



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, call 833-661-3915 or visit <https://uhealthplan.utah.edu/>. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other [underlined](#) terms see the Glossary. You can view the Glossary at [www.healthcare.gov/sbc-glossary](http://www.healthcare.gov/sbc-glossary) or call 833-661-3915 to request a copy.

Important Questions	Answers	Why This Matters
<b>What is the overall <a href="#">deductible</a>?</b>	For CTHS Providers: \$500/Individual, \$1,000/Family For In-Network Providers: \$1,000/Individual, \$2,000/Family For Out-of-Network Providers: \$2,000/Individual, \$4,000/Family	Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
<b>Are there services covered before you meet your <a href="#">deductible</a>?</b>	Yes, Preventive care; office visits and prescription drugs.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <a href="#">deductibles</a> for specific services?</b>	<b>Yes, \$50/person</b> for prescription drugs.	You must pay all of the costs for these services up to the specific <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay for these <a href="#">services</a>
<b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b>	For CTHS Providers and In-Network Providers: \$4,500/Individual, \$9,000/Family For Out-of-Network Providers: \$9,000/Individual, \$18,000/Family	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limit</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
<b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>	Premium, Balance Billing Charges and Health Care this plan does not cover	Even though you pay these expenses they don't count toward the <a href="#">out-of-pocket limit</a> .
<b>Will you pay less if you use a <a href="#">network provider</a>?</b>	Yes. See <a href="https://uhealthplan.utah.edu/">https://uhealthplan.utah.edu/</a> or call 833-661-3915 for a list of <a href="#">network providers</a> .	You pay the least if you use a <a href="#">provider</a> in CTHS. You pay more if you use a <a href="#">provider</a> in In-Network. You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
<b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b>	No	You can see the <a href="#">specialist</a> you choose without a referral.



All [copayment](#) and [coinsurance](#) 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
		CTHS (You will pay the least)	In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
If you visit a health care <a href="#">provider's office or clinic</a>	Primary care visit to treat an injury or illness	\$20 <a href="#">copay</a> /Per Visit <a href="#">Deductible</a> does not apply.	\$30 <a href="#">copay</a> /Per Visit <a href="#">Deductible</a> does not apply.	50% <a href="#">coinsurance</a>	None.
	<a href="#">Specialist</a> visit	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	None
	<a href="#">Preventive care/screening</a> /immunization	No Charge	No Charge	50% <a href="#">coinsurance</a>	Frequency limitations apply. Deductible does not apply. You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services you need are <a href="#">preventive</a> . Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	No Charge	No Charge	50% <a href="#">coinsurance</a>	Preauthorization may be required for certain services or benefits may be denied.
	Imaging (CT/PET scans, MRIs)	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="https://uhealthplan.utah.edu/individual/pharmacy.php">https://uhealthplan.utah.edu/individual/pharmacy.php</a>	Tier 1(Preferred Generic drugs)	<b>Retail:</b> \$15 <a href="#">copay</a> /Per Medication <a href="#">Deductible</a> does not apply. <b>Mail Order:</b> \$30 <a href="#">copay</a> /Per Medication <a href="#">Deductible</a> does not apply.	<b>Retail:</b> \$15 <a href="#">copay</a> /Per Medication <a href="#">Deductible</a> does not apply. <b>Mail Order:</b> \$30 <a href="#">copay</a> /Per Medication <a href="#">Deductible</a> does not apply.	<b>Retail:</b> Not covered <b>Mail Order:</b> Not covered	Retail up to a 30 day supply, Mail Order up to a 90 day supply. Quantity Limits, Step Therapy, and Prior Authorization may apply. Refer to the drug formulary for detailed information.
	Tier 2 (Non-Preferred Generic and Preferred Brand Drugs)	<b>Retail:</b> \$30 <a href="#">copay</a> /Per Medication	<b>Retail:</b> \$30 <a href="#">copay</a> /Per Medication	<b>Retail:</b> Not covered <b>Mail Order:</b> Not covered	

\* For more information about limitations and exceptions, see the plan or policy document at <https://uhealthplan.utah.edu/>

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		CTHS (You will pay the least)	In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
		<b>Mail Order:</b> \$60 <u>copay</u> /Per Medication	<b>Mail Order:</b> \$60 <u>copay</u> /Per Medication		
	Tier 3 (Non-Preferred Brand Drugs)	<b>Retail:</b> \$60 <u>copay</u> /Per Medication <b>Mail Order:</b> \$60 <u>copay</u> /Per Medication	<b>Retail:</b> \$60 <u>copay</u> /Per Medication <b>Mail Order:</b> \$60 <u>copay</u> /Per Medication	<b>Retail:</b> Not covered <b>Mail Order:</b> Not covered	
	Tier 4 ( <u>Specialty drugs</u> )	<b>Retail:</b> 20% <u>coinsurance</u> <b>Mail Order:</b> Not covered	<b>Retail:</b> 20% <u>coinsurance</u> <b>Mail Order:</b> Not covered	<b>Retail:</b> Not covered <b>Mail Order:</b> Not covered	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Benefits may be denied for failure to obtain preauthorization for certain services.
	Physician/surgeon fees	20% <u>coinsurance</u>	30% <u>coinsurance</u>	50% <u>coinsurance</u>	
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	\$200 <u>copay</u> /Per Visit <u>Deductible</u> does not apply.	30% <u>coinsurance</u>	30% <u>coinsurance</u>	<b>Copayment</b> is waived if admitted directly to a hospital or facility on an inpatient basis. Emergency room services apply to network provider benefits.
	<u>Emergency medical transportation</u>	<b>Ambulance - Ground:</b> Not applicable <b>Ambulance - Air:</b> Not applicable	<b>Ambulance - Ground:</b> \$100 <u>copay</u> /Per Visit <u>Deductible</u> does not apply. <b>Ambulance - Air:</b> 30% <u>coinsurance</u>	<b>Ambulance - Ground:</b> \$100 <u>copay</u> /Per Visit <u>Deductible</u> does not apply. <b>Ambulance - Air:</b> 30% <u>coinsurance</u>	Non-emergency use is not covered.
	<u>Urgent care</u>	\$40 <u>copay</u> /Per Visit <u>Deductible</u> does not apply.	\$50 <u>copay</u> /Per Visit <u>Deductible</u> does not apply.	50% <u>coinsurance</u>	None.

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		CTHS (You will pay the least)	In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Preauthorization may be required for certain services or benefits may be denied.
	Physician/surgeon fees	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	<b>Office:</b> \$40 <a href="#">copay</a> /Per Visit <a href="#">Deductible</a> does not apply. <b>Other:</b> 20% <a href="#">coinsurance</a>	<b>Office:</b> \$50 <a href="#">copay</a> /Per Visit <a href="#">Deductible</a> does not apply. <b>Other:</b> 30% <a href="#">coinsurance</a>	<b>Office:</b> 50% <a href="#">coinsurance</a> <b>Other:</b> 50% <a href="#">coinsurance</a>	Preauthorization may be required for certain services or benefits may be denied. Additional limitations and exclusions apply.
	Inpatient services	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	
If you are pregnant	Office visits	\$20 <a href="#">copay</a> /Per Visit <a href="#">Deductible</a> does not apply.	\$30 <a href="#">copay</a> /Per Visit <a href="#">Deductible</a> does not apply.	50% <a href="#">coinsurance</a>	Notify U Baby care team for care management services at 1-833-981-0214. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Preauthorization may be required for certain services or benefits may be denied.
	Childbirth/delivery professional services	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	
	Childbirth/delivery facility services	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	Not applicable	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Limited to 60 Visits per calendar year. Prior authorization is required, or services are not covered.
	<a href="#">Rehabilitation services</a>	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Limited to 30 Visits per calendar year each for rehabilitation and habilitation services. Benefits may be denied for failure to obtain preauthorization for certain services.
	<a href="#">Habilitation services</a>	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	
	<a href="#">Skilled nursing care</a>	Not applicable	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	SNF, Acute Rehab and Long Term Acute Care Limited to 120 Days per calendar year each. Preauthorization may

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		CTHS (You will pay the least)	In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
					be required for certain services.
	<a href="#">Durable medical equipment</a>	Not applicable	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Preauthorization may be required for certain services or benefits may be denied.
	<a href="#">Hospice services</a>	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Prior authorization is required or benefits may be denied.
<b>If your child needs dental or eye care</b>	Children's eye exam	Not covered	Not covered	Not covered	Not Applicable.
	Children's glasses	Not covered	Not covered	Not covered	Not Applicable.
	Children's dental check-up	Not covered	Not covered	Not covered	Not Applicable.

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## Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"><li>• Dental Care</li><li>• Hearing aids</li><li>• Infertility Treatment</li></ul>	<ul style="list-style-type: none"><li>• Long Term Care</li><li>• Non-emergency care when traveling outside the U.S.</li><li>• Private Duty Nursing</li></ul>	<ul style="list-style-type: none"><li>• Routine eye exam</li><li>• Routine foot care</li><li>• Weight loss programs</li></ul>
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)		
<ul style="list-style-type: none"><li>• Acupuncture</li></ul>	<ul style="list-style-type: none"><li>• Bariatric Surgery</li><li>• Chiropractic Care</li></ul>	<ul style="list-style-type: none"><li>• Temporomandibular Joint Dysfunction (TMJ)</li></ul>

**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: University of Utah Health Plans at 833-661-3915, your state insurance department, the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/ebsa/contactEBSA/consumerassistance.html>. 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](http://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: Customer Service at 833-661-3915. For additional information about your grievance and appeals rights, see your Member Materials..

### 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: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 833-661-3915 TTY: 1-800-346-4128.

Chinese: 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 833-661-3915 TTY: 1-800-346-4128.

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 833-661-3915 TTY: 1-800-346-4128.

Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 833-661-3915 TTY: 1-800-346-4128 번으로 전화해 주십시오.

\* For more information about limitations and exceptions, see the plan or policy document at <https://uhealthplan.utah.edu/>

Navajo: Dii baa ak0 n7n7zin: D77 saad bee y1n7[ti]go Diné Bizaad, saad bee 1k1'1n7da'1wo'd66', t'11 jiiik'eh, 47 n1 h0l=, koj8' h0d77lnih 833-661-3915 TTY: 1- 800-346-4128.

Nepali: Nēpālī: Dhyāna: Yadi tapāṭī spēnīśa bōlnuhuncha bhanē, tapāṭīnsamga ni: Śulka bhā ā sahayōga sēvāharū chan. Kala garnuhōs 833-661-3915 TTY: 1-800-346-4128.

Tongan: FAKATOKANGA'I: Kapau 'oku ke Lea-Fakatonga, ko e kau tokoni fakatonu lea 'oku nau fai atu ha tokoni ta'etotongi, pea teke lava 'o ma'u ia. Telefoni mai1 833-661-3915 TTY: 1-800-346-4128.

Serbo-Croatian: OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 833-661-3915 TTY: 1-800-346- 4128.

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 833-661-3915 TTY: 1-800-346-4128.

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 833-661-3915 TTY: 1- 800-346-4128.

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 833-661-3915 (телетайп: 1-800-346-4128).

Arabic: alearabiat: tanbih: 'iidha kunt tatahadath al'iisbaniat , faladik khadamat musaeadat lighawyat majaniat. 'atasil bialraqm 833-661-3915 TTY: 1-800-346-4128.

French: ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 833-661-3915 (ATS: 1-800-346- 4128).

Japanese: 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。833-661-3915 (TTY: 1-800-346-4128) まで、お電話にてご連絡ください。

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*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](#), [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](#) \$500
- [Specialist coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- Other [copayment](#) \$0

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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$500
Copayments	\$10
Coinsurance	\$2,400
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$2,970</b>

**Managing Joe's type 2 Diabetes**

(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$500
- [Specialist coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- Other [copayment](#) \$0

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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$500
Copayments	\$500
Coinsurance	\$100
What isn't covered	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$1,120</b>

**Mia's Simple Fracture**

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

- The [plan's](#) overall [deductible](#) \$500
- [Specialist coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- Other [copayment](#) \$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*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$500
Copayments	\$400
Coinsurance	\$300
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,200</b>