CITY OF COUNCIL BLUFFS: PARTIAL SELF-FUNDED HEALTH PLAN

Coverage Period: 07/01/2015 - 06/30/2016

Summary of Benefits and Coverage: What this Plan Covers & What it Costs **Coverage for: All Coverage Types | Plan Type:** PSF

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 by calling **1-800-373-1327**.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	Individual: **$100** Family: **$300** Per Calendar year. Does not apply to well-child care, in-network preventive care, in-network independent labs, in-network prosthetic limbs, and services subject to copayments.	This benefit is in addition to the Wellmark Blue Cross Blue Shield plan already in place. Refer to the Wellmark Blue Cross Blue Shield of Iowa Summary of Benefits and Coverage for covered services for your particular plan. You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your plan document/SPD 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 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?	Individual: **$1,250** Family: **$2,500** Per Calendar year.	The **out-of-pocket** limit is the most you could pay during a coverage period (usually one year) for your share of covered services. This limit helps you plan for health care expenses.
What is not included in the out–of–pocket limit?	Premiums, pre-service review penalties, your drug card costs, 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.	See the SBC of the insured group health plan.
Does this plan use a network of providers?	Yes. See www.wellmark.com 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 SBC of the insured group health plan.

Questions: Call **1-800-373-1327.**
If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at **www.cciio.cms.gov** or call **1-800-524-9242** to request a copy.

Important Questions	Answers	Why this Matters:
Do I need a referral to see a specialist?	No.	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 below (see Excluded Services & Other Covered Services). See your insured group health plan document/SPD for additional information about **excluded services**.

- **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 If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	See the SBC of the insured group health plan.	$20 copay – Firefighters $30 copay – All Other Employees	None.
	Specialist visit	See the SBC of the insured group health plan.	$20 copay – Firefighters $30 copay – All Other Employees	None.
	Other practitioner office visit	See the SBC of the insured group health plan.	Chiropractors – $20 copay – Firefighters $30 copay – All Other Employees	None.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
	Preventive care/screening/immunization	No Charge	20% coinsurance	See the SBC of the insured group health plan.
If you have a test	Diagnostic test (x-ray, blood work)	10% coinsurance	20% coinsurance	See the SBC of the insured group health plan.
	Imaging (CT/PET scans, MRIs)	10% coinsurance	20% coinsurance	See the SBC of the insured group health plan.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.wellmark.com	Generic drugs	See the SBC of the insured group health plan.	See the SBC of the insured group health plan.	See the SBC of the insured group health plan.
	Preferred brand drugs	See the SBC of the insured group health plan.	See the SBC of the insured group health plan.	See the SBC of the insured group health plan.
	Non-preferred brand drugs	See the SBC of the insured group health plan.	See the SBC of the insured group health plan.	See the SBC of the insured group health plan.
	Select non-preferred brand drugs	See the SBC of the insured group health plan.	See the SBC of the insured group health plan.	See the SBC of the insured group health plan.
	Specialty drugs	See the SBC of the insured group health plan.	See the SBC of the insured group health plan.	See the SBC of the insured group health plan.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	20% coinsurance	See the SBC of the insured group health plan.
	Physician/surgeon fees	10% coinsurance	20% coinsurance	See the SBC of the insured group health plan.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need immediate medical attention	Emergency room services	$100 Copay + deductible & 10% coinsurance	$100 Copay + deductible & 10% coinsurance	See the SBC of the insured group health plan.
	Emergency medical transportation	10% coinsurance	20% coinsurance	None.
	Urgent care	See the SBC of the insured group health plan.	$20 copay – Firefighters $30 copay – All Other Employees	None.
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	20% coinsurance	See the SBC of the insured group health plan.
	Physician/surgeon fee	10% coinsurance	20% coinsurance	See the SBC of the insured group health plan.
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	Office: See the SBC of the insured group health plan. Facility: 10% coinsurance	Office: $20 copay – Firefighters $30 copay – All Other Employees Facility: 20% coinsurance	None.
	Mental/Behavioral health inpatient services	10% coinsurance	20% coinsurance	See the SBC of the insured group health plan.
	Substance use disorder outpatient services	Office: See the SBC of the insured group health plan. Facility: 10% coinsurance	Office: $20 copay – Firefighters $30 copay – All Other Employees Facility: 20% coinsurance	None.
	Substance use disorder inpatient services	10% coinsurance	20% coinsurance	See the SBC of the insured group health plan.
If you are pregnant	Prenatal and postnatal care	10% coinsurance	20% coinsurance	None.
	Delivery and all inpatient services	10% coinsurance	20% coinsurance	None.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	10% coinsurance	20% coinsurance	See the SBC of the insured group health plan.
	Rehabilitation services	Office: See the SBC of the insured group health plan. Facility: 10% coinsurance	Office: $20 copay – Firefighters $30 copay – All Other Employees Facility: 20% coinsurance	See the SBC of the insured group health plan
	Habilitation services	Office: See the SBC of the insured group health plan. Facility: 10% coinsurance	Office: $20 copay – Firefighters $30 copay – All Other Employees Facility: 20% coinsurance	See the SBC of the insured group health plan.
	Skilled nursing care	10% coinsurance	20% coinsurance	See the SBC of the insured group health plan.
	Durable medical equipment	10% coinsurance	20% coinsurance	See the SBC of the insured group health plan.
	Hospice service	10% coinsurance	20% coinsurance	See the SBC of the insured group health plan.
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
- Cosmetic Surgery
- Dental Care (Adult)
- Dental check-up
- Eye Exam
- Hearing Aids
- Long-term Care
- Routine Eye Care (Adult)
- Glasses
- 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.)**

- Bariatric Surgery
- Chiropractic Care
- Orthotics
- Infertility Treatment ($15,000 LTM, excludes some services)
- Most Coverage Provided Outside the U.S.
- Private Duty Nursing

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 1-800-373-1327. 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 a plan representative at: 1-800-373-1327. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

Additionally, a consumer assistance program may be available in your state to help you with your appeal. Visit www.dol.gov/ebsa/healthreform. Under "Internal Claims and Appeals and External Review", select *Consumer Assistance Programs* for contact information of those states currently offering programs to assist consumers in filing an appeal.

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.

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** $2,973
- **Patient pays** $977

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	$100
Copays	$80
Coinsurance	$647
Limits or exclusions	$150
Total	**$977**

Managing type 2 diabetes

(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $0
- **Patient pays** $870

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	$20
Copays	$690
Coinsurance	$0
Limits or exclusions	$160
Total	**$870**

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.