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?	$150/individual or $300/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. Network 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 and $400 for weight loss surgery.	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?	$1,500 individual / $3,000 family; For prescription drugs: $2,000 individual / $4,000 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?	Yes. See www.osuhealthplan.com or call 614-292-4700 or 1-800-678-6269 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.

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 provider's office or clinic	Primary care visit to treat an injury or illness	No charge	Not covered	None
	Specialist visit	$20 copay/visit	Not covered	
	Preventive care/screening/ immunization	No charge	Not covered	Out-of-network services subject to balance billing. 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)	15% coinsurance; deductible does not apply	Not covered	None
	Imaging (CT/PET scans, MRIs)	15% coinsurance; deductible does not apply	Not covered	
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: $8 copay/prescription for retail; $20 copay/prescription for home delivery or Retail90; no charge for value-based program; deductible does not apply Non-Preferred Pharmacy: $18 copay/prescription for retail; value-based program not covered; deductible does not apply	Not covered	Covers up to a 30-day supply (retail), up to a 90-day supply (home delivery or Retail90).

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)	
	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	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: $40 maximum (formulary brand name, retail), $20 maximum (formulary brand name, value-based retail) Non-Preferred Pharmacy: $50 maximum (formulary brand name, retail) Home Delivery/Retail90: $100 maximum (formulary brand name, home delivery/Retail90), $50 maximum (formulary brand name, value-based home delivery/Retail90)
	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 are not covered without prior authorization.
	Specialty drugs	20% coinsurance for generic and formulary brand name; 50% coinsurance for non-formulary brand name	Not covered	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)	$150 copay/visit	Not covered	None
	Physician/surgeon fees	No charge	Not covered	
If you need immediate medical attention	Emergency room care	$100 copay/visit	$100 copay/visit	Copay waived if admitted
	Emergency medical transportation	No charge	No charge	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
	Urgent care	$35 copay/visit	No network restrictions outside Ohio; $35 copay/visit	Out-of-Network providers not covered inside Ohio.
If you have a hospital stay	Facility fee (e.g., hospital room)	$200 copay/admission	Not covered	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.
	Physician/surgeon fees	No charge	Not covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	Not covered	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.
	Inpatient services	$200 copay/admission	Not covered	
If you are pregnant	Office visits	No charge	Not covered	None
	Childbirth/delivery professional services	No charge	Not covered	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.
	Childbirth/delivery facility services	$200 copay/admission	Not covered	None
If you need help recovering or have other special health needs	Home health care	15% coinsurance	Not covered	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.
	Rehabilitation services	$20 copay/visit	Not covered	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.
	Habilitation services	$20 copay/visit	Not covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
	Skilled nursing care	$50 copay/visit	Not covered	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.
	Durable medical equipment	15% coinsurance	Not covered	
	Hospice services	No charge	Not covered	
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	None
	Children's glasses	Not covered	Not covered	
	Children's dental check-up	Not covered	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 15% 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.

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

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

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, kwiijigo 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	$150
Specialist copayment	$20
Hospital (facility) copayment	$200
Other coinsurance	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	**$12,800**

In this example, Peg would pay:

Cost Sharing	
Deductibles*	$0
Copayments	$570
Coinsurance	$160
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$790**

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

The plan's overall deductible	$150
Specialist copayment	$20
Hospital (facility) copayment	$100
Other coinsurance	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	**$7,400**

In this example, Joe would pay:

Cost Sharing	
Deductibles*	$150
Copayments	$240
Coinsurance	$1,100
What isn't covered	
Limits or exclusions	$60
The total Joe would pay is	$1,550

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

The plan's overall deductible	$150
Specialist copayment	$20
Hospital (facility) copayment	$100
Other coinsurance	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	**$1,900**

In this example, Mia would pay:

Cost Sharing	
Deductibles*	$150
Copayments	$140
Coinsurance	$200
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$490**

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.

The plan would be responsible for the other costs of these EXAMPLE covered services.