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, visit www.umr.com or by calling 1-800-826-9781. 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.umr.com or call 1-800-826-9781 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	$500 person / $1,000 family	Generally, you must pay all 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. Preventive care services 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?	$2,000 person / $4,000 family In-network $4,000 person / $8,000 family Out-of-network	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.
What is not included in the out–of–pocket limit?	Penalties, premiums, balance billing 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.
Will you pay less if you use a network provider?	Yes. See www.umr.com or call 1-800-826-9781 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 (a 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.

(DT - OMB control number: 1545-0047/Expiration Date: 12/31/2019)(DOL - OMB control number: 1210-0147/Expiration date: 5/31/2022) (HHS - OMB control number: 0938-1146/Expiration date: 10/31/2022)

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 provider's office or clinic	Primary care visit to treat an injury or illness	$20 Copay per visit; Deductible Waived	30% Coinsurance	None
	Specialist visit	$20 Copay per visit; Deductible Waived	30% Coinsurance	None
	Preventive care/screening/ immunization	No charge; Deductible Waived	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No charge; Deductible Waived	30% Coinsurance	None
	Imaging (CT/PET scans, MRIs)	10% Coinsurance	30% Coinsurance	Preauthorization is required.

For more information about limitations and exceptions, see the plan or policy document provided with your open enrollment materials. If you need to request a copy of the applicable plan or policy document, please contact the VEBA Advocacy Team at 888-276-0250.

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 drugs to treat your illness or condition. More info. about prescription drug coverage is available at www.express-scripts.com.	Generic drugs (Tier 1)	Not Applicable.	Not Applicable.	For information on whether this is a covered service and your cost if you use an In-Network Provider or an Out-of-Network Provider, refer to the separate Summary of Benefits Coverage (SBC) document that describes the Prescription Drug plan.
	Preferred brand drugs (Tier 2)	Not Applicable.	Not Applicable.	
	Non-preferred brand drugs (Tier 3)	Not Applicable.	Not Applicable.	
	Specialty drugs (Tier 4)	Not Applicable.	Not Applicable.	
If you have outpatient surgery A Carrum Health Surgery Benefit (CHSB) is available.	Facility fee (e.g., ambulatory surgery center)	10% Coinsurance for non-CHSB procedures. No charge; Deductible Waived, for eligible procedures obtained with CHSB.	30% Coinsurance	Preauthorization is required for non-CHSB procedures. For detailed information on the CHSB, pre-certification process and list of eligible procedures, please see the SPD Supplemental Summary or call 1-888-855-7806 or visit carrum.me/CSVEBA.
	Physician/surgeon fees	10% Coinsurance for eligible procedures not obtained with CHSB, a $1,000 penalty without a Carrum Health pre-certification will apply.	30% Coinsurance	None

For more information about limitations and exceptions, see the plan or policy document provided with your open enrollment materials. If you need to request a copy of the applicable plan or policy document, please contact the VEBA Advocacy Team at 888-276-0250.

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 immediate medical attention	Emergency room care	$100 Copay per visit; Deductible Waived	$100 Copay per visit; Deductible Waived	Copay may be waived if admitted
	Emergency medical transportation	10% Coinsurance	10% Coinsurance	In-network deductible applies to Out-of-network benefits; Preauthorization is required for Non-emergency.
	Urgent care	$50 Copay per visit; Deductible Waived	30% Coinsurance	None
If you have a hospital stay A Carrum Health Surgery Benefit (CHSB) is available.	Facility fee (e.g., hospital room)	10% Coinsurance for non-CHSB procedures. No charge; Deductible Waived, for eligible procedures obtained with CHSB.	30% Coinsurance	Preauthorization is required for non-CHSB procedures. For detailed information on the CHSB, pre-certification process and list of eligible procedures, please see the SPD Supplemental Summary or call 1-888-855-7806 or visit carrum.me/CSVEBA.
	Physician/surgeon fee	10% Coinsurance for eligible procedures not obtained with CHSB, a $1,000 penalty without a Carrum Health pre-certification will apply.	30% Coinsurance	None
If you have mental health, behavioral health, or substance abuse needs	Outpatient services	$20 Copay per visit; Deductible Waived Office visit; 10% Coinsurance for Partial Hospitalization & Intensive Outpatient Treatment	30% Coinsurance	Preauthorization is required for Partial Hospitalization & Intensive Outpatient Treatment.
	Inpatient services	10% Coinsurance	30% Coinsurance	Preauthorization is required.

For more information about limitations and exceptions, see the plan or policy document provided with your open enrollment materials. If you need to request a copy of the applicable plan or policy document, please contact the VEBA Advocacy Team at 888-276-0250.

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 are pregnant	Office visits	No charge; Deductible Waived	30% Coinsurance	Cost sharing does not apply to certain preventive services. Depending on the type of services, deductible, copayment or coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	10% Coinsurance	30% Coinsurance	
	Childbirth/delivery facility services	10% Coinsurance	30% Coinsurance	
If you need help recovering or have other special health needs	Home health care	10% Coinsurance	30% Coinsurance	Preauthorization is required.
	Rehabilitation services	$20 Copay per visit; Deductible Waived	30% Coinsurance	Preauthorization is required after 20th visit.
	Habilitation services	$20 Copay per visit; Deductible Waived	30% Coinsurance	Preauthorization is required after 20th visit.
	Skilled nursing care	10% Coinsurance	30% Coinsurance	Preauthorization is required.
	Durable medical equipment	10% Coinsurance	30% Coinsurance	Limited to a single purchase (including repair and replacement) every 3 years; Preauthorization is required for DME in excess of $500 for rentals or $1,500 for purchases.
	Hospice service	10% Coinsurance	30% Coinsurance	None

For more information about limitations and exceptions, see the plan or policy document provided with your open enrollment materials. If you need to request a copy of the applicable plan or policy document, please contact the VEBA Advocacy Team at 888-276-0250.

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 your child needs dental or eye care	Children's eye exam	$20 Copay per visit; Deductible Waived	Not covered	1 Maximum exam every 2 years
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	None

For more information about limitations and exceptions, see the plan or policy document provided with your open enrollment materials. If you need to request a copy of the applicable plan or policy document, please contact the VEBA Advocacy Team at 888-276-0250.

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.)		
• Bariatric surgery	• Infertility treatment	• Private-duty nursing
• Cosmetic surgery	• Long-term care	• Routine foot care
• Dental care (Adult)	• Non-emergency care when traveling outside the U.S.	• Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Acupuncture (only for pain & nausea related to surgery, pregnancy, or chemotherapy)	• Hearing aids	• Routine eye care (Adult)
• Chiropractic care		

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 U.S. 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 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 the VEBA Advocacy Team at 888-276-0250.

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 Standard? 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 al1-800-826-9781.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-826-9781.

Chinese (中文): 如果需要中文的帮助， 请拨打这个号码1-800-826-9781.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-826-9781.

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	$500
Specialist copayment	$20
Hospital (facility) coinsurance	10%
Other coinsurance	10%

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	$500
Copayments	$30
Coinsurance	$800
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	$1,390

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

The plan's overall deductible	$500
Specialist copayment	$20
Hospital (facility) coinsurance	10%
Other coinsurance	10%

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	$500
Copayments	$300
Coinsurance	$300
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	$1,120

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

The plan's overall deductible	$500
Specialist copayment	$20
Hospital (facility) coinsurance	10%
Other coinsurance	10%

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic tests *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	$2,800

In this example, Mia would pay:

Cost Sharing	
Deductibles	$500
Copayments	$200
Coinsurance	$70
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	$770

The plan would be responsible for the other costs of these EXAMPLE covered services.