



**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the Plan Document at [PacificSource.com](http://PacificSource.com) or by calling 1-888-977-9299

Important Questions	Answers	Why this Matters:
<b>What is the overall <u>deductible</u>?</b>	\$1,500 person/\$3,000 family Doesn't apply to vision exam and Participating provider: preventive care.	You must pay all the costs up to the <b><u>deductible</u></b> amount before this Plan begins to pay for covered services you use. Check the Plan Document to see when the <b><u>deductible</u></b> 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 <b><u>deductible</u></b> .
<b>Are there other <u>deductibles</u> for specific services?</b>	No.	You don't have to meet <b><u>deductibles</u></b> for specific services, but see the chart starting on page 2 for other costs for services this Plan covers.
<b>Is there an <u>out-of-pocket limit</u> on my expenses?</b>	Yes. \$3,000 person / \$6,000 family	The <b><u>out-of-pocket limit</u></b> 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.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	Premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <b><u>out-of-pocket limit</u></b> .
<b>Does this plan use a <u>network of providers</u>?</b>	Yes. For a list of <b>preferred providers</b> , see <a href="http://PacificSource.com">PacificSource.com</a> or call 1-888-977-9299.	If you use an in-network doctor or other health care <b>provider</b> , 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 <b>provider</b> for some services. Plans use the term in-network, <b>preferred</b> , or participating for <b>providers</b> in their <b>network</b> . See the chart starting on page 2 for how this plan pays different kinds of <b>providers</b> .
<b>Do I need a referral to see a <u>specialist</u>?</b>	No.	You can see the <b>specialist</b> you choose without permission from this plan.
<b>Are there services this plan doesn't cover?</b>	Yes.	Some of the services this plan doesn't cover are listed on page 6. See your policy or plan document for additional information about <b><u>excluded services</u></b> .

Group #: G0020828

Create Date: 07/13/2016

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- **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 **participating providers** by charging you lower **deductibles, co-payments** and **co-insurance** amounts.

Common Medical Event	Services You May Need	Your cost if you use a Participating Provider	Your cost if you use a Non-participating Provider	Limitations & Exceptions
<b>If you visit a health care provider’s office or clinic</b>	Primary care visit to treat an injury or illness	Deductible then 20% co-insurance	Deductible then 40% co-insurance	---none---
	Specialist visit	Deductible then 20% co-insurance	Deductible then 40% co-insurance	---none---
	Other practitioner office visit	Deductible then 20% co-insurance	Deductible then 40% co-insurance	Acupuncture and chiropractic manipulation limited to a combined \$500/calendar year.
	Preventive care/screening/immunization	No charge	Deductible then 40% co-insurance	Limited to: Routine Physicals: 13 visits ages 0-36 months, one exam every calendar year ages 3+. Well Woman Visits: annually. Immunizations: CDC and USPSTF Preventive Care Grade A and B Recommended. Preventive Colonoscopy: Ages 50-75.
<b>If you have a test</b>	Diagnostic test (x-ray, blood work)	Deductible then 20% co-insurance	Deductible then 40% co-insurance	---none---
	Imaging (CT/PET scans, MRIs)	Deductible then 20% co-insurance	Deductible then 40% co-insurance	Pre-authorization required.
<b>If you need drugs to treat your</b>	Generic drugs	Deductible then 20% co-insurance	Deductible then 50% co-insurance	Retail limited to 30-day supply. Mail limited to 90-day supply. Pre-authorization required for certain drugs.

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# Lane County: Preferred HSA 20+1500+Rx S3

Coverage Period: 08/01/2016 – 07/31/2017

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

Coverage for: Individual + Family | Plan Type: PPO

<b>illness or condition</b>  More information about <b>prescription drug coverage</b> is available at PacificSource.com.	Preferred brand drugs	Deductible then 20% co-insurance	Deductible then 50% co-insurance	See Generic drugs above.
	Non-preferred brand drugs	Deductible then 20% co-insurance	Deductible then 50% co-insurance	See Generic drugs above.
	Specialty drugs	Deductible then 20% co-insurance	Deductible then 50% co-insurance	Coverage available only through our specialty pharmacy services provider. Limited to 30-day supply. Pre-authorization required for certain drugs.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	Deductible then 20% co-insurance	Deductible then 40% co-insurance	---none---
	Physician/surgeon fees	Deductible then 20% co-insurance	Deductible then 40% co-insurance	---none---
<b>If you need immediate medical attention</b>	Emergency room services	Deductible then 20% co-insurance	Emergent Care Deductible then 20% co-insurance Non-Emergent Care Deductible then 40% co-insurance	Non-participating paid as participating if emergency medical condition.
	Emergency medical transportation	Ground: Deductible then 20% co-insurance Air: Deductible then 20% co-insurance	Ground: Deductible then 20% co-insurance Air: Deductible then 20% co-insurance	Limited to nearest facility able to treat condition. Air covered if ground medically or physically inappropriate. Non-participating air covered up to 200% of the Medicare allowance.
	Urgent care	20% co-insurance	40% co-insurance	---none---
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	Deductible then 20% co-insurance	Deductible then 40% co-insurance	Limited to semi-private room unless intensive or coronary care units, medically necessary isolation, or hospital only has private rooms. Pre-authorization required for some inpatient services.
	Physician/surgeon fee	Deductible then 20% co-insurance	Deductible then 40% co-insurance	---none---
<b>If you have mental health,</b>	Mental/Behavioral health outpatient services	Deductible then 20% co-insurance	Deductible then 40% co-insurance	---none---

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behavioral health, or substance abuse needs	Mental/Behavioral health inpatient services	Deductible then 20% co-insurance	Deductible then 40% co-insurance	Pre-authorization required.
	Substance use disorder outpatient services	Deductible then 20% co-insurance	Deductible then 40% co-insurance	---none---
	Substance use disorder inpatient services	Deductible then 20% co-insurance	Deductible then 40% co-insurance	Pre-authorization required.
If you are pregnant	Prenatal and postnatal care	Deductible then 20% co-insurance	Deductible then 40% co-insurance	---none---
	Delivery and all inpatient services	Deductible then 20% co-insurance	Deductible then 40% co-insurance	Practitioner delivery and hospital visits are covered under prenatal and postnatal care. Facility is covered the same as any other hospital services.
If you need help recovering or have other special health needs	Home health care	Deductible then 20% co-insurance	Deductible then 40% co-insurance	No coverage for private duty nursing or custodial care. Pre-authorization required.
	Rehabilitation services	Inpatient: Deductible then 20% co-insurance Outpatient: Deductible then 20% co-insurance	Inpatient: Deductible then 40% co-insurance Outpatient: Deductible then 40% co-insurance	Inpatient: Rehabilitation and Habilitation are limited to a combined 30 days/year, unless medically necessary to treat a mental health diagnosis. Pre-authorization required. Outpatient Rehabilitation and Outpatient Habilitation are limited to a combined 30 visits/year unless medically necessary to treat a mental health diagnosis. No coverage for recreation therapy.
	Habilitation services	Inpatient: Deductible then 20% co-insurance Outpatient: Deductible then 20% co-insurance	Inpatient: Deductible then 40% co-insurance Outpatient: Deductible then 40% co-insurance	Inpatient: Rehabilitation and Habilitation are limited to a combined 30 days/year, unless medically necessary to treat a mental health diagnosis. Pre-authorization required.  Outpatient Habilitation and Rehabilitation are limited to 30 visits/year unless medically necessary to

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				treat a mental health diagnosis. No coverage for recreation therapy.
	Skilled nursing care	Deductible then 20% co-insurance	Deductible then 40% co-insurance	Limited to 14 days/year. No coverage for custodial care. Pre-authorization required to authorize up to 100 days.
	Durable medical equipment	Deductible then 20% co-insurance	Deductible then 40% co-insurance	Limited to: one/lifetime age 19+ for power-assisted wheelchairs; one pair/year for glasses or contact lenses to correct a specific vision defect from a severe medical or surgical problem; one hearing aid per ear every 48 months age 0-18 (or age 0-25 if student); no coverage for adult hearing aids; one breast pump/pregnancy; and \$150/year for wig for chemotherapy or radiation therapy. Pre-authorization required if over \$800.
	Hospice service	Deductible then 20% co-insurance	Deductible then 40% co-insurance	Pre-authorization required. No coverage for private duty nursing.
<b>If your child needs dental or eye care</b>	Eye exam	\$15 co-pay/visit	30% co-insurance	One routine eye exams every calendar year for children 18 or younger when provided by a licensed ophthalmologist or optometrist.
	Glasses	Not covered	Not covered	Not covered
	Dental check-up	Not covered	Not covered	Not covered

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**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.)		
<ul style="list-style-type: none"> <li>Bariatric Surgery</li> <li>Cosmetic Surgery</li> <li>Custodial Care</li> <li>Dental Care (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>Dental Check-up(Child)</li> <li>Hearing aids (Adult)</li> <li>Long-term Care</li> <li>Massage Therapy</li> </ul>	<ul style="list-style-type: none"> <li>Non-emergency care when traveling outside the U.S.</li> <li>Outpatient Recreational Therapy</li> <li>Private Duty Nursing</li> <li>Routine foot care, other than with diabetes mellitus</li> <li>Infertility Treatment</li> </ul>
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.)		
<ul style="list-style-type: none"> <li>Acupuncture</li> <li>Chiropractic Care</li> </ul>	<ul style="list-style-type: none"> <li>Hearing aids (Child)</li> </ul>	<ul style="list-style-type: none"> <li>Routine eye care (Adult)</li> <li>Weight Loss Programs</li> </ul>

**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 1-888-977-9299. 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](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).

**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 the PacificSource Customer Service Department at 1-888-977-9299. For group health coverage subject to ERISA, you can also contact the Department of Labor’s Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). Additional, a consumer assistance program can help you file your appeal. Contact the Oregon Insurance Division’s Consumer Advocacy Unit at 1-503-947-7984 or toll-free at 1-888-877-4894.

**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.**

**Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-888-977-9299.

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

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## 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 \$4,730
- Patient pays \$2,810

#### 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
<b>Total</b>	<b>\$7,540</b>

#### Patient pays:

Deductibles	\$1,500
Co-pays	\$0
Co-insurance	\$1,160
Limits or exclusions	\$150
<b>Total</b>	<b>\$2,810</b>

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

- Amount owed to providers: \$5,400
- Plan pays \$3,070
- Patient pays \$2,330

#### 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
<b>Total</b>	<b>\$5,400</b>

#### Patient pays:

Deductibles	\$1,500
Co-pays	\$0
Co-insurance	\$750
Limits or exclusions	\$80
<b>Total</b>	<b>\$2,330</b>

Note: These numbers assume the patient is participating in our diabetes wellness program. If you have diabetes and do not participate in the wellness program, your costs may be higher. For more information about the diabetes wellness program, please contact; 1-888-977-9299.

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## 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.

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