



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 844-681-2104. 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.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or call 844-681-2104 to request a copy.

Important Questions	Answers	Why This Matters:
<a href="#">What is the overall deductible?</a>	<p><a href="#">Network providers:</a>  <b>\$1,000/individual, \$3,000/family</b></p> <p><a href="#">Out-of-network provider:</a>  <b>\$1,500/individual, \$6,000/family</b></p>	<p>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. The <a href="#">deductible</a> is <b>Embedded</b>. 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>.</p> <p><b>Deductible year runs 01/01 – 12/31</b></p>
<a href="#">Are there services covered before you meet your deductible?</a>	Yes. <a href="#">Preventive care</a> services are covered before you meet your <a href="#">deductible</a> .	This plan covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this plan covers certain <a href="#">preventive care</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive</a> services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<a href="#">Are there other deductibles for specific services?</a>	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
<a href="#">What is the out-of-pocket limit for this plan?</a>	<p><a href="#">Network providers:</a>  <b>\$4,000/individual, \$8,000/family</b></p> <p><a href="#">Out-of-network providers:</a>  <b>\$6,000/individual, \$13,500/family</b></p>	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. The <a href="#">out-of-pocket limit</a> is <b>Embedded</b> . If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
<a href="#">What is not included in the out-of-pocket limit?</a>	<a href="#">Premiums</a> , <a href="#">balance billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
<a href="#">Will you pay less if you use a network provider?</a>	Yes. See <a href="http://www.CrystalCabinetWorksBenefits.com">www.CrystalCabinetWorksBenefits.com</a> or call 844-681-2104 for a list of <a href="#">network providers</a> .	This plan uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . 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 <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ).
<a href="#">Do you need a referral to see a specialist?</a>	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .



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	
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)		
If you visit a health care <u><a href="#">provider's</a></u> office or clinic	Primary care visit to treat an injury or illness	\$75 <u><a href="#">copayment</a></u>	50% <u><a href="#">coinsurance</a></u>	<u><a href="#">Deductible</a></u> does not apply to <u><a href="#">copayment</a></u> .	
	<u><a href="#">Specialist</a></u> visit	\$75 <u><a href="#">copayment</a></u>	50% <u><a href="#">coinsurance</a></u>	<u><a href="#">Deductible</a></u> does not apply to <u><a href="#">copayment</a></u> .	
	<u><a href="#">Preventive care/screening/immunization</a></u>	No charge	50% <u><a href="#">coinsurance</a></u>	You may have to pay for services that aren't <u><a href="#">preventive</a></u> . Ask your <u><a href="#">provider</a></u> if the services needed are <u><a href="#">preventive</a></u> . Then check what your <u><a href="#">plan</a></u> will pay for.	
If you have a test	<u><a href="#">Diagnostic test</a></u> (x-ray, blood work)	30% <u><a href="#">coinsurance</a></u>	50% <u><a href="#">coinsurance</a></u>	Labs in a clinic or independent lab setting are covered at 30% <u><a href="#">coinsurance</a></u> . <u><a href="#">Deductible</a></u> does not apply to <u><a href="#">coinsurance</a></u> .	
	Imaging (CT/PET scans, MRIs)	30% <u><a href="#">coinsurance</a></u>	50% <u><a href="#">coinsurance</a></u>	May require <u><a href="#">preauthorization</a></u>	
If you need drugs to treat your illness or condition  More information about <u><a href="#">prescription drug coverage</a></u> is available at <a href="http://www.CrystalCabinetWorksBenefits.com">www.CrystalCabinetWorksBenefits.com</a>	Generic drugs	30-day supply Retail: \$25 <u><a href="#">copayment/Prescription</a></u> 90-day supply Mail Order: \$50 <u><a href="#">copayment/Prescription</a></u>	<u><a href="#">Cost sharing</a></u> does not apply for <u><a href="#">preventive Prescriptions</a></u> . <u><a href="#">Deductible</a></u> does not apply to <u><a href="#">copayment</a></u> . Retail & Mail Order available up to a 90-day supply.		
	Preferred brand drugs	30-day supply Retail: \$65 <u><a href="#">copayment/Prescription</a></u> 90-day supply Mail Order: \$130 <u><a href="#">copayment/Prescription</a></u>			
	Non-preferred Brand drugs	30-day supply Retail: \$125 <u><a href="#">copayment/Prescription</a></u> 90-day supply Mail Order: \$250 <u><a href="#">copayment/Prescription</a></u>			
	<u><a href="#">Specialty drugs</a></u>	30-day supply Retail & Mail Order: 20% <u><a href="#">coinsurance/Prescription</a></u> up to \$400			
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% <u><a href="#">coinsurance</a></u>	50% <u><a href="#">coinsurance</a></u>	May require <u><a href="#">preauthorization</a></u> .	
	Physician/surgeon fees	30% <u><a href="#">coinsurance</a></u>	50% <u><a href="#">coinsurance</a></u>		
If you need immediate medical attention	<u><a href="#">Emergency room care</a></u>	\$200 <u><a href="#">copayment</a></u>	<u><a href="#">Deductible</a></u> does not apply to <u><a href="#">copayment</a></u> .		
	<u><a href="#">Emergency medical transportation</a></u>	30% <u><a href="#">coinsurance</a></u>	None.		
	<u><a href="#">Urgent care</a></u>	\$75 <u><a href="#">copayment</a></u>	<u><a href="#">Deductible</a></u> does not apply to <u><a href="#">copayment</a></u> .		
If you have a hospital	Facility fee (e.g., hospital room)	30% <u><a href="#">coinsurance</a></u>	50% <u><a href="#">coinsurance</a></u>	<u><a href="#">Preauthorization</a></u> 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)	
stay	Physician/surgeon fees	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	None.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$35 <a href="#">copayment</a>	50% <a href="#">coinsurance</a>	<a href="#">Deductible</a> does not apply to <a href="#">copayment</a> .
	Inpatient services	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> required.
If you are pregnant	Office visits	No charge	50% <a href="#">coinsurance</a>	<a href="#">Cost sharing</a> does not apply for <a href="#">preventive</a> services. Depending on the type of services, a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply.
	Childbirth/delivery professional services	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Maternity care may include tests and services described elsewhere in the SBC.
	Childbirth/delivery facility services	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>	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> required. 120 days per year maximum for in-network. 60 days per year maximum for out-of-network.
	<a href="#">Rehabilitation services</a>	\$75 <a href="#">copayment</a>	50% <a href="#">coinsurance</a>	Occupational and Physical Therapy: 20 visit limit/year combined for out-of-network. Speech Therapy: 20 visit limit/year for out-of-network.
	<a href="#">Habilitation services</a>	\$75 <a href="#">copayment</a>	50% <a href="#">coinsurance</a>	<a href="#">Deductible</a> does not apply to <a href="#">copayment</a> .
	<a href="#">Skilled nursing care</a>	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> required. 120 days per year maximum for in-network. 60 days per year maximum for out-of-network.
	<a href="#">Durable medical equipment</a>	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	None.
	<a href="#">Hospice services</a>	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> required.
If your child needs dental or eye care	Children's eye exam	No Charge	50% <a href="#">coinsurance</a>	Limit of 1 routine exam per year.
	Children's glasses	Not Covered	Not Covered	None.
	Children's dental check-up	Not Covered	Not Covered	None.

### 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
- Weight loss programs
- Dental Care (Adult)
- Bariatric Surgery
- Long-term care
- Non-emergency care when traveling outside the U.S.

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

- Infertility Treatment (correction of physiological abnormalities)
- Routine Eye Care (one exam/year)
- Routine Foot Care
- Emergency care when traveling outside the U.S.
- Chiropractic Care
- Private Duty Nursing (inpatient only)

**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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). 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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

### 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 844-681-2104]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 844-681-2104]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 844-681-2104]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 844-681-2104]

---

*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 <a href="#">plan's</a> overall <a href="#">deductible</a>	\$1,000
■ <a href="#">Specialist Copayment</a>	\$75
■ Hospital (facility) <a href="#">Coinsurance</a>	30%
■ Other <a href="#">Coinsurance</a>	30%

This EXAMPLE event includes services like:  
[Specialist](#) office visits (*prenatal care*)  
Childbirth/Delivery Professional Services  
Childbirth/Delivery Facility Services  
[Diagnostic test](#) (*ultrasounds and blood work*)  
[Specialist](#) visit (*anesthesia*)

<b>Total Example Cost</b>	<b>\$12,700</b>
---------------------------	-----------------

In this example, Peg would pay:

Cost Sharing	
Deductibles	\$1,000
Copayments	\$0
Coinsurance	\$3,000
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$4,060</b>

### Managing Joe's type 2 Diabetes

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$1,000
■ <a href="#">Specialist Copayment</a>	\$75
■ Hospital (facility) <a href="#">Coinsurance</a>	30%
■ Other <a href="#">Coinsurance</a>	30%

This EXAMPLE event includes services like:  
Primary care physician office visits (*including disease education*)  
[Diagnostic test](#) (*blood work*)  
Prescription drugs  
[Durable medical equipment](#) (*glucose meter*)

<b>Total Example Cost</b>	<b>\$5,600</b>
---------------------------	----------------

In this example, Joe would pay:

Cost Sharing	
Deductibles	\$900
Copayments	\$1,700
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$2,620</b>

### Mia's Simple Fracture

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$1,000
■ <a href="#">Specialist Copayment</a>	\$75
■ Hospital (facility) <a href="#">Coinsurance</a>	30%
■ Other <a href="#">Coinsurance</a>	30%

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>
---------------------------	----------------

In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,000
Copayments	\$700
Coinsurance	\$100
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,800</b>

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