



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.myfirstchoice.fchn.com or by calling 1-855-713-1336.

Important Questions	Answers	Why this Matters:
What is the overall deductible ?	\$1,250 person/ \$2,500 Family. Doesn't apply to preventive care.	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	Virginia Mason and network providers: \$3,000 person/ \$6,000 family. For non-network providers: \$6,500 person/ \$13,000 family.	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
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 .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a network of providers ?	Yes. See www.fchn.com or call 1-855-713-1336 for a list of participating providers.	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers
Do I need a referral to see a specialist ?	No. You don't need a referral to see a specialist	You can see the specialist you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 4. See your policy or plan document for additional information about excluded services .

Questions: Call 1-855-713-1336 or visit us at www.myfirstchoice.fchn.com.

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at www.myfirstchoice.fchn.com or call 1-855-713-1336 to request a copy.



- **Co-payments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Co-insurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **co-insurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use participating **providers** by charging you lower **deductibles**, **co-payments** and **co-insurance** amounts.

Common Medical Event	Services You May Need	Your cost if you use an			Limitations & Exceptions
		Virginia Mason Provider	Network Provider	Non Network Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	20% co-insurance	25% co-insurance	50% co-insurance	—————none—————
	Specialist visit	20% co-insurance	25% co-insurance	50% co-insurance	—————none—————
	Other practitioner office visit	20% co-insurance	25% co-insurance	50% co-insurance	Limited to 16 visits per calendar year each for acupuncture, massage, and chiropractic care.
	Preventive care/ screening/ immunization	No charge	No charge	50% co-insurance	Virginia Mason and Network providers not subject to deductible.
If you have a test	Diagnostic test (x-ray, blood work)	20% co-insurance	25% co-insurance	50% co-insurance	—————none—————
	Imaging (CT/PET scans, MRIs)	20% co-insurance	25% co-insurance	50% co-insurance	Pre-authorization required for PET scans or claim will be denied.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.medimpact.com .	Generic drugs	25% co-insurance	25% co-insurance	No coverage	Covers up to a 30 day supply at a retail pharmacy and up to a 90 day supply by mail order. Certain preventive medications are covered at 100%.
	Preferred brand drugs	25% co-insurance	25% co-insurance	No coverage	Covers up to a 30 day supply at a retail pharmacy and up to a 90 day supply by mail order.
	Non-preferred brand drugs	25% co-insurance	25% co-insurance	No coverage	
	Specialty drugs	25% co-insurance	25% co-insurance	No coverage	

Common Medical Event	Services You May Need	Your cost if you use an			Limitations & Exceptions
		Virginia Mason Provider	Network Provider	Non Network Provider	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% co-insurance	25% co-insurance	50% co-insurance	Pre-authorization required for certain services or claim will be denied.
	Physician/surgeon fees	20% co-insurance	25% co-insurance	50% co-insurance	
If you need immediate medical attention	Emergency room services	20% co-insurance	20% co-insurance	20% co-insurance	—————none—————
	Emergency medical transportation	20% co-insurance	20% co-insurance	20% co-insurance	—————none—————
	Urgent care	20% co-insurance	25% co-insurance	50% co-insurance	—————none—————
If you have a hospital stay	Facility fee (e.g., hospital room)	20% co-insurance	25% co-insurance	50% co-insurance	Pre-authorization required or claim will be denied.
	Physician/surgeon fee	20% co-insurance	25% co-insurance	50% co-insurance	
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	20% co-insurance	25% co-insurance	50% co-insurance	—————none—————
	Mental/Behavioral health inpatient services	20% co-insurance	25% co-insurance	50% co-insurance	Pre-authorization required or claim will be denied.
	Substance use disorder outpatient services	20% co-insurance	25% co-insurance	50% co-insurance	—————none—————
	Substance use disorder inpatient services	20% co-insurance	25% co-insurance	50% co-insurance	Pre-authorization required or claim will be denied.
If you are pregnant	Prenatal and postnatal care	20% co-insurance	20% co-insurance	50% co-insurance	—————none—————
	Delivery and all inpatient services	20% co-insurance	20% co-insurance	50% co-insurance	—————none—————

Common Medical Event	Services You May Need	Your cost if you use an			Limitations & Exceptions
		Virginia Mason Provider	Network Provider	Non Network Provider	
If you need help recovering or have other special health needs	Home health care	20% co-insurance	25% co-insurance	50% co-insurance	Limited to 130 visits per calendar year. Pre-authorization required or claim will be denied.
	Rehabilitation services	20% co-insurance	25% co-insurance	50% co-insurance	Limited to 60 days per calendar year for inpatient and 45 visits per plan year for outpatient. Pre-authorization required for inpatient or claim will be denied.
	Habilitation services	20% co-insurance	20% co-insurance	50% co-insurance	Limited to children under age 7. Pre-authorization required for inpatient or claim will be denied
	Skilled nursing care	20% co-insurance	25% co-insurance	50% co-insurance	Limited to 130 days per calendar year. Benefit is for transitional care. Pre-authorization required or claim will be denied.
	Durable medical equipment	20% co-insurance	20% co-insurance	50% co-insurance	Pre-authorization required if purchase over \$2,000 or rental over \$500/month, or claim will be denied.
	Hospice service	20% co-insurance	25% co-insurance	50% co-insurance	Limited to 6 months lifetime maximum and 10 day inpatient lifetime maximum. Respite care is limited to 240 hour lifetime maximum. Pre-authorization required or claim will be denied.
If your child needs dental or eye care	Eye exam	20% co-insurance	25% co-insurance	No coverage	none
	Glasses	No coverage	No coverage	No coverage	May be covered by another plan offered through your employer.
	Dental check-up	No coverage	No coverage	No coverage	May be covered by another plan offered through your employer.

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other [excluded services](#).)

- Cosmetic surgery
- Dental care (Adult)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care
- Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Acupuncture
- Bariatric surgery
- Chiropractic care
- Hearing aids
- Routine eye care (Adult)

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 855-713-1336. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.”

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: First Choice Health Administrators at 855-713-1336.

Does this Coverage Provide Minimum Essential Coverage?

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 Coverage Meet the Minimum Value Standard?

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 1-855-713-1336.

TAGALOG (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-713-1336.

CHINESE (中文): 如果需要中文的帮助, 请拨打这个号码1-855-713-1336.

NAVAJO (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-713-1336.

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$4,590
- Patient pays \$2,950

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$1,250
Co-pays	\$0
Co-insurance	\$1,500
Limits or exclusions	\$200
Total	\$2,950

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$3,170
- Patient pays \$2,230

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$1,250
Co-pays	\$0
Co-insurance	\$900
Limits or exclusions	\$80
Total	\$2,230

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **co-payments**, and **co-insurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **co-payments**, **deductibles**, and **co-insurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

Questions: Call 1-855-713-1336 or visit us at www.myfirstchoice.fchn.com.

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at www.myfirstchoice.fchn.com or call 1-855-713-1336 to request a copy.