

Cape Girardeau School District Health Care Plan \$2,000HSA Coverage Period: 1/1/23-12/31/23

Summary of Benefits and Coverage: What this Plan Covers & What it Costs **Coverage for:** You & Dependents | **Plan Type:** PPO



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 from your employer or by calling (573)335-1867.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	Individual: \$2,000 Family: \$4,000 Doesn't apply to certain preventative care	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. The <u>deductible</u> starts over January 1st. See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	No.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this plan begins to pay for these services.
Is there an <u>out-of-pocket limit</u> on my expenses?	Individual: Participating \$2,000 Non-Participating No Limit Family: Participating \$4,000 Non-Participating No Limit	The <u>out-of-pocket limit</u> 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 <u>out-of-pocket limit</u> ?	Premiums, co-payments, amounts over reasonable & customary or over maximum allowable charges or paid at 50%, other non-covered expenses.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
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 <u>network of providers</u> ?	Yes. See www.HealthLink.com or call 1-800-624-2356 for a list of participating providers.	If you use an in-network doctor or other health care <u>provider</u> , 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 <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> .
Do I need a referral to see a <u>specialist</u> ?	No. You don't need a referral to see a specialist.	You can see the <u>specialist</u> 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 <u>excluded services</u> .

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- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** 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 **coinsurance** 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**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost After the Deductible If You Use a Participating Provider	Your Cost After the Deductible If You Use a Non-Participating Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No Charge	50% coinsurance	medically necessary
	Specialist visit	No Charge	50% coinsurance	medically necessary
	Other practitioner office visit	No Charge	50% coinsurance	none
	Preventive care, screening, immunization	No Charge	100% coinsurance	See Summary Plan Description for complete details of limitations and Exceptions.
If you have a test	Diagnostic test (x-ray, blood work)	No Charge	50% coinsurance	See Summary Plan Description for complete details of limitations and Exceptions.
	Imaging (CT/PET scans, MRIs)	No Charge	50% coinsurance	See Summary Plan Description for complete details of limitations and Exceptions.
If you need drugs to treat your illness or	Generic drugs	No Charge	No Covered	30-day retail supply/90 day mail order.
	Formulary brand drugs	No Charge	No Covered	Up to 3-30 day refills at retail on

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condition More information about <u>prescription drug coverage</u> is available at www.expressscripts.com	Non-Formulary brand drugs	No Charge	No Covered	maintenance drugs. Certain non-Formulary brand name drugs are only covered if the Formulary brand name drug has been used unsuccessfully. If you purchase a brand name when a generic is available you pay the copay plus the difference in ingredient price. Injectables other than insulin require prior authorization.
	Specialty Drugs	Not Covered	Not Covered	Requires Prior Authorization.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	50% coinsurance	See Summary Plan Description for complete details of limitations and Exceptions.
	Physician/surgeon fees	No Charge	50% coinsurance	
If you need immediate medical attention	Emergency room services	No Charge	50% coinsurance	See Summary Plan Description for complete details of limitations and Exceptions.
	Emergency medical transportation	No Charge	50% coinsurance	
	Urgent care	No Charge	50% coinsurance	
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	50% coinsurance	Requires Pre-Certification. Plan may choose provider in certain cases.
	Physician/surgeon fee	No Charge	50% coinsurance	See Summary Plan Description for complete details of limitations and Exceptions.
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	No Charge	50% coinsurance	See Summary Plan Description for complete details of limitations and Exceptions.
	Mental/Behavioral health inpatient services	No Charge	50% coinsurance	
	Substance use disorder outpatient services	No Charge	50% coinsurance	
	Substance use disorder inpatient services	No Charge	50% coinsurance	
If you are pregnant	Prenatal and postnatal care	No Charge	50% coinsurance	See Summary Plan Description for

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	Delivery and all inpatient services	No Charge	50% coinsurance	complete details of limitations and Exceptions.
If you need help recovering or have other special health needs	Home health care	No Charge	50% coinsurance	See Summary Plan Description for complete details of limitations and Exceptions.
	Rehabilitation services	No Charge	50% coinsurance	
	Habilitation services	No Charge	50% coinsurance	
	Skilled nursing care	No Charge	50% coinsurance	
	Durable medical equipment	No Charge	50% coinsurance	Rental up to purchase price
	Hospice service	No Charge	50% coinsurance	_____none_____
If your child needs dental or eye care	Eye exam	Not Covered	Not Covered	_____none_____
	Glasses	Not Covered	Not Covered	_____none_____
	Dental check-up	Not Covered	Not Covered	_____none_____

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.)

- Acupuncture (if prescribed for rehabilitation purposes)
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Hearing aids
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care except for diabetes
- 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.)

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 Claim Administrator at 800-448-4689. You may also contact your state insurance

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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: Mutual Medical Plans, Inc. 800-448-4689 –or– Department of Labor’s Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

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.**

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

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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.



Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$5,390
- Patient pays \$2,150

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	\$2000
Copays	\$0
Coinsurance	\$0
Limits or exclusions	\$150
Total	\$2,150

Managing type 2 diabetes

(routine maintenance of
a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$3,320
- Patient pays \$2,080

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	\$2000
Copays	\$0
Coinsurance	\$0
Limits or exclusions	\$80
Total	\$2,080

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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, copayments, and coinsurance 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 copayments, deductibles, and coinsurance. 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.

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