ask your provider if the services needed are preventative. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	20% co-insurance	50% co-insurance	None
	Imaging (CT/PET scans, MRIs)	20% co-insurance	50% co-insurance	None

* 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 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: 50% co-insurance Mail order: $15 co-pay Deductible does not apply	Retail: 50% co-insurance Mail order: $15 co-pay Deductible does not apply	Retail limited to 34-day supply. Mail limited to 90-day supply. Pre-authorization required for certain drugs. There is a RX out-of-pocket limit of $1,300/year. Once out-of-pocket limit reached, co-pays for drugs obtained from a participating pharmacy are waived for the remainder of the year. Differential between generic and brand drugs, and non-participating pharmacy charges do not apply to the RX out-of-pocket limit.
	Tier 2 (Preferred brand drugs, some Generic drugs)	Retail: 50% co-insurance Mail order: $35 co-pay Deductible does not apply	Retail: 50% co-insurance Mail order: $35 co-pay Deductible does not apply	
	Tier 3 (Non-preferred brand drugs)	Retail: $40 co-pay or 50% co-insurance, whichever is greater Mail order: $70 co-pay Deductible does not apply	Retail: $40 co-pay or 50% co-insurance, whichever is greater Mail order: $70 co-pay Deductible does not apply	
	Specialty drugs	Retail: $40 co-pay or 50% co-insurance, whichever is greater Mail order: $70 co-pay Deductible does not apply	Retail: $40 co-pay or 50% co-insurance, whichever is greater Deductible does not apply	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	Preauthorization required.
	Physician/surgeon fees	20% co-insurance	50% co-insurance	None
If you need immediate medical attention	Emergency room care	$100 co-pay/visit Deductible does not apply	$100 co-pay/visit plus 50% co-insurance Deductible does not apply	Co-pay waived if admitted. Non-participating paid as participating if emergency medical condition.
	Emergency medical transportation	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.

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)	
	Urgent care	$15 co-pay/visit Deductible does not apply	$15 co-pay/visit plus 50% co-insurance Deductible does not apply	None
If you have a hospital stay	Facility fee (e.g., hospital room)	$100 co-pay/day first five days, then 20% co-insurance	$100 co-pay/day plus 50% co-insurance first five days, then 50% co-insurance	Co-pay subject to 5-day max. 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
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$15 co-pay/visit Deductible does not apply	$15 co-pay/visit plus 50% co-insurance Deductible does not apply	None
	Inpatient services	$100 co-pay/day first five days, then 20% co-insurance	$100 co-pay/day plus 50% co-insurance first five days, then 50% co-insurance	Co-pay subject to 5-day max. Preauthorization required.
If you are pregnant	Office visits	$15 co-pay/visit Deductible does not apply	$15 co-pay/visit plus 50% co-insurance Deductible does not apply	Cost sharing does not apply for preventative services. Depending on the type of services, a co-payment, co-insurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services	$100 co-pay/day first five days, then 20% co-insurance	$100 co-pay/day plus 50% co-insurance first five days, then 50% co-insurance	
	Childbirth/delivery facility services	$100 co-pay/day first five days, then 20% co-insurance	$100 co-pay/day plus 50% co-insurance first five days, then 50% co-insurance	

* 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 need help recovering or have other special health needs	Home health care	20% co-insurance	50% co-insurance	Preauthorization required. No coverage for private duty nursing.
	Rehabilitation services Inpatient	$100 co-pay/day first five days, then 20% co-insurance	$100 co-pay/day plus 50% co-insurance first five days, then 50% co-insurance	Co-pay subject to 5-day max. Limited to 30 days/condition in 12 month period; 60 days in 12 month period if head or spinal cord injury. Preauthorization required.
	Outpatient	$15 co-pay/visit, Deductible does not apply to Outpatient services	$15 co-pay/visit plus 50% co-insurance, Deductible does not apply to Outpatient services	Limited to 30 visits/12 months; up to 30 additional visits if neurological condition. Preauthorization required. No coverage for recreation therapy.
	Habilitation services Inpatient	$100 co-pay/day first five days, then 20% co-insurance	$100 co-pay/day plus 50% co-insurance first five days, then 50% co-insurance	Co-pay subject to 5-day max. Limited to 30 days/condition in 12 month period; 60 days in 12 month period if head or spinal cord injury. Preauthorization required.
	Outpatient	$15 co-pay/visit, Deductible does not apply to Outpatient services	$15 co-pay/visit plus 50% co-insurance, Deductible does not apply to Outpatient services	Limited to 30 visits/12 months; up to 30 additional visits if neurological condition. Preauthorization required. No coverage for recreation therapy.
	Skilled nursing care	$100 co-pay/day first five days, then 20% co-insurance	$100 co-pay/day plus 50% co-insurance first five days, then 50% co-insurance	Co-pay subject to 5-day max. Limited to 60 days/calendar year. Preauthorization required. No coverage for custodial care.

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)	
	Durable medical equipment	20% co-insurance	50% co-insurance	Limited to: power-assisted wheelchairs require Preauthorization; $200 for glasses or contact lenses to correct specific vision defect from severe medical or surgical problem; hearing aid for children limited to one per hearing impaired ear per 36 months; hearing aids for adults limited to $1,000 per 36 months and requires 50% co-insurance for participating and non-participating providers. Preauthorization required over $500.
	Hospice services	20% co-insurance	50% co-insurance	Preauthorization required for inpatient hospice. No coverage for private duty nursing.
If your child needs dental or eye care	Children's eye exam Medical Plan	$15 co-pay/visit Deductible does not apply	$15 co-pay/visit plus 50% co-insurance Deductible does not apply	One exam/24 months through age 18.
	Vision Plan	20% co-insurance Deductible does not apply	20% co-insurance Deductible does not apply	Limited to one exam per 12 months. Coordinated with Medical Plan.
	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 (limit once every 12 months). See plan document for specific limits on contact lenses.
	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 $1,500 per person each calendar 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.)

- Cosmetic surgery
- Custodial care
- Infertility treatment
- Long term care
- Non-emergency care when traveling outside the U.S.
- 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.)

- Acupuncture
- Bariatric surgery
- Chiropractic care
- Dental care (Adult)
- Hearing aids
- 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.

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

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** **$200**
- **Specialist *[cost sharing]*** **$15**
- **Hospital (facility) *[cost sharing]*** **$100/day**

y+

- **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:

Cost Sharing	
Deductibles	$200
Co-payments	$500
Co-insurance	$500
What isn't covered	
Limits or exclusions	$0
The total Peg would pay is	**$1,200**

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

- **The plan's overall deductible** **$200**
- **Specialist *[cost sharing]*** **$15**
- **Hospital (facility) *[cost sharing]*** **$100/day**

+

- **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:

Cost Sharing	
Deductibles	$200
Co-payments	$300
Co-insurance	$1,300
What isn't covered	
Limits or exclusions	$0
The total Joe would pay is	**$1,800**

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

- **The plan's overall deductible** **$200**
- **Specialist *[cost sharing]*** **$15**
- **Hospital (facility) *[cost sharing]*** **$100/day**
- **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:

Cost Sharing	
Deductibles	$200
Co-payments	$60
Co-insurance	$200
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$460**

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