



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, visit www.cpg.org/mtdocs or call (800) 480-9967. 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.cpg.org/uniform-glossary or call (800) 480-9967 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	<u>Network: \$1,650</u> Individual / <u>\$3,300</u> Family <u>Out-of-Network: \$3,300</u> Individual / <u>\$6,600</u> Family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , the overall family deductible must be met before the plan begins to pay. The network and out-of-network deductibles accumulate separately.
Are there services covered before you meet your deductible?	Yes, for example, network preventive care and certain telehealth services.	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 preventive services at healthcare.gov/coverage/preventive-care-benefits .**
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	<u>Network: \$2,400</u> Individual / <u>\$4,800</u> Family <u>Out-of-Network: \$4,800</u> Individual / <u>\$9,600</u> Family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , the overall family out-of-pocket limit must be met. The network and out-of-network out-of-pocket limits accumulate separately.
What is not included in the out-of-pocket limit?	Contributions, (premiums), balance-billing charges, penalties, and healthcare 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.anthem.com or call (844) 812-9207 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 . 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 network provider might 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 .

* For more information about limitations and exceptions, see the [plan](#) or policy document at www.cpg.org.

**See Page 5 for important information about telehealth services.



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 Network Provider (You will pay the least)	What You Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information*
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	15% coinsurance	40% <u>coinsurance</u> plus any <u>balance billing</u>	None.
	<u>Specialist</u> visit	15% coinsurance	40% <u>coinsurance</u> plus any <u>balance billing</u>	None.
	<u>Preventive care/screening/immunization</u>	No charge.	40% <u>coinsurance</u> plus any <u>balance billing</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. See a list of preventive services at healthcare.gov/coverage/preventive-care-benefits.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	15% coinsurance	40% <u>coinsurance</u> plus any <u>balance billing</u>	None.
	Imaging (CT/PET scans, MRIs)	15% coinsurance	40% <u>coinsurance</u> plus any <u>balance billing</u>	None.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	15% coinsurance	40% <u>coinsurance</u> plus any <u>balance billing</u>	None.
	Physician/surgeon fees	15% coinsurance	40% <u>coinsurance</u> plus any <u>balance billing</u>	None.
If you need immediate medical attention	<u>Emergency room care</u>	15% coinsurance	15% coinsurance	None.
	<u>Emergency medical transportation</u>	15% coinsurance	15% coinsurance	None.
	<u>Urgent care</u>	15% coinsurance	15% <u>coinsurance</u> plus any <u>balance billing</u>	None.
If you have a hospital stay	Facility fee (e.g., hospital room)	15% coinsurance	40% <u>coinsurance</u> plus any <u>balance billing</u>	Prior authorization is required.
	Physician/surgeon fees	15% coinsurance	40% <u>coinsurance</u> plus any <u>balance billing</u>	

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Common Medical Event	Services You May Need	What You Will Pay Network Provider (You will pay the least)	What You Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information*
If you need mental health, behavioral health, or substance abuse services	Outpatient services	15% coinsurance	40% coinsurance plus any balance billing	None.
	Inpatient services	15% coinsurance	40% coinsurance plus any balance billing	Prior authorization is required.
If you are pregnant	Office visits	15% coinsurance	40% coinsurance plus any balance billing	None.
	Childbirth/delivery professional services	15% coinsurance	40% coinsurance plus any balance billing	Well-newborn care is covered. Newborn must be enrolled in the plan within 30 days of birth.
	Childbirth/delivery facility services	15% coinsurance	40% coinsurance plus any balance billing	
If you need help recovering or have other special health needs	Home health care	15% coinsurance	40% coinsurance plus any balance billing	Limited to 210 visits per plan year. Prior authorization is required.
	Rehabilitation services	15% coinsurance	40% coinsurance plus any balance billing	Benefits include speech/hearing, physical, and occupational therapy. Limited to 60 visits per plan year, combined facility and office, per each of the three therapies.
	Habilitation services	15% coinsurance	40% coinsurance plus any balance billing	
	Skilled nursing care	15% coinsurance	40% coinsurance plus any balance billing	Limited to 60 days per plan year, combined with acute rehabilitation. Prior authorization is required.
	Durable medical equipment	15% coinsurance	40% coinsurance plus any balance billing	None.
	Hospice services	15% coinsurance	40% coinsurance plus any balance billing	Prior authorization is required.
If your child needs dental or eye care	Children's eye exam	Not covered.	Not covered.	Vision benefits are available through EyeMed Vision Care
	Children's glasses	Not covered.	Not covered.	
	Children's dental check-up	Not covered.	Not covered.	

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** See Page 5 for important information about telehealth services.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information*	
		Retail	Home Delivery		
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	15% (after deductible)		You may get up to a 30-day supply when using a retail pharmacy, and up to a 90-day supply when using home delivery. ¹ Your prescription deductible and out-of-pocket limit is combined with your medical deductible and out-of-pocket limit.	
	Preferred brand drugs	25% (after deductible)			
	Non-preferred brand drugs	50% (after deductible)			
	Specialty drugs	50% (after deductible)		No charge for contraceptives.	

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
- Dental care (Adult)
- Long-term care
- Routine eye care (Adult)
- Routine foot care (unless related to diabetes or certain other conditions)
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Acupuncture (limit 20 visits per year)
- Bariatric surgery (if Medically Necessary)
- Chiropractic care (limit 20 visits per year)
- Hearing aids (limit \$3,000 every three years)
- Infertility treatment (\$50,000 lifetime maximum)
- Non-emergency care when traveling outside the U.S.²
- Private duty nursing (only through home healthcare benefit)

¹ The prescription drug plan maintains a retail refill limit policy. The retail refill limit requires that you use home delivery if you are prescribed a maintenance medication. In some circumstances, you may not be required to use home delivery. See the plan document at www.cpg.org.

² Coverage for non-emergency care when traveling outside the U.S. applies only to services available through the medical benefit administered by Anthem Blue Cross and Blue Shield. Non-emergency services outside the U.S. are not available through the prescription drug benefit administered by Express Scripts.

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Telehealth Services: The Medical Trust intends to waive all copays, deductibles, and coinsurance for all telehealth services received through Quantum Health's telehealth platform, Teladoc, if permitted by law. The Medical Trust will also allow claims for virtual visits with network and out-of-network providers who do not use Teladoc through Quantum Health, but standard deductibles, copays, and coinsurance will apply.

Your Rights to Continue Coverage: The Plan's Extension of Benefits program is similar, but not identical, to the healthcare continuation coverage provided under Federal law (known as COBRA) for non-church plans. Because the Plan is a church plan as described under Section 3(33) of ERISA, the Plan is exempt from COBRA requirements³. Nonetheless, subscribers and/or their enrolled dependents will have the opportunity to continue benefits for a limited time in certain instances when coverage through the health plan would otherwise cease. Individuals who elect to continue coverage must pay for the coverage. Call (800) 480-9967 for more information.

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 on how 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 Anthem Blue Cross and Blue Shield or Express Scripts, as appropriate.

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 (800) 480-9967.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa (800) 480-9967.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码(800) 480-9967.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' (800) 480-9967.

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

³ Under Section 4980B(d) of the Code and Treasury Regulation Section 54.4980 B-2, Q. and A. No. 4.

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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	\$1,600
■ Specialist [cost sharing]	15%
■ Hospital (facility) [cost sharing]	15%
■ Other [cost sharing]	15%

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	\$1,600
Copayments	\$0
Coinsurance	\$800
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$2,460

Managing Joe's Type 2 Diabetes

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

■ The plan's overall deductible	\$1,600
■ Specialist [cost sharing]	15%
■ Hospital (facility) [cost sharing]	15%
■ Other [cost sharing]	15%

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	\$5,600
In this example, Joe would pay:	
Cost Sharing	
Deductibles	\$1,600
Copayments	\$0
Coinsurance	\$800
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$2,420

Mia's Simple Fracture

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

■ The plan's overall deductible	\$1,600
■ Specialist [cost sharing]	15%
■ Hospital (facility) [cost sharing]	15%
■ Other [cost sharing]	15%

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
In this example, Mia would pay:	
Cost Sharing	
Deductibles	\$1,600
Copayments	\$0
Coinsurance	\$200
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,800

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.