




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, contact your Unified Claims Account Manager at 1-800-291-5837. 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 the Glossary at [www.cciio.cms.gov](http://www.cciio.cms.gov) or call your Human Resources Department at Muncie Community Schools at 1-765-747-5222 to request a copy.

Important Questions	Answers		Why This Matters:
<p>What is the overall <a href="#">deductible</a>?</p>	<p>Single \$7,350 \$10,000</p>	<p>Family \$14,700 In Network \$20,000 Out-of-Network Employer provides HRA and 105 contributions to help offset the deductible. The 1<sup>st</sup> \$500 single/\$1,000 family in deductible expenses is covered at 100% by the HRA. After \$5,000 single/\$10,000 family in deductible expenses has been satisfied, the Muncie 105 will cover the next \$2,350 single/\$4,700 family in deductible expenses at 100%.</p>	<p>Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the policy, the overall family <a href="#">deductible</a> must be met before the <a href="#">plan</a> begins to pay.</p>
<p>Are there services covered before you meet your <a href="#">deductible</a>?</p>	<p>Yes. <a href="#">Preventive care</a> services and prescription drugs are covered before you meet your <a href="#">deductible</a>.</p>		<p>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>.</p>
<p>Are there other <a href="#">deductibles</a> for specific services?</p>	<p>No</p>		<p>You don't have to meet <a href="#">deductibles</a> for specific services.</p>
<p>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</p>	<p>Single \$7,350 \$10,000</p>	<p>Family \$14,700 In-Network \$20,000 Out-of-Network Includes Deductible</p>	<p>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</a> limit has been met.</p>
<p>What is not included in the <a href="#">out-of-pocket limit</a>?</p>	<p>Premiums, balanced billed charges, services this plan doesn't cover and preauthorization penalties.</p>		<p>Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a>.</p>
<p>Will you pay less if you use a <a href="#">network provider</a>?</p>	<p>Yes. For a list of <a href="#">preferred providers</a>, see Encore Combined at <a href="http://www.encoreconnect.com">www.encoreconnect.com</a> or call 1-888-446-5844.</p>		<p>This <a href="#">plan</a> uses a <a href="#">provider 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.</p>
<p>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</p>	<p>No</p>		<p>You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a>.</p>

 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)	
If you visit a health care <a href="#">provider's office or clinic</a>	Primary care visit to treat an injury or illness	After Deductible, No Charge	After Deductible, No Charge	None
	<a href="#">Specialist</a> visit	After Deductible, No Charge	After Deductible, No Charge	None
	<a href="#">Preventive care/screening/immunization</a>	No Charge	After Deductible, No Charge	As required by the Affordable Care Act. Deductible does not apply In Network.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	After Deductible, No Charge	After Deductible, No Charge	None
	Imaging (CT/PET scans, MRIs)	After Deductible, No Charge	After Deductible, No Charge	None
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.truerx.com">www.truerx.com</a>	Generic drugs	\$10 Copay		Available through participating pharmacies or through the mail order program. Available in 30 or 90 day supplies.
	Preferred brand drugs	35% Copay		
	Non-preferred brand drugs	45% Copay		Prescriptions purchased at an Out-of-Network pharmacy must be submitted to the Plan for reimbursement at the Out-of-Network benefit level.
	<a href="#">Specialty drugs</a>	45% Copay		Some specialty drugs may be covered under the medical portion of this plan.

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

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)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	After Deductible, No Charge	After Deductible, No Charge	None
	Physician/surgeon fees	After Deductible, No Charge	After Deductible, No Charge	None
If you need immediate medical attention	<a href="#">Emergency room care</a>	After Deductible, No Charge		In Network Out of Pocket amounts apply to both In and Out-of-Network for emergency room services.
	<a href="#">Emergency medical transportation</a>	After Deductible, No Charge	After Deductible, No Charge	None
	<a href="#">Urgent care</a>	After Deductible, No Charge	After Deductible, No Charge	None
If you have a hospital stay	Facility fee (e.g., hospital room)	After Deductible, No Charge	After Deductible, No Charge	Precertification required, failure to do so will result in a \$250 reduction in benefits.
	Physician/surgeon fees	After Deductible, No Charge	After Deductible, No Charge	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	After Deductible, No Charge	After Deductible, No Charge	Marriage counseling is a covered expense.
	Inpatient services	After Deductible, No Charge	After Deductible, No Charge	Precertification required, failure to do so will result in a \$250 reduction in benefits.
If you are pregnant	Office visits	Same as any other Illness or as required by the Affordable Care Act.		Coverage limited to Employee and Spouse only.
	Childbirth/delivery professional services			
	Childbirth/delivery facility services			

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

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)	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	After Deductible, No Charge	After Deductible, No Charge	None
	<a href="#">Rehabilitation services</a>	After Deductible, No Charge	After Deductible, No Charge	Precertification required for inpatient rehabilitation, failure to do so will result in a \$250 reduction in benefits. Limited to 60 days per confinement.
	<a href="#">Habilitation services</a>	Not Covered		None
	<a href="#">Skilled nursing care</a>	After Deductible, No Charge	After Deductible, No Charge	Precertification required, failure to do so will result in a \$250 reduction in benefits. Limited to 60 days per confinement.
	<a href="#">Durable medical equipment</a>	After Deductible, No Charge	After Deductible, No Charge	None
	<a href="#">Hospice services</a>	After Deductible, No Charge	After Deductible, No Charge	With six (6) month life expectancy.
If your child needs dental or eye care	Children's eye exam	No Charge	After Deductible, No Charge	Limited to visual acuity prevention by a Primary Care Physician for children through age 5.
	Children's glasses	Not Covered		None
	Children's dental check-up	No Charge	After Deductible, No Charge	Limited to dental caries prevention by a Primary Care Physician for preschool age children.

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

## Excluded Services & Other Covered Services:

Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- Dental Care (Adult)
- Hearing Aids
- Infertility Treatment
- Long-term Care
- Routine Eye Care (Adult)
- Weight Loss Programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Acupuncture
- Bariatric Surgery (Only when medically necessary and approved by the Utilization Review Company.)
- Chiropractic Care
- Cosmetic Surgery (Only when medically necessary as specified in the Plan Document.)
- Non-emergency care when traveling outside the U.S. (Unless the covered person traveled to that location to receive services, supplies and/or treatment.)
- Private Duty Nursing
- Routine foot care (Only when medically necessary for the treatment of a metabolic or peripheral-vascular disease.)

**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: your Human Resources Department at Muncie Community Schools at 1-765-747-5222, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://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](http://www.cciio.cms.gov). 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 on how 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: Unified Group Services Appeal Department at 1-800-291-5837.

**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 1-800-291-5837]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-291-5837]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-800-291-5837]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-291-5837]

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*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.UnifiedGrp.com](http://www.UnifiedGrp.com)

## 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](#) \$7,350
- [Specialist](#) *coinsurance* 0%
- Hospital (facility) *coinsurance* 0%
- Other *coinsurance* 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*)

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

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$7,350
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Peg would pay is</b>	<b>\$7,370</b>

### Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$7,350
- [Specialist](#) *coinsurance* 0%
- Hospital (facility) *coinsurance* 0%
- Other *coinsurance* 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*)

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

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$1,200
<a href="#">Copayments</a>	\$500
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$1,700</b>

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$7,350
- [Specialist](#) *coinsurance* 0%
- Hospital (facility) *coinsurance* 0%
- Other *coinsurance* 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>\$2,800</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$2,800
<a href="#">Copayments</a>	\$10
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,810</b>

\* Note, the Employer provides HRA and 105 contributions to help offset the deductible. Details are listed on page 1.

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.