Health Benefits Plan A: Kentucky Wesleyan College

Coverage Period: 09/01/2016-08/31/2017

Summary of Benefits and Coverage: What this Plan Covers & What it Costs **Coverage for:** Individual & Family | **Plan Type:** PPO

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.anthem.com or by calling 1- 877-309-2955.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	Per Calendar Year – **PPO** or **Non-PPO** $800 person/$2,400 family. **Deductible** waived for**: PPO** preventive care	You must pay all costs up to the **deductible** amount before this **plan** begins to pay for covered services you use. Check your plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	No	You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out–of–pocket limit on my expenses?	Yes, per calendar year. **PPO** - $3,200 per person/ $9,600 per family **Non-PPO** - $5,600 per person/ $16,800 per family	The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out–of–pocket limit?	**Premiums, balance-billed charges**, health care this **plan** doesn't cover, and penalties for non-compliance	Even though you pay these expenses, they don't count toward the **out-of- pocket limit**.
Does this plan use a network of providers?	Yes. For a list of PPO Providers see www.anthem.com or call ARC Administrators at 877-309-2955.	If you use a **PPO** doctor or other health care provider, this **plan** will pay some or all of the costs of covered services. Be aware, your **PPO** doctor or hospital may use a **Non-PPO** provider for some services. Plans use the term **in-network, preferred**, or **participating providers** in their network. See the chart starting on page 2 for how this **plan** pays different providers.
Do I need a referral to see a specialist?	No	You can see the **specialist** you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes	Some of the services this plan doesn't cover are listed on page 5. See your policy or **plan** document for additional information about **excluded services**.

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use **preferred providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	**Primary care physician** visit to treat an injury or illness	$25 **copay**	40% **coinsurance**	**PPO** – Limited to $200 per date of service – amounts in excess of $200, you pay 20% after **deductible**
	Specialist visit	$25 **copay**	40% **coinsurance**	**PPO** – Limited to $200 per date of service – amounts in excess of $200, you pay 20% after **deductible**
	Preventive care/screening/immunization	0% **coinsurance**	Not Covered	
If you have a test	Diagnostic test (x-ray, blood work)	20% **coinsurance**	40% **coinsurance**	
	Imaging (CT/PET scans, MRIs)	20% **coinsurance**	40% **coinsurance**	

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at **www.express-scripts.com**	Generic drugs	Retail – 20% of prescription cost **copay**	100%	Limited to a 30 or 90 day supply-participating pharmacies only
	Brand Name Drugs	Retail – 20% of prescription cost **copay** + difference between generic and brand cost if generic is available.	100%	Limited to a 30 or 90 day supply-participating pharmacies only
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% **coinsurance**	40% **coinsurance**	
	Physician/surgeon fees/In Physician Office Other	$25 **copay** 20% **coinsurance**	40% **coinsurance** 40% **coinsurance**	**PPO Physician Office** – Limited to $200 per date of service – amounts in excess of $200, you pay 20% after **deductible**
If you need immediate medical attention	Emergency room services Emergency Situation Non-Emergency Situation	 20% **coinsurance** 50% **coinsurance**	 20% **coinsurance** 50% **coinsurance**	
	Emergency medical transportation	20% **coinsurance**	40% **coinsurance**	
	Urgent care	$25 **copay**	40% **coinsurance**	**PPO Physician Office** – Limited to $200 per date of service – amounts in excess of $200, you pay 20% after **deductible**
If you have a hospital stay	Facility fee (e.g., hospital room)	20% **coinsurance**	40% **coinsurance**	Precertification required.
	Physician/surgeon fee	20% **coinsurance**	40% **coinsurance**	

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services Physician office visit Other	$25 **copay** 20% **coinsurance**	40% **coinsurance** 40% **coinsurance**	**PPO** Physician – Limited to $200 per date of service – amounts in excess of $200, you pay 20% after **deductible**
	Mental/Behavioral health inpatient services	20% **coinsurance**	40% **coinsurance**	Precertification required for acute admissions.
	Substance use disorder outpatient services Physician office visit Other	$25 **copay** 20% **coinsurance**	40% **coinsurance** 40% **coinsurance**	**PPO** Physician – Limited to $200 per date of service – amounts in excess of $200, you pay 20% after **deductible**
	Substance use disorder inpatient services	20% **coinsurance**	40% **coinsurance**	Precertification required for acute admissions.
If you are pregnant	Prenatal and postnatal care Physician	$25 **copay**	40% **coinsurance**	
	Delivery and all inpatient services	20% **coinsurance**	40% **coinsurance**	
If you need help recovering or have other special health needs	Home health care	20% **coinsurance**	40% **coinsurance**	Limited to 120 visits per calendar year
	Rehabilitation services Chemotherapy/Radiation Therapy Other Therapies	20% **coinsurance**	40% **coinsurance**	
	Habilitation services	20% **coinsurance**	40% **coinsurance**	Covers up to 120 days per calendar year in extended care facility
	Skilled nursing care and Private Duty Nursing	20% **coinsurance**	40% **coinsurance**	Limited to 90 outpatient visits per calendar year for each.
	Durable medical equipment	20% **coinsurance**	40% **coinsurance**	
	Hospice service	20% **coinsurance**	40% **coinsurance**	Limited to 30 inpatient days per calendar year

If your child needs dental or eye care	Eye exam	Not Covered	Not Covered	Vision screenings covered under preventive care
	Glasses	Not Covered	Not Covered	
	Dental check-up	Not Covered	Not Covered	

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover **(This isn't a complete list. Check your policy or plan document for other excluded services.)**

- Bariatric Surgery
- Cochlear Implants
- Cosmetic Surgery
- Infertility
- Long Term Care
- Refractive Eye Surgery
- Weight Loss Programs (except as treatment of Morbid Obesity)

Other Covered Services **(This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)**

- Dependent Child Pregnancy
- Medically Necessary Treatment of Sleep Disorder
- Some Routine Foot Care

Your Rights to Continue Coverage:

If you lose coverage under the plan, depending on the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the **premium** you pay while covered under the **plan**. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the **plan** at 1-270-852-3110. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 orwww.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your **plan**, you may be able to **appeal** or file a **grievance**.
For questions about your rights, this notice, or assistance, you can contact: ARC Administrators, 877-309-2955, the Department of Labor, Employee Benefit Security Administration at 1-866-444-EBSA or www.dol.ebsa/healthreform.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services: 1-888-650-4047

Si no es miembro todavía y necesita ayuda en idioma español, le suplicamos que se ponga en contacto con su agente de ventas o con el administrador de su grupo. Si ya está inscrito, le rogamos que llame al número de servicio de atención al cliente que aparece en su tarjeta de identificación.

如果您是非會員並需要中文協助，請聯絡您的銷售代表或小組管理員。如果您已參保，則請使用您 ID 卡上的號碼聯絡客戶服務人員。

Kung hindi ka pa miyembro at kailangan ng tulong sa wikang Tagalog, mangyaring makipag-ugnayan sa iyong sales representative o administrator ng iyong pangkat. Kung naka-enroll ka na, mangyaring makipag-ugnayan sa serbisyo para sa customer gamit ang numero sa iyong ID card.

Doo bee a'tah ni'liigoo eí dooda'í, shikáa adoołwoł íínízinigo t'áá diné k'éjíígo, t'áá shoodí ba na'ałníhí ya sidáhí bich'į naabídíiłkiid. Eí doo biigha daago ni ba'nija'go ho'aałagíí bich'į hodiilní. Hai'dąą iini'taago eíya, t'áá shoodí diné ya atáh halne'ígíí ní béésh bee hane'í wólta' bi'ki si'niilígíí bi'kéhgo bich'į hodiilní.

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

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this **plan**. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $4,760
- **Patient pays** $2,780

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Deductibles	$1,600
Copays	$40
Coinsurance	$1,140
Limits or exclusions	$0
Total	**$2,780**

Note:

- Assumes **PPO Providers**
- Assumes all charges are for the mother except routine nursery, vaccines and other preventive
- Assumes 5 generic prescriptions

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $3,500
- **Patient pays** $1,900

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductibles	$800
Copays	$680
Coinsurance	$120
Limits or exclusions	$300
Total	**$1,900**

Note:

- Assumes **PPO Providers**
- Assumes 12 generic prescriptions
- Assumes 2 **PCP** and 2 **specialist** physician office visits

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.