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 1-800-868-5200 or visit www.fallonhealth.org/plandocs. 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.fallonhealth.org/plandocs or call 1-800-868-5200 to request a copy.

### Important Questions

| What is the overall deductible? | $0 | See the Common Medical Events chart below for your costs for services this plan covers. |
| Are there services covered before you meet your deductible? | No. | This plan does not have a deductible. |
| 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? | For covered services with in-network providers: $3,000/person or $6,000/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? | Premiums, balance-billed 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.fallonhealth.org/plandocs or call 1-800-868-5200 for a list of participating 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? | Yes. | This plan will pay some or all of the costs to see a specialist for covered services but only if you have a referral before you see the specialist. |
All **copayment** and **coinsurance** costs shown in this chart are either before or after your **deductible** has been met, if a **deductible** applies.

<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>Network Provider (You will pay the least)</th>
<th>Out-of-Network Provider (You will pay the most)</th>
<th>Limitations, Exceptions, &amp; Other Important Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>If you visit a health care provider’s office or clinic</strong></td>
<td>Primary care visit to treat an injury or illness</td>
<td>$20 co-pay/visit</td>
<td>Not covered</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Specialist visit</td>
<td>$40 co-pay/visit</td>
<td>Not covered</td>
<td>Referral and preauthorization required for certain covered services.</td>
</tr>
<tr>
<td></td>
<td>Preventive care/screening/immunization</td>
<td>No charge</td>
<td>Not covered</td>
<td>You may have to pay for services that aren’t preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.</td>
</tr>
<tr>
<td><strong>If you have a test</strong></td>
<td>Diagnostic test (x-ray, blood work)</td>
<td>No charge</td>
<td>Not covered</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Imaging (CT/PET scans, MRIs)</td>
<td>$150 co-pay/test</td>
<td>Not covered</td>
<td>Limited to one payment per day when performed at the same facility for the same diagnosis. Referral and preauthorization required for certain covered services.</td>
</tr>
<tr>
<td><strong>If you need drugs to treat your illness or condition</strong></td>
<td>Tier 1</td>
<td>$10 copay/ prescription (retail and emergency); $20 copay/ prescription (mail order)</td>
<td>$10 copay/ prescription (emergency only)</td>
<td>Retail covers up to a 30-day supply; Emergency services covers up to a 14-day supply; Mail order covers up to a 90 day supply.</td>
</tr>
<tr>
<td></td>
<td>Tier 2</td>
<td>$25 copay/ prescription (retail and emergency); $50 copay/ prescription (mail order)</td>
<td>$25 copay/ prescription (emergency only)</td>
<td>Retail covers up to a 30-day supply; Emergency services covers up to a 14-day supply; Mail order covers up to a 90 day supply.</td>
</tr>
<tr>
<td></td>
<td>Tier 3</td>
<td>$50 copay/ prescription (retail and emergency); $150 copay/ prescription (mail order)</td>
<td>$50 copay/ prescription (emergency only)</td>
<td>Retail covers up to a 30-day supply; Emergency services covers up to a 14-day supply; Mail order covers up to a 90 day supply.</td>
</tr>
<tr>
<td></td>
<td>Tier 4</td>
<td>$50 copay/ prescription (retail and emergency); $150 copay/ prescription (mail order)</td>
<td>$50 copay/ prescription (emergency only)</td>
<td>Retail covers up to a 30-day supply; Emergency services covers up to a 14-day supply; Mail order covers up to a 90 day supply.</td>
</tr>
</tbody>
</table>

---

More information about prescription drug coverage is available at [www.fallonhealth.org](http://www.fallonhealth.org)
<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>What You Will Pay</th>
<th>Limitations, Exceptions, &amp; Other Important Information</th>
</tr>
</thead>
</table>
| **If you have outpatient surgery**   | Facility fee (e.g., ambulatory surgery center) | $250 co-pay/surgery  
(You will pay the least) | Out-of-Network Provider  
(You will pay the most) | Referral and preauthorization required for  
certain covered services. |
|                                      | Physician/surgeon fees                        | No charge  
(You will pay the least) | Not covered  
(You will pay the most) | Referral and preauthorization required for  
certain covered services. |
| **If you need immediate medical attention** | **Emergency room care**                      | $150 co-pay/visit  
(You will pay the least) | $150 co-pay/visit  
(You will pay the most) | Copayment waived if admitted. |
|                                      | **Emergency medical transportation**          | No charge  
(You will pay the least) | No charge  
(You will pay the most) | ------------None------------- |
|                                      | **Urgent care**                               | $40 co-pay/visit  
(You will pay the least) | $40 co-pay/visit  
(You will pay the most) | ------------None------------- |
| **If you have a hospital stay**      | Facility fee (e.g., hospital room)            | $500 co-pay/admission  
(You will pay the least) | Not covered  
(You will pay the most) | Referral and preauthorization required for  
certain covered services. |
|                                      | Physician/surgeon fees                        | No charge  
(You will pay the least) | Not covered  
(You will pay the most) | Referral and preauthorization required for  
certain covered services. |
| **If you need mental health, behavioral health, or substance abuse services** | Outpatient services                          | $20 co-pay/visit  
(You will pay the least) | Not covered  
(You will pay the most) | Referral and preauthorization required for  
certain covered services. |
|                                      | Inpatient services                            | No charge  
(You will pay the least) | Not covered  
(You will pay the most) | Referral and preauthorization required for  
certain covered services. |
| **If you are pregnant**              | Office visits                                 | $20 co-pay/visit  
(You will pay the least) | Not covered  
(You will pay the most) | For prenatal care, you pay an office visit co-  
cpay for your first visit only. |
|                                      | Childbirth/delivery professional services     | See childbirth/delivery facility services.  
(You will pay the least) | See childbirth/delivery facility services.  
(You will pay the most) | See childbirth/delivery facility services |
|                                      | Childbirth/delivery facility services         | $500 co-pay/admission  
(You will pay the least) | Not covered  
(You will pay the most) | Referral and preauthorization required for  
certain covered services. Inpatient amount is  
inclusive of childbirth/delivery professional  
services. |
<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>What You Will Pay</th>
<th>Limitations, Exceptions, &amp; Other Important Information</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Network Provider (You will pay the least)</td>
<td>Out-of-Network Provider (You will pay the most)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No charge</td>
<td>Not covered</td>
</tr>
<tr>
<td>If you need help recovering or have other special health needs</td>
<td>Home health care</td>
<td>$40 co-pay/visit in an office</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Rehabilitation services</td>
<td>$20 co-pay/visit in an office</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Habilitation services</td>
<td>$500 co-pay/admission</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Skilled nursing care</td>
<td>20% coinsurance</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Hospice services</td>
<td>No charge</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Children's eye exam</td>
<td>No charge</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Children's glasses</td>
<td>No charge</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Children's dental check-up</td>
<td>No charge</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Durable medical equipment</td>
<td>No charge</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

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.)

- Acupuncture
- Cosmetic Surgery
- Dental Care (Adult)
- Hearing Aids (over the age of 21)
- Long-Term Care
- Non-Emergency Care When Traveling Outside the U.S.
- Private-Duty Nursing
- Routine Foot Care

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

- Abortion Services
- Bariatric Surgery
- Chiropractic Care
- Infertility Treatment
- Routine Eye Care (Adult)
- Weight Loss Programs
Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. For more information, contact the insurer at 1-800-868-5200. You may also contact your state insurance department at Massachusetts Division of Insurance Consumer Service Section 1-877-563-4467. 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 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 your state insurance department at Massachusetts Division of Insurance Consumer Service Section 1-877-563-4467. Contact Health Care for All, One Federal St., Boston, MA 02110, 1-617-350-7279, www.massconsumerassistance.org. Group members may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa.

Does this plan provide Minimum Essential Coverage? Yes
The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage". This plan or policy does provide minimum essential coverage.

Does this plan meet Minimum Value Standards? Yes
The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). This health coverage does meet the minimum value standard for the benefits it provides.

Language Access Services:
Spanish (Español): Para obtener asistencia en Español, llame al 1-800-868-5200.

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.

---

<table>
<thead>
<tr>
<th>Peg is Having a Baby</th>
<th>Managing Joe's type 2 Diabetes</th>
<th>Mia's Simple Fracture</th>
</tr>
</thead>
<tbody>
<tr>
<td>(9 months of in-network pre-natal care and a hospital delivery)</td>
<td>(a year of routine in-network care of a well-controlled condition)</td>
<td>(in-network emergency room visit and follow up care)</td>
</tr>
</tbody>
</table>

- **The plan's overall deductible.**
  - Peg: $0
  - Joe: $0
  - Mia: $0
- **PCP**
  - Peg: $20
  - Joe: $20
  - Mia: $20
- **Specialist**
  - Peg: $40
  - Joe: $40
  - Mia: $40
- **Hospital Stay**
  - Peg: $500
  - Joe: N/A
  - Mia: N/A
- **Durable Medical Equipment**
  - Peg: N/A
  - Joe: 20%
  - Mia: N/A

**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)

**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)

**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**

- Peg: $16,780
- Joe: $7,360
- Mia: $2,670

**In this example, Peg would pay:**

<table>
<thead>
<tr>
<th>Cost Sharing</th>
<th>Deductibles</th>
<th>$0</th>
<th>Copayments</th>
<th>$530</th>
<th>Coinsurance</th>
<th>$0</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What isn't covered</strong></td>
<td>Limits or exclusions</td>
<td>$80</td>
<td>The total Peg would pay is</td>
<td>$610</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**In this example, Joe would pay:**

<table>
<thead>
<tr>
<th>Cost Sharing</th>
<th>Deductibles</th>
<th>$0</th>
<th>Copayments</th>
<th>$740</th>
<th>Coinsurance</th>
<th>$0</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What isn't covered</strong></td>
<td>Limits or exclusions</td>
<td>$60</td>
<td>The total Joe would pay is</td>
<td>$800</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**In this example, Mia would pay:**

<table>
<thead>
<tr>
<th>Cost Sharing</th>
<th>Deductibles</th>
<th>$0</th>
<th>Copayments</th>
<th>$700</th>
<th>Coinsurance</th>
<th>$30</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What isn't covered</strong></td>
<td>Limits or exclusions</td>
<td>$60</td>
<td>The total Mia would pay is</td>
<td>$730</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

If you, or someone you’re helping, has questions about Fallon Health, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-800-868-5200.

Spanish:
Si usted, o alguien a quien usted está ayudando, tiene preguntas sobre Fallon Health, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-800-868-5200.

Portuguese:
Se você, ou alguém a quem você está ajudando, tem perguntas sobre Fallon Health, você tem o direito de obter ajuda e informação em seu idioma e sem custo algum. Para falar com um intérprete, ligue para 1-800-868-5200.

Chinese:
如果您或您正在帮助的人对Fallon Health有疑问，请有权获得与您语言相同的帮助和信息，且不收取任何费用。如需与译员通话，请拨打1-800-868-5200。

Khmer/Cambodian:

Vietnamese:
Nếu bạn hoặc người bạn đang giúp đỡ có thắc mắc về Fallon Health, bạn có quyền nhận sự hỗ trợ và thông tin bằng ngôn ngữ của mình mà không phải trả tiền. Để nói chuyện với một phiên dịch viên, hãy gọi 1-800-868-5200.

Russian:
Если у вас, или у кого-то, кого вы помогаете, есть вопросы к Fallon Health, вы имеете право получать помощь и информацию на вашем языке без взимания какой-либо платы. Если вам нужен переводчик, позвоните по номеру 1-800-868-5200.

Arabic:
إذا كان لديك أو يساعدك شخص أو شخص، فإنك تتمتع بالحق في الحصول على مساعدات ومعلومات باللغة الخاصة بك مجانًا. يمكنكم الاتصال برقم 1-800-868-5200 مع مترجم.

Haitian Creole:
Si oumenm oswa yon moun w ap ede gen kesyon konsènan Fallon Health, se dwa w pou resevwa asistans ak enfòmasyon nan lang ou pale a, san ou pa gen pou paye pou sa. Pou pale avèk yon entèprèt, rele nan 1-800-868-5200.

Khmer/Cambodian:

Khmer/Cambodian:

Haitian Creole:

Haitian Creole:

Chinese:

Chinese:

Haitian Creole:

Haitian Creole:

Haitian Creole:

Khmer/Cambodian:

Khmer/Cambodian:

Khmer/Cambodian:
Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Fallon Health, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 1-800-868-5200.

Italian:
Se tu o qualcuno che stai aiutando avete domande su Fallon Health, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare 1-800-868-5200.

Korean:
Fallon Health, masz prawo do

Greek:

Polish:

Hindi:

Laotian:
Notice of nondiscrimination

Fallon Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Fallon does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Fallon Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

Fallon Health:

- Provides free aids and services to people with disabilities to communicate effectively
- Provides free aids and services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Written information in other languages

If you need these services, contact Customer Service at the phone number on the back of your member ID card, or by email at cs@fallonhealth.org.

If you believe that Fallon Health has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

Compliance Director
Fallon Health
10 Chestnut St.
Worcester, MA 01608
Phone: 1-508-368-9382 (TRS 711)
Email: compliance@fallonhealth.org

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Compliance Director is available to help you.

You can file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue SW, Room 509F, HH Building
Washington, D.C. 20201
Phone: 1-800-368-1019 (TDD: 1-800-537-7697)