



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, visit [www.gabankers.com/GBAIT/gbait/home.asp](http://www.gabankers.com/GBAIT/gbait/home.asp). 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 and download the Glossary at [www.healthcare.gov/sbc-glossary/](http://www.healthcare.gov/sbc-glossary/) or call 1-877-380-0193 to request a copy

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	<b>\$4,000/ person</b> <b>\$8,000/ family</b>	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this plan begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes, In-network preventive care. The deductible must be met before any other services are covered.	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>
Are there other <a href="#">deductibles</a> for specific services?	<b>No</b>	You don't have to meet deductibles for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	For network providers <b>\$4,000 person/ \$8,000 family</b> for medical expenses, <b>\$6,650 person/ \$13,300 family</b> for medical and RX expenses combined. For out-of-network providers <b>\$10,000 person/ \$20,000 family</b>	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Premiums, balance-billing charges, pre-authorization penalties, charges over maximum allowed, products and services plan doesn't cover, cost of brand name drug in excess of generic drug cost	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a>
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.anthem.com">www.anthem.com</a> or call 1-877-380-0193 for a list of network providers.	This <a href="#">plan</a> uses a provider <a href="#">network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a>

All [copay](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	No cost	30% Coinsurance	None
	<a href="#">Specialist</a> visit	No cost	30% Coinsurance	None
	<a href="#">Preventive care/screening/immunization</a>	No cost	30% Coinsurance; deductible waived for children under 6 years	Covered services based on age, gender and other factors. You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your plan will pay for.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	No cost	30% Coinsurance	Prior Authorization may be required under some circumstances
	Imaging (CT/PET scans, MRIs)	No cost	30% coinsurance	Prior Authorization Required
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.caremark.com">www.caremark.com</a> .	Generic drugs	Copay per prescription: \$15 retail, \$30 mail order	30% coinsurance plus difference between charge and negotiated rate	Retail covers up to a 30-day supply. Mail order covers up to a 90-day supply for generic and preferred brand; 30 days for non-preferred brand drugs.
	Preferred brand drugs	Copay per prescription: \$45 retail, \$90 mail order	30% coinsurance plus difference between charge and negotiated rate	Maximum benefit for: ulcer drugs \$30; antihistamine: \$20
	Non-preferred brand drugs	Copay per prescription: \$70 retail or mail order.	30% coinsurance plus difference between charge and negotiated rate	When generic equivalent available, member pays brand copay plus difference in cost of generic and brand name drug.  Step therapy required for certain drugs.
	<a href="#">Specialty drugs</a>	20% coinsurance, up to \$500 per prescription per month.	Not covered	CVS Specialty is the exclusive provider. Step therapy required for certain drugs.  To receive assistance with out-of-pocket costs for these medications, contact RxEDO Member Services or CVS Specialty for copay assistance programs.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No cost	30% coinsurance	Prior authorization required
	Physician/surgeon fees	No cost	30% coinsurance	Prior authorization required
	<a href="#">Emergency room care</a>	No cost	No cost	Not covered if not a medical emergency

[\* For more information about limitations and exceptions, see the plan or policy document at [www.gabankers.com/GBAIT/gbaithome.asp](http://www.gabankers.com/GBAIT/gbaithome.asp)

<b>If you need immediate medical attention</b>	<a href="#">Emergency medical</a>	No cost	No cost	Not covered if not a medical emergency
	<a href="#">Urgent care</a>	No cost	30% coinsurance	None
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital)	No cost	30% coinsurance	Prior authorization required
	Physician/surgeon fees	No cost	30% coinsurance	Prior authorization required
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	No cost	30% coinsurance	Some outpatient services require prior authorization.
	Inpatient services	No cost	30% coinsurance	Prior authorization required..
<b>If you are pregnant</b>	Office visits	No cost	30% coinsurance	Not covered for dependents other than spouse except as provided in preventive care. <u>Cost sharing</u> does not apply for <u>preventive services</u> . Maternity care may include tests and services described elsewhere in the SBC
	Childbirth/delivery professional services	No cost	30% coinsurance	See above
	Childbirth/delivery facility services	No cost	30% coinsurance	See above
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	No cost	30% coinsurance	Maximum visit: 40 per calendar year. Prior authorization required.
	<a href="#">Rehabilitation services</a>	No cost	30% coinsurance	Cardiac and pulmonary rehab requires prior authorization and individual case management. Maximum visits: 30 per calendar year for physical and occupational therapy and skeletal adjustment, combined; 20 visits per year for speech therapy
	<a href="#">Habilitation services</a>	No cost	30% coinsurance	Generally, not covered. Benefits only for certain severe developmental delay.
	<a href="#">Skilled nursing care</a>	No cost	30% coinsurance	Maximum days: 60 per calendar year. Prior authorization required
	<a href="#">Durable medical equipment</a>	No cost	30% coinsurance	Prior authorization required

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	<a href="#">Hospice services</a>	No cost	30% coinsurance	Prior authorization required
<b>If your child needs dental or eye care</b>	Children's eye exam	Not covered	Not covered	Annual screening covered under preventive care
	Children's glasses	Not covered	Not covered	
	Children's dental check-up	Not covered	Not covered	

**Excluded Services & Other Covered Services:**

<b>Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other <a href="#">excluded services</a>.)</b>		
<ul style="list-style-type: none"> <li>• Acupuncture (if prescribed for rehabilitation purposes)</li> <li>• Bariatric surgery</li> <li>• Cosmetic surgery</li> <li>• Dental Care (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>• Habilitative Care</li> <li>• Hearing Aid</li> <li>• Infertility Treatment</li> <li>• Long-term care</li> </ul>	<ul style="list-style-type: none"> <li>• Non-emergency care when traveling outside the U.S. unless prior authorization obtained</li> <li>• Routine eye care</li> <li>• Routine foot care</li> </ul>

<b>Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)</b>		
<ul style="list-style-type: none"> <li>• Chiropractic care, limit 20 visits per year combined with physical and occupational therapy</li> </ul>	<ul style="list-style-type: none"> <li>• Private Duty Nursing when ICU or CCU is not available</li> </ul>	<ul style="list-style-type: none"> <li>• Weight loss Programs, limited to Specialized Solutions Programs</li> </ul>

**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: Dept. of Labor Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). 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](http://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: Paragon Benefits, Inc. at 1-800-277-9218 or the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

**Does this plan provide Minimum Essential Coverage? Yes**

If you don't have [Minimum Essential Coverage](#) for a month under this plan or under other coverage, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**Does this plan meet the 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](#).

**Language Access Services:**

- Spanish (Español): Para obtener asistencia en Español, llame al 1-800-277-9218
- Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-277-9218
- Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-277-9218
- Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-277-9218

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

[\* For more information about limitations and exceptions, see the plan or policy document at [www.gabankers.com/GBAIT/gbaithome.asp](http://www.gabankers.com/GBAIT/gbaithome.asp)

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](#) **\$4000**
- [Specialist \[cost sharing\]](#) **0%**
- [Hospital \(facility\) \[cost sharing\]](#) **0%**
- [Other \[cost sharing\]](#) **\$60**

**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*)

<b>Total Example Cost</b>	<b>\$12731</b>
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**In this example, Peg would pay:**

<i>Cost Sharing</i>	
Deductibles	\$4000
Copayments	\$15
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$4075.00</b>

**Managing Joe's type 2 Diabetes**  
(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) **\$4000**
- [Specialist \[cost sharing\]](#) **0%**
- [Hospital \(facility\) \[cost sharing\]](#) **0%**
- [Other \[cost sharing\]](#) **\$55**

**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*)

<b>Total Example Cost</b>	<b>\$7389</b>
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**In this example, Joe would pay:**

<i>Cost Sharing</i>	
Deductibles	\$2926
Copayments	\$480
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$55
<b>The total Joe would pay is</b>	<b>\$3461.00</b>

**Mia's Simple Fracture**  
(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) **\$4000**
- [Specialist \[cost sharing\]](#) **0%**
- [Hospital \(facility\) \[cost sharing\]](#) **0%**
- [Other \[cost sharing\]](#) **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*)

<b>Total Example Cost</b>	<b>\$1925</b>
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**In this example, Mia would pay:**

<i>Cost Sharing</i>	
Deductibles	\$1925
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1925.00</b>