

Douglas County School District Health Care Plan:

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

Coverage Period: 01/01/2013 -12/31/2013

Coverage for: Individual | Plan Type: PPO



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 at www.hometownhealth.com or by calling 1-800-336-0123

Important Questions	Answers	Why this Matters:
What is the overall deductible?	For Participating providers \$ 500 Individual \$ 1,750 Family Non-Participating providers \$ 1,000 Individual \$ 3,500 Family	You must pay all cost 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?	Yes, for Prescription Drugs. \$50 Brand, Non-Formulary and Specialty Drugs.	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. For Participating providers \$ 2,500 Individual \$ 7,500 Family For non-participating providers \$ 10,000 Individual \$ 30,000 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?	Co-pays and deductibles	Even though you pay these expenses, they don't count toward the out-of-pocket limit. Expenses that are not covered or that in excess of Usual, Customary and Reasonable allowances. See your plan document for limitations and exclusions.
Is there an overall annual limit on what the plan pays?	\$2,000,000	The chart starting on page 2 describes any limits on what the plan will pay for specific covered services, such as office visits.
Does this plan use a network of providers?	Yes. Please see www.hometownhealth.com or call 1-800-336-0123 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 chart starting on page 2 for how this plan pays different kinds of providers.

Questions: Call 1-800-336-0123 or visit us at www.hometownhealth.com.

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at www.hometownhealth.com or call 1-800-336-0123 to request a copy.

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


Douglas County School District Health Care Plan:

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

Coverage Period: 01/01/2013 -12/31/2013

Coverage for: Individual | Plan Type: PPO

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 the 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.

- 
- **Co-payments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
 - **Co-insurance** 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 **co-insurance** 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 **in-network providers** by charging you lower **deductibles**, **co-payments** and **co-insurance** amounts.

Common Medical Event	Services You May Need	Your cost if you use an		Limitations & Exceptions
		In-network Provider	Out-of-network Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$20 co-pay	40% coinsurance	—————none—————
	Specialist visit	\$40 co-pay	40% coinsurance	—————none—————
	Other practitioner office visit	\$40 co-pay	40% coinsurance	—————none—————
	Preventive care/screening/immunization	\$0	40% coinsurance	—————none—————
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	40% coinsurance	—————none—————
	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance	—————none—————
If you need drugs to treat your illness or condition More information about prescription	Generic drugs	\$10 co-pay or 20% whichever is greater	\$10 co-pay or 20% whichever is greater	See your plan document for limitations and exclusions.
	Preferred brand drugs	\$30 co-pay 20% whichever is greater	\$30 co-pay 20% whichever is greater	See your plan document for limitations and exclusions.
	Non-preferred brand drugs	\$45 co-pay 20% whichever is greater	\$45 co-pay 20% whichever is greater	See your plan document for limitations and exclusions.

Questions: Call 1-800-336-0123 or visit us at www.hometownhealth.com.

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at www.hometownhealth.com or call 1-800-336-0123 to request a copy.

Douglas County School District Health Care Plan:

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

Coverage Period: 01/01/2013 -12/31/2013

Coverage for: Individual | Plan Type: PPO

Common Medical Event	Services You May Need	Your cost if you use an		Limitations & Exceptions
		In-network Provider	Out-of-network Provider	
drug coverage is available at www.hometownhealth.com .	Specialty drugs	\$50 co-pay 20% whichever is greater	\$50 co-pay 20% whichever is greater	See your plan document for limitations and exclusions.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	—————none—————
	Physician/surgeon fees	20% coinsurance	40% coinsurance	—————none—————
If you need immediate medical attention	Emergency room services	20% coinsurance	40% coinsurance	—————none—————
	Emergency medical transportation	20% coinsurance	20% coinsurance	—————none—————
	Urgent care	\$50	40% coinsurance	—————none—————
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	—————none—————
	Physician/surgeon fee	20% coinsurance	40% coinsurance	—————none—————
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	20% coinsurance	40% coinsurance	—————none—————
	Mental/Behavioral health inpatient services	20% coinsurance	40% coinsurance	—————none—————
	Substance use disorder outpatient services	20% coinsurance	40% coinsurance	—————none—————
	Substance use disorder inpatient services	20% coinsurance	40% coinsurance	—————none—————
If you are pregnant	Prenatal and postnatal care	\$0-20 co-pay	40% coinsurance	—————none—————
	Delivery and all inpatient services	20% coinsurance	40% coinsurance	—————none—————

Questions: Call 1-800-336-0123 or visit us at www.hometownhealth.com.

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at www.hometownhealth.com or call 1-800-336-0123 to request a copy.

Douglas County School District Health Care Plan:

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

Coverage Period: 01/01/2013 -12/31/2013

Coverage for: Individual | Plan Type: PPO

Common Medical Event	Services You May Need	Your cost if you use an		Limitations & Exceptions
		In-network Provider	Out-of-network Provider	
If you need help recovering or have other special health needs	Home health care	20% coinsurance	40% coinsurance	Limited to 100 visit for Calendar Year
	Rehabilitation services	20% coinsurance	40% coinsurance	Limited to 60 days per period of confinement
	Habilitation services	Not Covered	Not Covered	—————none—————
	Skilled nursing care	20% coinsurance	40% coinsurance	Limited to 60 days per period of confinement
	Durable medical equipment	20% coinsurance	40% coinsurance	Calendar Year Deductible does not apply.
	Hospice service	20% coinsurance	40% coinsurance	Patient benefits for Inpatient and Outpatient care are limited to \$10,000 per Lifetime. Inpatient care is limited maximum of 185 days per Lifetime.
If your child needs dental or eye care	Eye exam	Up to \$45	Up to \$45	Limited to 1 examination per 12-month period.
	Glasses	Frames up to \$100	Frames up to \$100	Limited to 1 per 24-month period.
	Dental check up	\$0	\$0	See your plan document for limitations and exclusions.

Questions: Call 1-800-336-0123 or visit us at www.hometownhealth.com.

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at www.hometownhealth.com or call 1-800-336-0123 to request a copy.

Douglas County School District Health Care Plan:

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

Coverage Period: 01/01/2013 -12/31/2013

Coverage for: Individual | Plan Type: PPO

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
- Bariatric Surgery
- Cosmetic & Reconstructive Surgery
- Hearing Aids
- Infertility Treatment
- Long Term Care
- Non-emergency care when traveling outside the U.S.
- 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.)

- Dental Care
- Chiropractic Care
- Routine Eye Care
- 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 may also apply.

For information on your rights to continue coverage, contact the plan at 1-800-336-0123. 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: www.hometownhealth.com or call 1-800-336-0123.

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

Questions: Call 1-800-336-0123 or visit us at www.hometownhealth.com.

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at www.hometownhealth.com or call 1-800-336-0123 to request a copy.

Douglas County School District Health Care Plan:

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

Coverage Period: 01/01/2013 -12/31/2013

Coverage for: Individual | **Plan Type:** PPO

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-336-0123.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-336-0123.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码. 1-800-336-0123.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' 1-800-336-0123.

Questions: Call 1-800-336-0123 or visit us at www.hometownhealth.com.

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at www.hometownhealth.com or call 1-800-336-0123 to request a copy.

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 \$5,588
- Patient pays \$ 1,960

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
Co-pays	\$75
Co-insurance	\$1,385
Limits or exclusions	\$0
Total	\$1,960

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

- Amount owed to providers: \$4,100
- Plan pays \$2,748
- Patient pays \$ 1,352

Sample care costs:

Prescriptions	\$1,500
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$730
Education	\$290
Laboratory tests	\$140
Vaccines, other preventive	\$140
Total	\$4,100

Patient pays:

Deductibles	\$500
Co-pays	\$200
Co-insurance	\$652
Limits or exclusions	\$0
Total	\$1,352

Questions: Call 1-800-336-0123 or visit us at www.hometownhealth.com.

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at www.hometownhealth.com or call 1-800-336-0123 to request a copy.

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**, **co-payments**, and **co-insurance** 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 **co-payments**, **deductibles**, and **co-insurance**. 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.

Questions: Call 1-800-336-0123 or visit us at www.hometownhealth.com.

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at www.hometownhealth.com or call 1-800-336-0123 to request a copy.