
 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 614-292-1050 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 614-292-1050 or 1-800-678-6010 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$450 /individual or \$900 /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. \$1,000 for infertility treatment, \$400 for weight loss surgery and \$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 ?	\$2,600 individual / \$5,200 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 , the overall family out-of-pocket limit must be met.
What is not included in the out-of-pocket limit ?	Infertility services, weight management programs, prior authorization penalties, premiums , balance-billing charges and health care 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 ?	Not Applicable.	This plan does not use a provider network . You can receive covered services from any provider .
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
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	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	Subject to balance billing .
	Imaging (CT/PET scans, MRIs)	20% coinsurance	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at hr.osu.edu/benefits/prescription	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).

* 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
	Formulary brand name 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 prior authorization. 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)
	Non-formulary brand name 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 prior authorization.
	Specialty drugs	20% coinsurance for generic and formulary brand name; 50% coinsurance for non-formulary brand name; deductible does not apply to generics	Covers up to a 30-day supply. Must use Ohio State University Outpatient Pharmacy or Accredo Pharmacy. \$50 maximum (generic), \$100 maximum (formulary brand name). Certain prescription drugs require prior authorization.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	Subject to balance billing .
	Physician/surgeon fees	20% coinsurance	
If you need immediate medical attention	Emergency room care	20% coinsurance	Subject to balance billing .
	Emergency medical transportation	20% coinsurance	
	Urgent care	20% coinsurance	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	Prior authorization 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. Subject to balance billing .

* 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
	Physician/surgeon fees	20% coinsurance	Subject to balance billing .
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% coinsurance	Prior authorization is required for inpatient and facility-based 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. Subject to balance billing .
	Inpatient services	20% coinsurance	
If you are pregnant	Office visits	20% coinsurance	Subject to balance billing .
	Childbirth/delivery professional services	20% coinsurance	Prior authorization 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. Subject to balance billing .
	Childbirth/delivery facility services	20% coinsurance	Subject to balance billing .
If you need help recovering or have other special health needs	Home health care	20% coinsurance	Prior authorization 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. Subject to balance billing .
	Rehabilitation services	20% coinsurance	
	Habilitation services	20% coinsurance	Coverage for occupational and physical therapy outpatient services is limited to a combined maximum of 45 visits per year. Coverage for speech therapy is limited to 20 visits per year. Subject to balance billing .

* 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
	Skilled nursing care	20% coinsurance	Coverage for extended care facility is limited to 60 days during period of 36 consecutive months. Prior authorization is required, except for durable medical equipment, which requires prior authorization 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 admission or service. Subject to balance billing .
	Durable medical equipment	20% coinsurance	
	Hospice services	20% coinsurance	
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](#).)

- Cosmetic Surgery
- Dental care (Adult & Child)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult & Child)

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

- Acupuncture (combined \$2,000 annual maximum)
- Bariatric surgery (paid at 70% [coinsurance](#) after [deductible](#), \$25,000 lifetime maximum on weight management programs)
- Chiropractic care (combined \$2,000 annual maximum)
- Hearing aids (paid at 80% [coinsurance](#) after [deductible](#) up to \$1,200 every four years)
- Infertility treatment (paid at 50% [coinsurance](#) after [deductible](#), combined \$15,000 medical and prescription drug lifetime maximum)
- Routine foot care
- Weight loss programs (paid at 50% [coinsurance](#), \$1,000 combined annual maximum, \$25,000 lifetime maximum on weight management programs)

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: CoreSource 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 www.cciio.cms.gov. 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.

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

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: CoreSource at 1-866-442-8257 or OSU Health Plan at 1-800-678-6269 or 614-292-4700.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

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 in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$450
- [Specialist coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 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	\$12,800
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles*	\$450
Copayments	\$0
Coinsurance	\$2,150
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$2,660

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$450
- [Specialist coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 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	\$7,400
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles*	\$500
Copayments	\$300
Coinsurance	\$1,500
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Joe would pay is	\$2,360

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$450
- [Specialist coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 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	\$1,900
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles*	\$450
Copayments	\$0
Coinsurance	\$400
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$850

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, 614-292-1050 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.