



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.** Please read the FEHB Plan brochure (RI 71-009) that contains the complete terms of this plan. **All benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB Plan brochure.** 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 get the FEHB Plan brochure at [www.nalchbp.org](http://www.nalchbp.org) and view the Glossary at [www.nalchbp.org](http://www.nalchbp.org). You can call 877-814-6252 to request a copy of either document.

Important Questions	Answers	Why This Matters:
<b>What is the overall <u>deductible</u>?</b>	\$2,000/In-Network Self Only \$4,000/In-Network Self Plus One \$4,000/In-Network Self and Family \$4,000/Out-of-Network Self Only \$8,000/Out-of-Network Self Plus One \$8,000/Out-of-Network Self and Family	Generally, you must pay all of the costs from providers up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. Copayments and coinsurance amounts do not count toward your deductible, which generally starts over January 1. When a covered service/supply is subject to a deductible, only the Plan allowance for the service/supply counts toward the deductible. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
<b>Are there services covered before you meet your <u>deductible</u>?</b>	Yes. Services rendered by an In-Network provider for Preventive Care.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <u>deductibles</u> for specific services?</b>	No.	You don't have to meet <u>deductibles</u> for specific services.
<b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b>	\$6,600/In-Network Self Only \$12,000/In-Network Self Plus One \$12,000/In-Network Self and Family \$12,000/Out-of-Network Self Only \$24,000/Out-of-Network Self Plus One \$24,000/Out-of-Network Self and Family	The <u>out-of-pocket limit</u> , or catastrophic maximum, is the most you could pay in a year for covered services.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	Premiums, balance-billed amounts, services this Plan does not cover, amounts you pay for non-compliance with the Plan's cost containment requirement.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .



<b>Will you pay less if you use a <u>network provider</u>?</b>	Yes. See <a href="http://www.mycigna.com">www.mycigna.com</a> or call 800-594-6252 for a list of <u>network providers</u> .	This <u>plan</u> uses a provider <u>network</u> . You will pay less if you use a provider in the plan's <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
<b>Do you need a <u>referral</u> to see a <u>specialist</u>?</b>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All **copayment** 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, plus you may be balance billed)	
<b>If you visit a health care <u>provider's</u> office or clinic</b>	Primary care visit to treat an injury or illness	20% coinsurance	50% coinsurance	The <u>deductible</u> does not apply to Preventive care rendered by an In-Network provider.
	Specialist visit	20% coinsurance	50% coinsurance	
	Preventive care/screening/immunization	No charge	50% coinsurance	
<b>If you have a test</b>	Diagnostic test (x-ray, blood work)	20% coinsurance	50% coinsurance	None
	Imaging (CT/PET scans, MRIs)	20% coinsurance	50% coinsurance	Precertification required. Failure to precertify may result in denial of benefits.

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, plus you may be balance billed)	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="http://www.nalchbp.org">prescription drug coverage</a> is available at <a href="http://www.nalchbp.org">www.nalchbp.org</a>	Generic drugs	<b>Network retail:</b> up to 30-day supply \$10 (\$5 for hypertension, diabetes and asthma)* <b>Mail order:</b> 90-day supply \$20 (\$13 for hypertension, diabetes and asthma)*	50% coinsurance	You may obtain up to a 30-day fill plus one refill at network retail. You may purchase a 90-day supply at a CVS Caremark® Pharmacy and pay the mail order copayment.  We require prior authorization (PA) for certain drugs to ensure safety, clinical appropriateness and cost effectiveness.
	Preferred brand drugs	<b>Network retail:</b> up to 30-day supply \$40* <b>Mail order:</b> 90-day supply \$90 (\$70 for hypertension, diabetes and asthma)*	50% coinsurance	
	Non-preferred brand drugs	<b>Network retail:</b> up to 30-day supply \$60* <b>Mail order:</b> 90-day supply \$125 (\$110 for hypertension, diabetes and asthma)*	50% coinsurance	
	Specialty drugs	30-day supply \$250* 90-day supply \$450	Not covered	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	50% coinsurance	None
	Physician/surgeon fees	20% coinsurance	50% coinsurance	Prior authorization is required for spinal surgery, gender affirmation surgery and organ/tissue transplants.
<b>If you need immediate medical attention</b>	Emergency room care	20% coinsurance	20% coinsurance	None
	Emergency medical transportation	20% coinsurance	20% coinsurance	
	Urgent care	20% coinsurance	20% coinsurance	
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% coinsurance	50% coinsurance	Precertification required. \$500 penalty if you fail to precertify.
	Physician/surgeon fees	20% coinsurance	50% coinsurance	Prior authorization is required for spinal surgery, gender affirmation surgery and organ/tissue transplants.

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, plus you may be balance billed)	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	20% coinsurance	50% coinsurance	Certain outpatient services require prior authorization.
	Inpatient services	20% coinsurance	50% coinsurance	Precertification required. \$500 penalty if you fail to precertify.
<b>If you are pregnant</b>	Office visits	20% coinsurance	50% coinsurance	None
	Childbirth/delivery professional services	20% coinsurance	50% coinsurance	
	Childbirth/delivery facility services	20% coinsurance	50% coinsurance	
<b>If you need help recovering or have other special health needs</b>	Home health care	20% coinsurance	50% coinsurance	Limited to 2 hours per day up to 25 days per calendar year.
	Rehabilitation services	20% coinsurance	50% coinsurance	Limited to combined 50 visits per year.
	Habilitation services	20% coinsurance	50% coinsurance	
	Skilled nursing care	Not covered	Not covered	
	Durable medical equipment	20% coinsurance	50% coinsurance	Prior approval required.
	Hospice services	Not covered	Not covered	
<b>If your child needs dental or eye care</b>	Children's eye exam	No charge	50% coinsurance	Limited vision screening as recommended by AAP
	Children's glasses	20% coinsurance	50% coinsurance	Limited-one pair after ocular injury or intraocular surgery
	Children's dental check-up	Not covered	Not covered	

### Excluded Services & Other Covered Services:

<b>Services Your Plan Generally Does NOT Cover (Check your FEHB Plan brochure for more information and a list of any other excluded services.)</b>		
<ul style="list-style-type: none"> <li>Cosmetic surgery (except for repair of accidental injury initiated within 6 months of accident, correction of congenital anomaly or breast reconstruction following mastectomy)</li> </ul>	<ul style="list-style-type: none"> <li>Dental care</li> <li>Hospice Care</li> <li>Long-term care</li> </ul>	<ul style="list-style-type: none"> <li>Routine Eye and Foot care</li> <li>Skilled Nursing Care</li> </ul>
<b>Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your FEHB Plan brochure.)</b>		
<ul style="list-style-type: none"> <li>Acupuncture</li> <li>Chiropractic care</li> <li>Hearing aids</li> </ul>	<ul style="list-style-type: none"> <li>Infertility treatment</li> <li>Educational classes and programs</li> </ul>	<ul style="list-style-type: none"> <li>Orthopedic and prosthetic devices</li> <li>Weight loss programs</li> </ul>

**Your Rights to Continue Coverage:** You can get help if you want to continue your coverage after it ends. See the FEHB Plan brochure, contact your HR office/retirement system, contact your plan at 877-814-6252 or visit [www.opm.gov/insure/health](http://www.opm.gov/insure/health). Generally, if you lose coverage under the plan, then, depending on the circumstances, you may be eligible for a 31-day free extension of coverage, a conversion policy (a non-FEHB individual policy), spouse equity coverage, or temporary continuation of coverage (TCC). 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 800-318-2596.

**Your Grievance and Appeals Rights:** If you are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal. For information about your appeal rights please see Section 3, "How you get care," and Section 8 "The disputed claims process," in your FEHB Plan brochure. If you need assistance, you can contact: NALC Health Benefit Plan at 877-814-6252.

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

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

**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 800-594-6252.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 800-594-6252.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 800-594-6252.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 800-594-6252.

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

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                    \$2,000
- Specialist coinsurance                            20%
- Hospital (facility) coinsurance                    20%
- Other coinsurance                                    20%

**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>\$12,700</b>
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**In this example, Peg would pay:**

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$800
<u>Copayments</u>	\$10
<u>Coinsurance</u>	\$2,020
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Peg would pay is</b>	<b>\$2,850</b>

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

- The plan's overall deductible                    \$2,000
- Specialist coinsurance                            20%
- Hospital (facility) coinsurance                    20%
- Other coinsurance                                    20%

**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>\$5,600</b>
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**In this example, Joe would pay:**

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$800
<u>Copayments</u>	\$600
<u>Coinsurance</u>	\$70
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$1,470</b>

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

- The plan's overall deductible                    \$2,000
- Specialist coinsurance                            20%
- Hospital (facility) coinsurance                    20%
- Other coinsurance                                    20%

**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>\$2,800</b>
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**In this example, Mia would pay:**

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$800
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$200
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,000</b>