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, go to www.asrhealthbenefits.com. 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.healthcare.gov/sbc-glossary or call 616-957-1751 or 1-800-968-2449 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	$250/individual or $500/family	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 plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Covered preventive care, most outpatient physician services (primary care, urgent care, specialist visits, and telemedicine e-visits), most chiropractic care, most emergency room care, and prescription drug coverage are covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment 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?	The out-of-pocket limits for medical coinsurance are $1,000/individual and $2,000/family. The total out-of-pocket limits for medical services are $4,125/individual and $10,250/family. These figures include the medical deductible, the coinsurance out-of-pocket limits shown above, as well as in-network medical copayments. The out-of-pocket limits for prescription costs are $3,775/individual and $5,550/family.	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.

Important Questions	Answers	Why this Matters:
What is not included in the out-of-pocket limit?	Deductible and copayments are not included in the above out-of-pocket limits applicable to medical coinsurance. Amounts attributed to the above total out-of-pocket limits for medical services are not included in the out-of-pocket limits for prescription costs. In general, out-of-pocket limits do not include out-of-network medical copayments; penalties; charges that exceed the plan's usual, customary, and reasonable fee allowance or are in excess of stated maximums; premiums; balance-billing charges; amounts paid by manufacturers on your behalf (along with other payments from manufacturers), and health care 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 www.asrhealthbenefits.com or call 616-957-1751 or 1-800-968-2449 for a list of network providers.	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 an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-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 can see the specialist you choose without a referral.

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
		In-Network Provider (You will pay the least)	Out-of-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	No charge for telemedicine e-visit, otherwise $20 copay/visit (deductible does not apply)	$20 copay/visit and 15% coinsurance; deductible does not apply	Out-of-network copayment costs do not track towards the plan's out-of-pocket limit.
	Specialist visit	$20 copay/visit (or copay/day for most chiropractic care); deductible does not apply	$20 copay/visit (or copay/day for most chiropractic care) and 15% coinsurance; deductible does not apply	Out-of-network copayment costs do not track towards the plan's out-of-pocket limit. Certification (sometimes called preauthorization) is required for infusion or injection of select products. No coverage for the infusion or injection of select products if provider/ site of service is not approved.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic, cont.	Preventive care/screening/ immunization	No charge	Not covered for most preventive care services; otherwise, depending on service type, either no charge or 15% coinsurance applies (deductible does not apply)	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. Coverage for a breast pump purchased from an out-of-network provider is limited to $250/birth. Certification (sometimes called preauthorization) is recommended for the rental and purchase of breast pumps. Preventive care, including in-network well-baby and routine child care visits, are subject to various frequency limitations. This benefit includes one routine mammogram and one routine/ diagnostic colonoscopy (and any mammogram- and colonoscopy-related services) per year. All diagnostic mammograms or any subsequent routine mammograms and routine/diagnostic colonoscopies performed in that year will be subject to coinsurance and deductible.
If you have a test	Diagnostic test (X-ray, blood work)	20% coinsurance	35% coinsurance	None
	Imaging (CT/PET scans, MRIs)	20% coinsurance	35% coinsurance	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.navitus.com. Also refer to www.oakgov.com/benefits.	Rx formulary tier 1 (generally most generic drugs and may include some low-cost brand drugs)	$5 copay/prescription (retail or mail order)		Covers up to a 90-day supply (retail) or up to a 90-day supply (mail order). Specific criteria may have to be met in order for some high-cost medications to be covered. When you need to fill certain specialty drugs that are dispensed through the specialty pharmacy, Lumicera will contact you to enroll in the Copay Max Program. Under this program, your specialty drugs are subject to a coinsurance of 40% (retail or mail order). Your total payment for a specialty drugs will be capped at $0. You will be required to remain enrolled in Navitus' program for obtaining manufacturer assistance, including copay assistance. Amounts paid by manufacturers on your behalf (along with other payments from manufacturers, such as manufacturer coupons) will not count toward your annual out-of-pocket limits or deductible. Instead, only those payments made directly by you will count toward your out-of-pocket limits or deductible. Your copay will default to the formulary's current tiered coinsurance/copay if a specialty drug does not qualify or is removed from the program.
	Rx formulary tier 2 (preferred brand drugs and may include some high-cost generic drugs)	$20 copay/prescription (retail or mail order)		
	Rx formulary tier 3 (generally all non-preferred drugs [brand and generic])	$40 copay/prescription (retail or mail order)		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	35% coinsurance	Certification (sometimes called preauthorization) is recommended for select procedures.
	Physician/surgeon fees	20% coinsurance	35% coinsurance	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need immediate medical attention	Emergency room care	$100 copay/visit and 20% coinsurance; deductible does not apply to most ER services	$100 copay/visit and 20% coinsurance; deductible does not apply to most ER services	Copay may be waived if admitted inpatient or for accidental injury.
	Emergency medical transportation	20% coinsurance	20% coinsurance after in-network deductible	Emergency medical transportation is limited to the rate for ground transport (or air transport if determined to be appropriate) to the nearest facility that can provide sufficient treatment.
	Urgent care	$20 copay/visit; deductible does not apply	$20 copay/visit and 15% coinsurance; deductible does not apply	Out-of-network copayment costs do not track towards the plan's out-of-pocket limit.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	35% coinsurance	Certification (sometimes called preauthorization) is recommended.
	Physician/surgeon fees	20% coinsurance	35% coinsurance	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge for telemedicine e-visit; 20% coinsurance for autism services, including ABA therapy; otherwise $20 copay/office visit and 20% coinsurance for other outpatient services; deductible does not apply for an e-visit or when a copay is assessed	20% coinsurance for ABA therapy; otherwise generally 35% coinsurance ($20 copay/office visit may also apply); deductible does not apply when copay is assessed	Out-of-network copayment costs do not track towards the plan's out-of-pocket limit. For inpatient services only, certification (sometimes called preauthorization) is recommended.
	Inpatient services	20% coinsurance	35% coinsurance	
If you are pregnant	Office visits	20% coinsurance	35% coinsurance	Cost sharing does not apply for preventive services. Depending on the type of services, a copayment, coinsurance, or a deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	20% coinsurance	35% coinsurance	
	Childbirth/delivery facility services	20% coinsurance	35% coinsurance	
If you need help recovering or have other special health needs	Home health care	20% coinsurance	35% coinsurance	Certification (sometimes called preauthorization) is recommended.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-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, cont.	Rehabilitation services	20% coinsurance	35% coinsurance	None
	Habilitation services	20% coinsurance with an eligible diagnosis (e.g., autism spectrum disorder); otherwise not covered	20% coinsurance for ABA therapy or 35% coinsurance with an eligible diagnosis (e.g., autism spectrum disorder); otherwise not covered	For inpatient services only, certification (sometimes called preauthorization) is recommended.
	Skilled nursing care	50% coinsurance for private-duty nursing; otherwise 20% coinsurance	50% coinsurance for private-duty nursing; otherwise 35% coinsurance	Certification (sometimes called preauthorization) is required for infusion or injection of select products. No coverage for the infusion or injection of select products if provider/ site of service is not approved.
	Durable medical equipment	20% coinsurance	35% coinsurance	Certification (sometimes called preauthorization) is recommended for the rental and purchased of certain durable medical equipment. Vehicle and home modifications are excluded. Breastfeeding equipment is covered under the plan as preventive care.
	Hospice services	20% coinsurance	35% coinsurance	None
If your child needs dental or eye care More information about eye care coverage is available at www.e-nva.com. More information about dental care coverage is available at www.deltadentalmi.com. Also refer to www.oakgov.com/benefits.	Children's eye exam	Not covered (except to the extent required by law)	Not covered (except to the extent required by law)	No coverage for routine eye care under the medical plan, except as required by Health Care Reform.
	Children's glasses	Not covered	Not covered	No coverage for glasses under the medical plan.
	Children's dental check-up	Not covered (except to the extent required by law)	Not covered (except to the extent required by law)	No coverage for routine dental care under the medical plan, except as required by Health Care Reform.

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.)

- Acupuncture
- Cosmetic surgery
- Dental care (except to the extent required to be covered by Health Care Reform)
- Glasses
- Hearing aids
- Infertility treatment (except the treatment of the underlying cause of infertility may be covered)
- Long-term care
- Non-emergency care when traveling outside the U.S. (except certain care may be covered in specific situations as detailed in the plan document)
- Routine eye care (except to the extent required to be covered by Health Care Reform)
- Routine foot care
- Weight loss programs (except to the extent required to be covered by Health Care Reform)

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

- Bariatric surgery
- Chiropractic care up to 38 visits allowed annually
- Private-duty nursing

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 Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or 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 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: ASR Health Benefits at 616-957-1751 or 1-800-968-2449 or at www.asrhealthbenefits.com. Additionally, a Consumer Assistance Program may be able to help you file your appeal. Visit www.dol.gov/ebsa/healthreform or http://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/ to see if your state has a Consumer Assistance Program that may be able to help you file your appeal.

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:

Para obtener asistencia en Español, llame al 616-957-1751 o 1-800-968-2449.

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	**$250**
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)*

Total Example Cost	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$250
Copayments	$10
Coinsurance	$1,000
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$1,320**

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

The plan's overall deductible	**$250**
Specialist copayment	**$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)*

Total Example Cost	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$250
Copayments	$200
Coinsurance	$800
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$1,270**

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

The plan's overall deductible	**$250**
Specialist copayment	**$100**
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)*

Total Example Cost	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$250
Copayments	$100
Coinsurance	$300
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$ 650**