Crystal Run Health Plans: Gold HMO STD

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

Coverage Period: 01/01/2016 – 12/31/2016

Coverage for: Small Group | Plan Type: HMO

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.crystalrunhp.com or by calling 1-844-638-6506.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	$600 Individual/$1,200 Family per plan year. Out-of-network provider services are not covered except as required for Emergency care.	You must pay all the costs 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?	No.	You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other cost for services this plan covers.
Is there an out–of–pocket limit on my expenses?	Yes. Using network providers: $4,000 Individual/$8,000 Family, per plan year.	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 healthcare expenses.
What is not included in the out–of–pocket limit?	Premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit**.
Is there an overall annual limit on what the plan pays?	No.	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. The plan has a Preferred Provider Network. See www.crystalrunhp.com or call 1-844-638-6506 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**.
Do I need a referral to see a specialist?	No.	You can see the **specialist** you choose without permission from this plan.
Are there services this plan doesn't cover?	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 **excluded services**.

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

Questions: Call 1-844-638-6506 or visit us at www.crystalrunhp.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.crystalrunhp.com or call 1-844-638-6506 to request a copy.

- **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 preferred **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
		Participating 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	$ 25 Copay	Not Covered	After Deductible
	Specialist visit	$ 40 Copay	Not Covered	After Deductible
	Other practitioner office visit	$ 40 Copay	Not Covered	After Deductible
	Preventive care/screening/ immunization	Covered in full	Not Covered	————none————
If you have a test	Diagnostic test (x-ray, blood work)	Covered by office visit copay	Not Covered	————none————
	Imaging (CT/PET scans, MRIs)	$40 Copayment After Deductible	Not Covered	Prior Authorization required.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.crystalrunhp.com	Generic drugs (Tier 1)	$10 Copayment	Not Covered	————none————
	Preferred brand drugs (Tier 2)	$35 Copayment	Not Covered	————none————
	Non-preferred brand drugs (Tier 3)	$70 Copayment	Not Covered	————none————

Questions: Call 1-844-638-6506 or visit us at www.crystalrunhp.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.crystalrunhp.com or call 1-844-638-6506 to request a copy.

Common Medical Event	Services You May Need	Your cost if you use an Participating Provider	Your cost if you use an Out-of-network Provider	Limitations & Exceptions
	Specialty drugs	Retail Covered at Specialty Pharmacy as noted in generic, preferred and non-preferred tiers.	Not Covered	————none————
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$100 Copayment after Deductible	Not Covered	Prior Authorization required.
	Physician/surgeon fees	$100 Copayment After Deductible	Not Covered	Prior Authorization required.
If you need immediate medical attention	Emergency room services	$150 Copayment after Deductible	$150 Copayment after Deductible	Covered as Inpatient Charge if Admitted
	Emergency medical transportation	$150 Copayment after Deductible	$150 Copayment after Deductible	Covered when medically necessary
	Urgent care	$60 Copayment after Deductible	$60 Copayment after Deductible	We do not Cover Urgent Care from non-participating Urgent Care Centers in Our Service Area.
If you have a hospital stay	Facility fee (e.g., hospital room)	$1,000 Copay per admission after deductible	Not Covered	Prior Authorization required.
	Physician/surgeon fees	$100 Copay after deductible	Not Covered	Prior Authorization required.

Common Medical Event	Services You May Need	Your cost if you use an		Limitations & Exceptions
		Participating Provider	Out-of-network Provider	
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$25 Copayment after deductible	Not Covered	————none————
	Mental/Behavioral health inpatient services	$1,000 Copayment per admission after deductible	Not Covered	Prior Authorization required except for Emergency Admissions.
	Substance use disorder outpatient services	$25 Copayment after deductible	Not Covered	Prior Authorization required.
	Substance use disorder inpatient services	$1,000 Copayment per admission after deductible	Not Covered	Prior Authorization required.
If you are pregnant	Prenatal and postnatal care	Covered in full	Not Covered	————none————
	Delivery and all inpatient services	$1,000 Copayment per admission after deductible	Not Covered	————none————

Common Medical Event	Services You May Need	Your cost if you use an		Limitations & Exceptions
		Participating Provider	Out-of-network Provider	
If you need help recovering or have other special health needs	Home health care	$25 Copayment after deductible	Not Covered	40 visits per plan year. Prior Authorization required.
	Rehabilitation services	$1,000 copay/admission after deductible for inpatient rehab $30 Copayment after deductible for outpatient rehab	Not Covered	Limited to one consecutive 60 day period per condition per lifetime. For outpatient rehab Limit of 60 visits per condition per lifetime Prior Authorization required.
	Habilitation services	$1,000 copay/admission after deductible for inpatient rehab $30 Copayment after deductible for outpatient rehab	Not Covered	Limited to one consecutive 60 day period per condition per lifetime. For outpatient rehab Limit of 60 visits per condition per lifetime Prior Authorization required.
	Skilled nursing care	$1,000 Copayment per admission after deductible	Not Covered	200 days per plan year. Prior Authorization required.
	Durable medical equipment	20% coinsurance after deductible	Not Covered	Prior Authorization required for items over $500.
	Hospice service	$1,000 per admission after deductible for inpatient care. $25 Copayment after deductible for outpatient	Not Covered	Prior Authorization required. 210 days combined (Inpatient & Home) per Calendar year. 5 Visits for Family Bereavement Counseling
If your child needs dental or eye care	Eye exam	$40 Copayment after deductible	Not Covered	Up to age 19. Limited to one exam per 12 month period

Common Medical Event	Services You May Need	Your cost if you use an		Limitations & Exceptions
		Participating Provider	Out-of-network Provider	
	Glasses	20% co-insurance after deductible for pediatric services	Not Covered	Up to age 19. One prescribed Lenses & Frames in a 12 month period
	Dental check-up	Not covered	Not Covered	————none————

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
- Cosmetic surgery
- Dental care (Adult)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your cost for these services.)

- Bariatric Surgery
- Chiropractic care
- Hearing Aids
- Infertility Treatments
- Weight Loss Programs

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 1-844-638-6506. 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:

Questions: Call 1-844-638-6506 or visit us at www.crystalrunhp.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.crystalrunhp.com or call 1-844-638-6506 to request a copy.

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: New York State Department of Financial Services at 1-800-342-3736. Additionally, a consumer assistance program can help you file your appeal. Contact Community Health Advocates toll free at 1-888-614-5400.

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 does provide the 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 plan does meet the minimum value standard for the benefits it provides.**

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

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** $5,770
- **Patient pays** $1,770

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	$600
Co-pays	$1,020
Co-insurance	$0
Limits or exclusions	$150
Total	**$1,770**

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

- **Amount owed to providers:** $5,500
- **Plan pays** $3,470
- **Patient pays** $2,030

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedures	$720
Education	$300
Laboratory tests	$140
Vaccines, other preventive	$140
Total	**$5,500**

Patient pays:

Deductibles	$600
Co-pays	$1,412
Co-insurance	$0
Limits or exclusions	$18
Total	**$2,030**

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 1-844-638-6506 or visit us at www.crystalrunhp.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.crystalrunhp.com or call 1-844-638-6506 to request a copy.