Option 3: Knox County Government

Coverage Period: 01/01/2016-12/31/2016

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Single & Family | **Plan Type:** NPOS

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 **1-865-215-3800 or emailing** benefits@knoxcounty.org.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	PAR: **$500** single/**$1,000** family; Non-PAR **$1,500** single/**$3,000** family; Preventive care is not subject to the **deductible**. **Coinsurance** & **copayments** don't apply to the **deductible**.	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?	No.	You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out–of–pocket limit on my expenses?	Yes. PAR **$2,500** single/**$5,000** family; Non-PAR **$7,500** single/**$15,000** family.	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?	Penalties, Premiums, Non-PAR copays, transplants at a Non-Humana National Transplant Network, Healthcare this plan doesn't cover and amounts over the **allowed amount**.	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.	This plan will pay for covered services only up to this limit during each coverage period, even if your own need is greater. You're responsible for all expenses above this limit. The chart starting on page 2 describes specific coverage limits, such as limits on the number of office visits.
Does this plan use a network of providers?	Yes. See **www.humana.com** for a list of PAR 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 different kinds of **providers**.
Do I need a referral to see a specialist?	No. You don't need a referral to see a specialist.	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 on page 5. See your policy or plan document for additional information about **excluded services**.

Questions: Call 1-865-215-3800 or emailing benefits@knoxcounty.org.

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.dol.gov/ebsa/healthreform or call 1-865-215-3800 to request a copy.

OMB Control Numbers 1545-2229, 1210-0147, and 0938-1146

Released on April 23, 2013

- **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 PAR **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a PAR Provider	Your Cost If You Use a Non-PAR Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$30 **copayment**/visit	50% after **deductible**	——none——
	Specialist visit	$40 **copayment**/visit	50% after **deductible**	——none——
	Other practitioner office visit	$30 **copayment**/visit	50% after **deductible**	Chiropractic exams.
	Preventive care/screening/immunization	No charge	Not covered	When a PAR **provider** sends labs to a Non-PAR lab, claims will process at the PAR level. Immunizations for child and adult are based on the Department of Health and Human Services - Centers for Disease Control and Prevention.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	50% after **deductible**	——none——
	Imaging (CT/PET scans, MRIs)	No charge	50% after **deductible**	——none——

Common Medical Event	Services You May Need	Your Cost If You Use a PAR Provider	Your Cost If You Use a Non-PAR Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at 1-865-215-3800.	Generic drugs	Please refer to the OptumRx/Catamaran Rx plan info.		No coverage for generic drugs.
	Preferred brand drugs	Please refer to the OptumRx/Catamaran Rx plan info.		No coverage for preferred brand drugs.
	Non-preferred brand drugs	Please refer to the OptumRx/Catamaran Rx plan info.		No coverage for non-preferred brand drugs.
	Specialty drugs Purchased at a pharmacy Covered under the medical plan	Please refer to the OptumRx/Catamaran Rx plan info. Medical benefits apply		Coverage for specialty drugs only available under the medical plan.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$150 **copayment**/visit	50% after **deductible**	——————none——————
	Physician/surgeon fees	No charge	50% after **deductible**	——————none——————
If you need immediate medical attention	Emergency room services	20% after **deductible** and a $150 **copayment**/visit	20% after PAR **deductible** and a$150 **copayment**/visit	**Copayment** waived if admitted to the hospital.
	Emergency medical transportation	20% after **deductible**	20% after PAR **deductible**	——————none——————
	Urgent care	$35 **copayment**/visit	$35 **copayment**/visit	**Copayment** waived if admitted to the hospital.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% after **deductible**	50% after **deductible**	——————none——————
	Physician/surgeon fee	20% after **deductible**	50% after **deductible**	——————none——————

Common Medical Event	Services You May Need	Your Cost If You Use a PAR Provider	Your Cost If You Use a Non-PAR Provider	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$30 **copayment**/visit	50% after **deductible**	——————none——————
	Mental/Behavioral health inpatient services	20% after **deductible**	50% after **deductible**	Preauth is required. Failure to do so will reduce **coinsurance** to 50%.
	Substance use disorder outpatient services	$30 **copayment**/visit	50% after **deductible**	——————none——————
	Substance use disorder inpatient services	20% after **deductible**	50% after **deductible**	Preauth is required. Failure to do so will reduce **coinsurance** to 50%.
If you are pregnant	Prenatal and postnatal care	No charge	50% after **deductible**	——————none——————
	Delivery and all inpatient services	20% after **deductible**	50% after **deductible**	——————none——————
If you need help recovering or have other special health needs	Home health care	20% after **deductible**	50% after **deductible**	Limited to 60 days.
	Rehabilitation services	$30 **copayment**/visit	50% after **deductible**	Limited to 60 visits combined for phase II cardiac rehab, physical, occupational, speech, and cognitive therapies.
	Habilitation services	$30 **copayment**/visit	50% after **deductible**	
	Skilled nursing care	20% after **deductible**	50% after **deductible**	Limited to 100 days. Preauth is required. Failure to do so will reduce **coinsurance** to 50%.
	Durable medical equipment	20% after **deductible**	50% after **deductible**	Wigs are limited to $100 PAR only with a limit of 1. Elastic stockings are limited to $100 with a limit of 1 pair.
	Hospice service	20% after **deductible**	50% after **deductible**	Inpatient hospice services require preauth. Failure to do so will reduce **coinsurance** to 50%.
If your child needs dental or eye care	Eye exam	Not covered	Not covered	No coverage for eye exams.
	Glasses	Not covered	Not covered	No coverage for glasses.
	Dental check-up	Not covered	Not covered	No coverage for dental check-ups

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
- Dental care (adult and child)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care(adult and child)
- 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(NONPAR services are not covered)
- Chiropractic care (Limited to 60 visits)
- Cosmetic surgery (Requires prior auth. Services will only be considered if due to a bodily injury or illness and functional impairment is present.)
- Hearing aids (under age 18), $1,000 per ear, for every 3 years.
- Private-duty nursing (inpatient only)

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 1-865-215-3800. 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: 1-865-215-3800.

Additionally, a consumer assistance program can help you file your appeal. Contact the Tennessee Department of Commerce and Insurance at (615) 741-2218 or (800) 342-4029, or www.tn.gov/commerce/insurance.

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** $5,640
- **Patient pays** $1,900

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	$500
Copays	$0
Coinsurance	$1,200
Limits or exclusions	$200
Total	**$1,900**

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

- **Amount owed to providers:** $5,400
- **Plan pays** $500
- **Patient pays** $4,900

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
Copays	$200
Coinsurance	$0
Limits or exclusions	$4,200
Total	**$4,900**

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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