GroupHealth

Group Health Cooperative: Comprehensive Plan

Coverage Period: 7/1/2012 – 1/1/2015

Summary of Benefits and Coverage: What this Plan Covers & What it Costs **Coverage for:** Group Conversion | **Plan Type:** HMO

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.ghc.org or by calling 1-888-901-4636.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	**$500** individual /**$1,000** family Does not apply to preventive care, prescription drugs, ambulance, durable medical equipment, home health care and hospice.	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?	Yes, non-network emergency services and urgent care.	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.
Is there an out–of–pocket limit on my expenses?	No	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?	This plan has no **out-of-pocket limit.**	Not applicable because there's no **out-of-pocket limit** on your expenses.
Does this plan use a network of providers?	Yes. See www.ghc.org or call 1-888-901-4636 for a list of in-network 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 for different kinds of **providers**.
Do I need a referral to see a specialist?	No. Call 1-888-901-4636 for more information.	This plan will pay some or all of the costs to see a **specialist** for covered services but only if you have the plan's permission before you see the **specialist.**
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 6. See your policy or plan document for additional information about **excluded services**.

- **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 in-network **providers** by charging you lower **deductibles**, **co-payments** and **co-insurance** amounts.

Common Medical Event	Services You May Need	Network Provider	Non-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	20% co-insurance	Not covered	———————none———————
	Specialist visit	20% co-insurance	Not covered	———————none———————
	Other practitioner office visit	20% co-insurance for manipulative therapy, acupuncture and naturopathy	Not covered	Manipulative therapy limited to 10 visits per calendar year, acupuncture limited to 5 visits per medical diagnosis per calendar year, and naturopathy limited to 2 visits per medical diagnosis per calendar year.
	Preventive care/screening/immunization	No charge	Not covered	Deductible does not apply for network provider. Services must be listed on the Group Health well-care schedule.
If you have a test	Diagnostic test (x-ray, blood work)	20% co-insurance	Not covered	———————none———————
	Imaging (CT/PET scans, MRIs)	20% co-insurance	Not covered	High end radiology imaging services such as CT, MR and PET require preauthorization.

Common Medical Event	Services You May Need	Network Provider	Non-network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition **More information about prescription drug coverage is available at** www.ghc.org.	Formulary generic drugs	$10 co-pay	Not covered	Deductible does not apply for network provider. Covers up to a 30-day supply
	Formulary brand drugs	$10 co-pay	Not covered	Deductible does not apply for network provider. Covers up to a 30-day supply
	Non-formulary brand/generic drugs	Not covered	Not covered	——————none——————
	Mail-order drugs	Member pays the prescription drug cost share	Available when dispensed through the Group Health designated mail order service	Deductible does not apply for network provider. Covers up to a 30-day supply
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% co-insurance	Not covered	——————none——————
	Physician/surgeon fees	20% co-insurance	Not covered	——————none——————
If you need immediate medical attention	Emergency room services	$50 co-pay	$50 deductible	Notify Group Health within 24 hours of admission, or as soon thereafter as medically possible.
	Emergency medical transportation	20% benefit specific co-insurance	20% benefit specific co-insurance	Deductible does not apply for network provider.
	Urgent care	20% co-insurance	$50 deductible	——————none——————
If you have a hospital stay	Facility fee (e.g., hospital room)	20% co-insurance	Not covered	——————none——————
	Physician/surgeon fee	20% co-insurance	Not covered	Non-emergency inpatient services require preauthorization.

Common Medical Event	Services You May Need	Network Provider	Non-network Provider	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	20% co-insurance	Not covered	——————none——————
	Mental/Behavioral health inpatient services	20% co-insurance	Not covered	Non-emergency inpatient services require preauthorization.
	Substance use disorder outpatient services	20% co-insurance	Not covered	——————none——————
	Substance use disorder inpatient services	20% co-insurance	Not covered	Limited to acute detoxification only. Non-emergency inpatient services require preauthorization.
If you are pregnant	Prenatal and postnatal care	20% co-insurance	Not covered	Preventive services related to prenatal and preconception care are covered as preventive care.
	Delivery and all inpatient services	Not covered	Not covered	Notify Group Health within 24 hours of admission, or as soon thereafter as medically possible.

Common Medical Event	Services You May Need	Network Provider	Non-network Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	No charge	Not covered	Deductible does not apply for network provider. Requires preauthorization
	Rehabilitation services	20% co-insurance /outpatient 20% co-insurance / inpatient	Not covered	Limited to 60 visits per calendar year/outpatient. Limited to 60 days per calendar year/inpatient. Non-emergency inpatient services require preauthorization.
	Habilitation services	20% co-insurance / outpatient 20% co-insurance / inpatient	Not covered	Limited to 60 visits per calendar year/outpatient. Limited to 60 days per calendar year/inpatient. Non-emergency inpatient services require preauthorization.
	Skilled nursing care	20% co-insurance	Not covered	Limited to 60 days per calendar year. Requires preauthorization.
	Durable medical equipment	50% benefit-specific co-insurance	Not covered	——————none——————
	Hospice service	No charge	Not covered	Deductible does not apply for network provider. Requires preauthorization.
If your child needs dental or eye care	Eye exam	20% co-insurance	Not covered	Limited to one exam every 12 months
	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.)		
• Bariatric surgery • Cosmetic surgery • Dental care (Adult) • Glasses • Hearing aids	• Infertility treatment • Inpatient maternity • Long-term care • Most coverage provided outside the United States. See www.ghc.org.	• 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	• Chiropractic (if prescribed for rehabilitation purposes)	• Routine eye care (Adult)

Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at 1-888-901-4636. You may also contact your state insurance department at http://www.insurance.wa.gov/consumers/health/appeal/Table-of-Contents.shtml.

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: http://www.insurance.wa.gov/consumers/health/appeal/Table-of-Contents.shtml. The Insurance Consumer Hotline at 1-800-562-6900 or access to a page to email the same office: http://www.insurance.wa.gov/consumers/CAP-contact-us.shtml. Or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-888-901-4636.

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 not provide minimum essential coverage.**

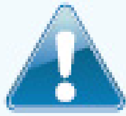
Does this Coverage Meet the Minimum Value Standard?

In order for certain types of health coverage (for example, individually purchased insurance or job-based coverage) to qualify as minimum essential coverage, the plan must pay, on average, at least 60 percent of allowed charges for covered services. This is called the "minimum value standard." **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.

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** $0
- **Patient pays** $7,540

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	$0
Co-pays	$20
Co-insurance	$0
Limits or exclusions	$7,520
Total	**$7,540**

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

- **Amount owed to providers:** $5,400
- **Plan pays** $3,920
- **Patient pays** $1,480

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	$500
Co-pays	$700
Co-insurance	$200
Limits or exclusions	$80
Total	**$1,480**

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.