




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 hr.osu.edu/benefits/medical or call 614- 247-6947 or 1-800-678-6010. 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 <https://www.healthcare.gov/sbc-glossary/> or call 614-247-6947 or 1-800-678-6010 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$550 /individual or \$1,100/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 , 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. Preventive care and primary care visits are covered before you meet your deductible .	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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	Yes. \$50/individual or \$100/family for prescription drugs.	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?	\$3,000 individual / \$6,000 family; For prescription drugs: \$2,500 individual / \$5,000 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 , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Weight management programs, non-essential specialty drugs, penalties for failure to obtain preauthorization for services, premiums , and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit . Balance billing for medical services applies toward the out-of-pocket limit .
Will you pay less if you use a network provider?	Not applicable except for prescription drugs	This plan does not use a provider network except for prescription drugs. You can receive covered services from any provider except for prescription drug .

Important Questions	Answers	Why This Matters:
Do you need a referral to see a specialist ?	No.	You can see the specialist 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
		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	No charge	None
	Specialist visit	20% coinsurance	Services subject to balance billing
	Preventive care/screening/immunization	No charge	You may have to pay for services that aren't preventive . Ask your provider if the services needed are preventive . Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	Services subject to balance billing .
	Imaging (CT/PET scans, MRIs)	20% coinsurance	
If you need drugs to treat your illness or condition	Generic drugs	Preferred Pharmacy: \$10 copay /prescription for retail; \$25 copay /prescription for home delivery or Retail90; no charge for value-based program; deductible does not apply. Non-Preferred Pharmacy: \$20 copay /prescription for retail; value-based program not covered; deductible does not apply	Covers up to a 30-day supply (retail), up to a 90-day supply (home delivery or Retail90). Out-of-network prescription drugs are not covered.

Common Medical Event	Services You May Need	What You Will Pay	
		Out of Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
<p>More information about prescription drug coverage is available at hr.osu.edu/benefits/prescription/</p>	Formulary brand drugs (Preferred brand drugs)	Preferred Pharmacy: 30% coinsurance for retail, home delivery and Retail90; 15% coinsurance for value-based program. Non-Preferred Pharmacy: 35% coinsurance for retail; value-based program not covered.	Covers up to a 30-day supply (retail), up to a 90-day supply (home delivery or Retail90). Certain prescription drugs require preauthorization . Preferred Pharmacy: \$100 maximum (formulary brand name, retail), \$50 maximum (formulary brand name, value-based retail) Non-Preferred Pharmacy: \$110 maximum (formulary brand name, retail) Home Delivery/Retail90: \$250 maximum (formulary brand name, home delivery/Retail90), \$125 maximum (formulary brand name, value-based home delivery) out-of-network prescription drugs are not covered.
	Non-formulary brand drugs (Non-preferred brand drugs)	Preferred Pharmacy: 50% coinsurance for retail, home delivery and Retail90. Non-Preferred Pharmacy: 55% coinsurance	Covers up to a 30-day supply (retail), up to a 90-day supply (home delivery or Retail90). Certain prescription drugs require preauthorization . Out-of-network prescription drugs are not covered.
	Specialty drugs	20% coinsurance for generic and formulary brand name; 50% coinsurance for non-formulary brand name; deductible does not apply to generics If enrolled	Covers up to a 30-day supply. Must use Ohio State University Outpatient Pharmacy, Nationwide Children's Hospital Outpatient Pharmacy, or Accredo Pharmacy. \$50 maximum (generic), \$100 maximum (formulary brand name). Certain prescription drugs require preauthorization . Out-of-network prescription drugs are not covered.

* For more information about limitations and exceptions, see the [plan](#) or policy document at www.hr.osu.edu/benefits/medical

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
			Out of Network Provider (You will pay the most)	
			SaveonSP program, certain specialty drugs available at no charge. To enroll, contact SaveonSP at 1-800-683-1074	Copay for non-essential health benefit specialty drugs under the SaveonSP program do not accumulate to the prescription drug out-of-pocket limit
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)		20% coinsurance	Services subject to balance billing
	Physician/surgeon fees		20% coinsurance	
If you need immediate medical attention	Emergency room care		20% coinsurance	None
	Emergency medical transportation		20% coinsurance	Services subject to balance billing except ground (in Ohio) and air ambulance
	Urgent care		20% coinsurance	Services subject to balance billing
If you have a hospital stay	Facility fee (e.g., hospital room)		20% coinsurance	Preauthorization is required, except emergency admissions must be authorized within one business day. If not obtained, claims may be denied or a penalty applied of 20% of the fee, up to \$1,000 per admission or service. Services subject to balance billing .
	Physician/surgeon fees		20% coinsurance	Services subject to balance billing .
If you need mental health, behavioral health, or substance	Outpatient services		20% coinsurance	Preauthorization is required for inpatient care, except emergency admissions must be authorized within one business day. If not obtained, claims may be denied or a penalty applied of 20% of the fee, up to \$1,000 per admission or service.
	Inpatient services		20% coinsurance	

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Common Medical Event	Services You May Need	What You Will Pay	Limitations, Exceptions, & Other Important Information
		Out of Network Provider (You will pay the most)	
abuse services			Services subject to balance billing .
If you are pregnant	Office visits	20% coinsurance	Services subject to balance billing .
	Childbirth/delivery professional services	20% coinsurance	Preauthorization is required, except emergency admissions must be authorized within one business day. If not obtained, claims may be denied or a penalty applied of 20% of the fee, up to \$1,000 per admission or service. Services subject to balance billing .
	Childbirth/delivery facility services	20% coinsurance	Services subject to balance billing .
If you need help recovering or have other special health needs	Home health care	20% coinsurance	Preauthorization is required. If not obtained, claims may be denied or a penalty applied of 20% of the fee, up to \$1,000 per admission or service. Services subject to balance billing .
	Rehabilitation services	20% coinsurance	Coverage for occupational and physical therapy outpatient services is limited to a combined maximum of 45 visits per year.
	Habilitation services	20% coinsurance	Coverage for speech therapy is limited to 20 visits per year. Services subject to balance billing .
	Skilled nursing care	20% coinsurance	Coverage for extended care facility is limited to 60 days per year. Preauthorization is required, except for durable medical equipment , which requires preauthorization for services over \$2,000. If not obtained, claims may be denied or a penalty applied of 20% of the fee, up to \$1,000 per
	Durable medical equipment	20% coinsurance	
Hospice services	20% coinsurance		

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
			Out of Network Provider (You will pay the most)	
				admission, service, or claim . Services subject to balance billing .
If your child needs dental or eye care	Children's eye exam		Not covered	None
	Children's glasses		Not covered	
	Children's dental check-up		Not covered	

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 .)		
<ul style="list-style-type: none"> • Cosmetic Surgery • Dental care (Adult & Child) 	<ul style="list-style-type: none"> • Long-term care • Routine eye care (Adult & Child) 	<ul style="list-style-type: none"> • Private-duty nursing

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
<ul style="list-style-type: none"> • Acupuncture (\$2,000 annual maximum, combined with chiropractic care) • Bariatric Surgery • Chiropractic care (\$2,000 annual maximum, combined with acupuncture) 	<ul style="list-style-type: none"> • Hearing aids (20% coinsurance after deductible up to \$1,400/single, \$2,800/bilateral every three years) • Infertility treatment (combined \$15,000 medical and prescription drug lifetime maximum) 	<ul style="list-style-type: none"> • Routine foot care • Weight loss programs (50% coinsurance) • Non-emergency care when traveling outside the U.S.

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: Trustmark at 1-866-442-8257, OSU Health Plan at 1-800-678-6269 or 614-292-4700, or the U.S. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <https://www.cms.gov/ccio/>. 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 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: Trustmark at 1-866-442-8257 or OSU Health Plan at 1-800-678-6269 or 614-292-4700.

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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 1-800-264-1552, x80014189.

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-264-1552, x80014189.

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-264-1552, x80014189.

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-264-1552, x80014189

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 pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$550
- [Specialist \[cost sharing\]](#) 20%
- Hospital (facility) [\[cost sharing\]](#) 20%
- 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
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$550
Copayments	\$10
Coinsurance	\$2,400
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$3,020

Managing Joe's Type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) \$550
- [Specialist \[cost sharing\]](#) 20%
- Hospital (facility) [\[cost sharing\]](#) 20%
- 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	\$5,600
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$600
Copayments	\$100
Coinsurance	\$1,100
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$1,820

Mia's Simple Fracture

(Emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$550
- [Specialist \[cost sharing\]](#) 20%
- Hospital (facility) [\[cost sharing\]](#) 20%
- 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	\$2,800
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$550
Copayments	\$10
Coinsurance	\$400
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$960

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: Office of Human Resources, 614-247-6947 or 1-800-678-6010. *Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

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