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.Auxiant.com or call 1-800-475-2232. For general definitions of common terms, such as allowed amount, balance billing, Coinsurance, Co-Payment, Deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.Auxiant.com or call 1-800-475-2232 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall Deductible?	Network: **$1,500**/Individual or **$3,000**/Family per Calendar Year Non-Network: **$1,500**/Individual or **$3,000**/Family per Calendar Year	Generally, you must pay all of the costs from providers up to the Deductible amount before this plan begins to pay. If you have other family members on the policy, they have to meet their own individual Deductible until the overall family Deductible amount has been met. Network/Non-Network Deductibles and any other benefit maximums do not cross-satisfy one another.
Are there services covered before you meet your Deductible?	**Yes.** Preventive care, Prescription drugs and services with a Co-Payment.	This plan covers some items and services even if you haven't yet met the annual Deductible amount. But a Co-Payment or Coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your Deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other Deductibles for specific services?	**No.**	You don't have to meet Deductibles for specific services.
What is the out-of-pocket limit for this plan?	Network: **$3,500**/Individual or **$7,000**/Family per Calendar Year Non-Network: **$7,000**/Individual or **$14,000**/Family per Calendar Year	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met. Network/Non-Network out-of-pocket limits and any other benefit maximums do not cross-satisfy one another.

Important Questions	Answers	Why This Matters:
What is not included in the out-of-pocket limit?	Ineligible charges, amounts over the maximum allowable charge, premiums, balanced-billed charges, and healthcare this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out–of–pocket limit.
Will you pay less if you use a Network provider?	**Yes**. See the back of your ID card for more information.	This plan uses a provider Network. You will pay less if you use a provider in the plan's Network. You will pay the most if you use a Non-Network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (a balance bill). Be aware, your Network provider might use a non-Network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	**No**, you do not need a referral to see a specialist.	You can see the specialist you choose without a referral.

All **Co-Payment** 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)	Non-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$30 Co-Payment, then 0% Coinsurance; Deductible does not apply.	50% Coinsurance	——————none——————
	Specialist visit	$60 Co-Payment, then 0% Coinsurance; Deductible does not apply.	50% Coinsurance	——————none——————
	Preventive care/screening/ immunization	No Charge	No Charge	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test office (x-ray, blood work)	Office: $30/$60 Co-Payment, then 0% Coinsurance Facility: 30% Coinsurance	50% Coinsurance	QuestSelect: 0% Coinsurance, Deductible does not apply.
	Imaging (CT/PET scans, MRIs)	30% Coinsurance	50% Coinsurance	——————none——————
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at: www.truerx.com www.sharxplan.com	Generic Drugs	$5 Co-Payment (Retail) $12.50 Co-Payment (Mail order)	Not applicable	Covers up to a 30-day supply (Retail); Covers up to a 90-day supply (Mail order). No Co-Payment for generic prescriptions mandated by the Affordable Care Act (ACA), including tobacco cessation medications and generic women's contraceptives.
	Preferred Brand Name Drugs	$50 Co-Payment (Retail) $125 Co-Payment (Mail order)	Not applicable	
	Non-Preferred Brand Name Drugs	$75 Co-Payment (Retail) $187.50 Co-Payment (Mail)	Not applicable	
	Specialty Drugs	Not Covered Please call SHARx Pharmacy Advocate Customer Service at 314-451-3555 or visit SHARxPlan.com.		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% Coinsurance		——————none——————

* For more information about limitations and exceptions, see the plan or policy document at www.Auxiant.com.

All **Co-Payment** 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)	Non-Network Provider (You will pay the most)	
	Physician/surgeon fees	30% Coinsurance	50% Coinsurance	——————none——————
If you need immediate medical attention	Emergency room care	$200 Co-Payment, 30% Coinsurance, then Deductible waived		Co-Payment waived if admitted.
	Emergency medical transportation	$200 Co-Payment, 30% Coinsurance, then Deductible waived		——————none——————
	Urgent care room	$100 Co-Payment, then 0% Coinsurance		——————none——————
If you have a hospital stay	Facility fee (e.g., hospital room)	30% Coinsurance		Pre-certification required.
	Physician/surgeon fees	30% Coinsurance	50% Coinsurance	——————none——————
If you need mental health, behavioral health, or substance abuse services	Office Visits	$30 Co-Payment, then 0% Coinsurance; Deductible does not apply	50% Coinsurance	——————none——————
	Outpatient services	30% Coinsurance		
	Inpatient services	30% Coinsurance		Pre-certification required.
If you are pregnant	Office visits	**Initial visit:** $30 Co-Payment; then 0% Coinsurance; Deductible does not apply	50% Coinsurance	Cost sharing does not apply to certain preventive services. Depending on the type of services, a Coinsurance or Deductible may apply. Maternity care may include tests described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	30% Coinsurance	50% Coinsurance	
	Childbirth/delivery facility services	30% Coinsurance		

* For more information about limitations and exceptions, see the plan or policy document at www.Auxiant.com.

All **Co-Payment** 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)	Non-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	30% Coinsurance	50% Coinsurance	Limited to 60 visits per Plan Year. Pre-certification required.
	Rehabilitation and Habilitation services	30% Coinsurance	50% Coinsurance	Inpatient Rehabilitation services limited to 30 days per Calendar Year. Includes Physical Therapy, Occupational Therapy and Speech Limited to 30 visits per Calendar Year.
	Skilled nursing care	30% Coinsurance		Limited to 60 days per Calendar Year. Pre-certification required
	Durable medical equipment	30% Coinsurance	50% Coinsurance	——————none——————
	Hospice services	30% Coinsurance	50% Coinsurance	——————none——————
If your child needs dental or eye care	Children's eye exam	No Charge	Not Covered	——————none——————
	Children's glasses	See Vision Benefit Plan – If Applicable		——————none——————
	Children's dental check-up	See Dental Benefit Plan – If Applicable		——————none——————

* For more information about limitations and exceptions, see the plan or policy document at www.Auxiant.com.

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your plan document for other excluded services in the General Limitations section)		
• Acupuncture • Cosmetic surgery • Dental care (adult) • Hearing Aids Bone-anchored	• Routine eye care (adult) • Routine foot care • Long-term care • Non-emergency care when traveling outside of the U.S.	• Weight loss programs
Other Covered Services (This isn't a complete list. Check your plan document for other covered services and your costs for these services.)		
• Bariatric surgery	• Chiropractic care	• Infertility care

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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or 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 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: Auxiant at 424 1st Ave NE, Cedar Rapids, IA 52402 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

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 800-245-0533.

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, Co-Payments 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 Network pre-natal care and a hospital delivery)

- **The plan's overall Deductible** **$1,500**
- **Specialist *[cost sharing]*** **$60**
- **Hospital (facility) *[cost sharing]*** **30%**
- **Other *[cost sharing]*** **30%**

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)*

Total Example Cost	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$1,500
Co-Payments	$0
Coinsurance	$1,700
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$3,260**

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

- **The plan's overall Deductible** **$1,500**
- **Specialist *[cost sharing]*** **$60**
- **Hospital (facility) *[cost sharing]*** **30%**
- **Other *[cost sharing]*** **30%**

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)*

Total Example Cost	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$1,130
Co-Payments	$680
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$1,830**

Mia's Simple Fracture
(Network emergency room visit and follow up care)

- **The plan's overall Deductible** **$2,000**
- **Specialist *[cost sharing]*** **$60**
- **Hospital (facility) *[cost sharing]*** **30%**
- **Other *[cost sharing]*** **30%**

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic test *(x-ray)*
Durable Medical Equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$720
Co-Payments	$520
Coinsurance	$400
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,640**

The **plan** would be responsible for the other costs of these EXAMPLE covered services.

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Important Questions	Answers	Why This Matters:
What is the overall Deductible?	Network: **$3,500**/Individual or **$7,000**/Family per Calendar Year Non-Network: **$3,500**/Individual or **$7,000**/Family per Calendar Year	Generally, you must pay all of the costs from providers up to the Deductible amount before this plan begins to pay. If you have other family members on the policy, they have to meet their own individual Deductible until the overall family Deductible amount has been met. Network/Non-Network Deductibles and any other benefit maximums do not cross-satisfy one another.
Are there services covered before you meet your Deductible?	**Yes.** Preventive care, Prescription drugs and services with a Co-Payment.	This plan covers some items and services even if you haven't yet met the annual Deductible amount. But a Co-Payment or Coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your Deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other Deductibles for specific services?	**No.**	You don't have to meet Deductibles for specific services.
What is the out-of-pocket limit for this plan?	Network: **$3,500**/Individual or **$7,000**/Family per Calendar Year Non-Network: **$7,000**/Individual or **$14,000**/Family per Calendar Year	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met. Network/Non-Network out-of-pocket limits and any other benefit maximums do not cross-satisfy one another.

Important Questions	Answers	Why This Matters:
What is not included in the out-of-pocket limit?	Ineligible charges, amounts over the maximum allowable charge, premiums, balanced-billed charges, and healthcare this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out–of–pocket limit.
Will you pay less if you use a Network provider?	**Yes**. See the back of your ID card for more information.	This plan uses a provider Network. You will pay less if you use a provider in the plan's Network. You will pay the most if you use a Non-Network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (a balance bill). Be aware, your Network provider might use a Non-Network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	**No**, you do not need a referral to see a specialist.	You can see the specialist you choose without a referral.

All **Co-Payment** 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)	Non-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	0% Coinsurance	30% Coinsurance	——————none——————
	Specialist visit	0% Coinsurance	30% Coinsurance	——————none——————
	Preventive care/screening/ immunization	No Charge	No Charge	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test office (x-ray, blood work)	0% Coinsurance	30% Coinsurance	QuestSelect: 0% Coinsurance deductible applies
	Imaging (CT/PET scans, MRIs)	0% Coinsurance	30% Coinsurance	——————none——————
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at: www.truerx.com www.sharxplan.com	Generic Drugs	Deductible, then 0% Coinsurance (Retail and Mail order)	Not applicable	Covers up to a 30-day supply (Retail); Covers up to a 90-day supply (Mail order). No Co-Payment for generic prescriptions mandated by the Affordable Care Act (ACA), including tobacco cessation medications and generic women's contraceptives.
	Preferred Brand Name Drugs	Deductible, then 0% Coinsurance (Retail and Mail order)	Not applicable	
	Non-Preferred Brand Name Drugs	Deductible, then 0% Coinsurance (Retail and Mail order)	Not applicable	
	Specialty Drugs	Not Covered Please call SHARx Pharmacy Advocate Customer Service at 314-451-3555 or visit SHARxPlan.com.		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	0% Coinsurance		——————none——————
	Physician/surgeon fees	0% Coinsurance	30% Coinsurance	——————none——————

* For more information about limitations and exceptions, see the plan or policy document at www.Auxiant.com.

All **Co-Payment** 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)	Non-Network Provider (You will pay the most)	
If you need immediate medical attention	Emergency room care	0% Coinsurance		Co-Payment waived if admitted.
	Emergency medical transportation	0% Coinsurance		——————none——————
	Urgent care room	0% Coinsurance		——————none——————
If you have a hospital stay	Facility fee (e.g., hospital room)	0% Coinsurance		Pre-certification required.
	Physician/surgeon fees	0% Coinsurance	30% Coinsurance	——————none——————
If you need mental health, behavioral health, or substance abuse services	Office Visits	0% Coinsurance	30% Coinsurance	——————none——————
	Outpatient services	0% Coinsurance		
	Inpatient services	0% Coinsurance		Pre-certification required.
If you are pregnant	Office visits	0% Coinsurance	30% Coinsurance	Cost sharing does not apply to certain preventive services. Depending on the type of services, a Coinsurance or Deductible may apply. Maternity care may include tests described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	0% Coinsurance	30% Coinsurance	
	Childbirth/delivery facility services	0% Coinsurance		

* For more information about limitations and exceptions, see the plan or policy document at www.Auxiant.com.

All **Co-Payment** 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)	Non-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	0% Coinsurance	30% Coinsurance	Limited to 60 visits per Plan Year. Pre-certification required.
	Rehabilitation and Habilitation services	0% Coinsurance	30% Coinsurance	Inpatient Rehabilitation services limited to 30 days per Calendar Year. Includes Physical Therapy, Occupational Therapy and Speech Limited to 30 visits per Calendar Year.
	Skilled nursing care	0% Coinsurance		Limited to 60 days per Calendar Year. Pre-certification required
	Durable medical equipment	0% Coinsurance	30% Coinsurance	——————none——————
	Hospice services	0% Coinsurance	30% Coinsurance	——————none——————
If your child needs dental or eye care	Children's eye exam	No Charge	Not Covered	——————none——————
	Children's glasses	Not Covered	Not Covered	——————none——————
	Children's dental check-up	Not Covered	Not Covered	——————none——————

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Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your plan document for other excluded services in the General Limitations section)		
• Acupuncture • Cosmetic surgery • Dental care (adult) • Hearing Aids Bone-anchored	• Routine eye care (adult) • Routine foot care • Long-term care • Non-emergency care when traveling outside of the U.S.	• Weight loss programs
Other Covered Services (This isn't a complete list. Check your plan document for other covered services and your costs for these services.)		
• Bariatric surgery	• Chiropractic care	• Infertility care

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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or 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 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: Auxiant at 424 1st Ave NE, Cedar Rapids, IA 52402 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

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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 800-245-0533.

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

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Peg is Having a Baby
(9 months of Network pre-natal care and a hospital delivery)

- **The plan's overall Deductible** **$3,500**
- **Specialist *[cost sharing]*** **$0**
- **Hospital (facility) *[cost sharing]*** **0%**
- **Other *[cost sharing]*** **0%**

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)*

Total Example Cost	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$3,500
Co-Payments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$3,560**

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

- **The plan's overall Deductible** **$3,500**
- **Specialist *[cost sharing]*** **$0**
- **Hospital (facility) *[cost sharing]*** **0%**
- **Other *[cost sharing]*** **0%**

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)*

Total Example Cost	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$2,320
Co-Payments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$2,320**

Mia's Simple Fracture
(Network emergency room visit and follow up care)

- **The plan's overall Deductible** **$2,000**
- **Specialist *[cost sharing]*** **$60**
- **Hospital (facility) *[cost sharing]*** **30%**
- **Other *[cost sharing]*** **30%**

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic test *(x-ray)*
Durable Medical Equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$2,800
Co-Payments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$2,800**

The **plan** would be responsible for the other costs of these EXAMPLE covered services.