



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 1-855-389-7330. 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.mymarpai.com or call 1-855-389-7330 to request a copy. Submit Medical Claims to: Marpai, P.O. Box 3610 Brandon FL, 33509-3610. Electronic Claims Submission for Medical Claims: Marpai Payer ID # 35245. Submit Pharmacy Claims to: Welldyne RX 1-888-479-2000; www.welldyne.com. Electronic Claims Submissions for Pharmacy Claims: RXBIN: 008878; PCN WDRX. For telemedicine, Contact Teladoc at 1-800-Teladoc or online at www.teladoc.com.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$0/single, \$0/family Network \$10,000/single, \$20,000/family Non-Network	Generally, you must pay all of the costs from providers up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. Certain <u>preventive care</u> and all services with <u>copayments</u> are covered and paid by the <u>plan</u> before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	No	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	Coinurance Limit: \$350/single, \$700/family Network Unlimited/single, Unlimited/family Non-Network Out-of-pocket Limit: \$1,950/single, \$3,900/family Network Unlimited /single, Unlimited /family Non-Network	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met. After the coinsurance maximum has been met, charges subject to coinsurance will be covered at 100%.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums , balance-billed charges and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .

Will you pay less if you use a <u>network provider</u> ?	Yes, See www.aetna.com/ASA for a list of network providers or call 855-389-7330	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies. Services with copayments are covered before you meet your deductible, unless otherwise specified.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
If you visit a health care <u>provider's</u> office or clinic		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
	Primary care visit to treat an injury or illness	\$25 copay/visit	30% <u>coinsurance</u>	None
	<u>Specialist</u> visit	\$25 copay/visit	30% <u>coinsurance</u>	None
	<u>Preventive care/ screening/ immunization</u>	No charge	30% <u>coinsurance</u>	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services you need are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray)	No charge	30% <u>coinsurance</u>	None
	<u>Diagnostic test</u> (blood work)	No charge	30% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	No charge at Physician; 7% coinsurance	30% <u>coinsurance</u>	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.marpaihealth.com	Generic copay - retail Tier 1	\$10	Does Not Apply	Covers up to a 30-day supply.
	Generic copay - home delivery Tier 1	\$10	Does Not Apply	Covers up to a 90-day supply.
	Preferred brand copay - retail Tier 2	\$25	Does Not Apply	Covers up to a 30-day supply.
	Preferred brand copay - home delivery Tier 2	\$50	Does Not Apply	Covers up to a 90-day supply.
	Non-preferred brand copay - retail Tier 3	\$50	Does Not Apply	Covers up to a 30-day supply.
	Non-preferred brand copay - home delivery Tier 3	\$75	Does Not Apply	Covers up to a 90-day supply.
	<u>Specialty drugs</u>	\$150 or 25% (whichever is less)	Does Not Apply	Covers up to a 30-day supply.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	7% coinsurance	30% <u>coinsurance</u>	None
	Physician/surgeon fees (Outpatient)	No charge at Physician; 7% coinsurance for all other places	30% <u>coinsurance</u>	None
	<u>Emergency room care</u>	\$100 copay/visit		None
If you need immediate medical attention	<u>Emergency medical transportation</u>	7% coinsurance		None
	<u>Urgent care</u>	\$50 copay/visit	30% <u>coinsurance</u>	None
	Facility fee (e.g., hospital room)	7% coinsurance	30% <u>coinsurance</u>	None
If you have a hospital stay	Physician/ surgeon fee (inpatient)	No charge	30% <u>coinsurance</u>	None
	Outpatient services	Benefits paid based on corresponding medical benefits		None
	Inpatient services	Benefits paid based on corresponding medical benefits		None
If you need mental health, behavioral health, or substance abuse services				None

Common Medical Event		Services You May Need		What You Will Pay		Limitations, Exceptions, & Other Important Information	
				Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)		
If you are pregnant	Office visits	No charge	30% <u>coinsurance</u>	Cost sharing does not apply to certain preventive services. Depending on the type of services, copay, <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).			
	Childbirth/delivery professional services	7% coinsurance	30% <u>coinsurance</u>	None			
	Childbirth/delivery facility services	7% coinsurance	30% <u>coinsurance</u>	None			
	<u>Home health care</u>	7% coinsurance	30% <u>coinsurance</u>	(90 visits per benefit period)			
	<u>Rehabilitation services</u> (Physical Therapy)	\$25 copay/visit	30% <u>coinsurance</u>	(20 visits per benefit period)			
	<u>Habilitation services</u> (Occupational Therapy)	\$25 copay/visit	30% <u>coinsurance</u>	(20 visits per benefit period)			
	<u>Habilitation services</u> (Speech Therapy)	\$25 copay/visit	30% <u>coinsurance</u>	(50 visits per benefit period)			
	<u>Skilled nursing care</u>	7% coinsurance	30% <u>coinsurance</u>	(180 days per benefit period)			
	<u>Durable medical equipment</u>	No charge at Physician; 7% for all other places	30% <u>coinsurance</u>	None			
	<u>Hospice services</u>	7% coinsurance	30% <u>coinsurance</u>	None			
If your child needs dental or eye care	Children's eye exam	No charge	30% <u>coinsurance</u>	Inclusive with a <u>preventive</u> well child visit			
	Children's glasses			Not Covered			
	Children's dental check-up			Not Covered			
							Excluded Service

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.)

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|---|---|---|
| <ul style="list-style-type: none">• Acupuncture• Bariatric Surgery• Children's dental check-up• Children's glasses | <ul style="list-style-type: none">• Cosmetic Surgery• Dental Care (Adult)• Hearing Aids• Infertility Treatment | <ul style="list-style-type: none">• Long-Term Care• Non-emergency care when travelling outside the U.S.• Routine Foot Care• Weight Loss Programs |
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Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

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| <ul style="list-style-type: none">• Chiropractic Care | <ul style="list-style-type: none">• Private-Duty Nursing | <ul style="list-style-type: none">• Routine Eye Care (Adult) |
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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: the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 877-267-2323 x61565 or ccio.cms.gov. Other coverage options may be available to you, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit HealthCare.gov or call 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 plan at 800-525-5957.

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 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.

-----To see examples of how this plan might cover costs for sample medical situations, see the next section-----
The coverage example numbers assume that the patient does not use an HRA or FSA. If you participate in an HRA or FSA and use it to pay for out-of-pocket expenses, then your costs may be lower.

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	\$0
Specialist copay	\$25
Hospital (facility) coinsurance	7%
Other coinsurance	0%

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*)

Managing Joe's Type 2 Diabetes

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

The plan's overall deductible	\$0
Specialist copay	\$25
Hospital (facility) coinsurance	7%
Other coinsurance	0%

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*)

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

The plan's overall deductible	\$0
Specialist copay	\$25
Hospital (facility) coinsurance	7%
Other coinsurance	0%

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	\$12,700
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In this example, Peg would pay:

Cost Sharing	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$10
<u>Coinsurance</u>	\$350
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$420

Total Example Cost	\$5,600
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In this example, Joe would pay:

Cost Sharing	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$700
<u>Coinsurance</u>	\$70
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$790

Total Example Cost	\$2,800
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In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$200
<u>Coinsurance</u>	\$7
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$207

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