



**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.ghc.org](http://www.ghc.org) or by calling 1-888-901-4636.

Important Questions	Answers	Why this Matters:
What is the overall <b>deductible</b> ?	<b>\$150</b> individual in-network/ <b>\$300</b> family in-network per calendar year <b>\$250</b> individual out-of-network/ <b>\$500</b> family out-of-network	You must pay all the costs up to the <b>deductible</b> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <b>deductible</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>deductible</b> .
Are there other <b>deductibles</b> for specific services?	No.	You don't have to meet <b>deductible</b> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <b>out-of-pocket limit</b> on my expenses?	Yes, for in-network <b>\$1,150</b> individual/ <b>\$2,300</b> family For out-of-network <b>\$2,875</b> individual/ <b>\$5,750</b> family	The <b>out-of-pocket limit</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.
What is not included in the <b>out-of-pocket limit</b> ?	Premiums, balance-billed charges, office/hospital co-pays, benefit-specific co-insurances, prescription drug co-pays, deductible, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <b>out-of-pocket limit</b> .
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 <i>specific</i> covered services, such as office visits.
Does this plan use a <b>network</b> of <b>providers</b> ?	Yes. See <a href="http://www.ghc.org">www.ghc.org</a> or call 1-888-901-4636 for a list of in-network providers.	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> .
Do I need a referral to see a <b>specialist</b> ?	Yes. See <a href="http://www.ghc.org">www.ghc.org</a> or call 1-888-901-4636 for a list of specialist providers.	This plan will pay some or all of the costs to see a <b>specialist</b> for covered services but only if you have the plan's permission before you see the <b>specialist</b> .
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 document for additional information about <b>excluded services</b> .

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- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** 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 **coinsurance** 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**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	20% co-insurance	30% co-insurance	_____none_____
	Specialist visit	20% co-insurance	30% co-insurance	_____none_____
	Other practitioner office visit	20% co-insurance for manipulative therapy, acupuncture and naturopathy	30% co-insurance for manipulative therapy, acupuncture and naturopathy	Manipulative therapy limited to 20 visits per calendar year combined in and out-of-network, acupuncture limited to 8 visits per medical diagnosis per calendar year in-network (no limit out-of-network), and naturopathy limited to 3 visits per medical diagnosis per calendar year in-network (no limit out-of-network).
	Preventive care/screening/immunization	No charge	30% co-insurance	Deductible does not apply Limited to a \$150 maximum per member/\$300 maximum per family per calendar year out-of-network Services must be listed on the Group Health well-care schedule.
If you have a test	Diagnostic test (x-ray, blood work)	20% co-insurance	30% co-insurance	_____none_____
	Imaging (CT/PET scans, MRIs)	20% co-insurance	30% co-insurance	High end radiology imaging services such as

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## Group Health Options, Inc.: Hanford Employee Welfare Trust

Coverage Period: 1/1/2013 - 1/1/2014

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

Coverage for: Group | Plan Type: POS

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
				CT, MR and PET require preauthorization.
<b>If you need drugs to treat your illness or condition</b>  More information about <b>prescription drug coverage</b> is available at <a href="http://www.ghc.org">www.ghc.org</a> .	Formulary generic drugs	\$15 co-pay	\$20 co-pay	Deductible does not apply Covers up to a 30-day supply
	Formulary brand drugs	\$35 co-pay	\$45 co-pay	Deductible does not apply Covers up to a 30-day supply
	Non-formulary generic/brand drugs	Not covered	Covered	Non-formulary drugs are covered at applicable cost shares. Covers up to a 30-day supply
	Mail-order drugs	Member pays two times the prescription drug cost share	Available when dispensed through the Group Health designated mail order service	Deductible does not apply Covers up to a 90-day supply
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% co-insurance	30% co-insurance	_____none_____
	Physician/surgeon fees	20% co-insurance	30% co-insurance	_____none_____
<b>If you need immediate medical attention</b>	Emergency room services	\$110 co-pay, 20% co-insurance	\$110 co-pay, 20% co-insurance	Notify Group Health within 24 hours of admission, or as soon thereafter as medically possible.
	Emergency medical transportation	20% benefit specific co-insurance	20% benefit specific co-insurance	Deductible does not apply
	Urgent care	20% co-insurance	30% co-insurance	_____none_____
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% co-insurance	30% co-insurance	Non-emergency inpatient services require preauthorization.
	Physician/surgeon fee	20% co-insurance	30% co-insurance	Non-emergency inpatient services require preauthorization.

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<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	20% co-insurance	30% co-insurance	_____none_____
	Mental/Behavioral health inpatient services	20% co-insurance	30% co-insurance	Non-emergency inpatient services require preauthorization.
	Substance use disorder outpatient services	20% co-insurance	30% co-insurance	_____none_____
	Substance use disorder inpatient services	20% co-insurance	30% co-insurance	Non-emergency inpatient services require preauthorization.
<b>If you are pregnant</b>	Prenatal and postnatal care	20% co-insurance	30% co-insurance	Preventive services related to prenatal and preconception care are covered as preventive care. Routine care is not subject to the co-pay.
	Delivery and all inpatient services	20% co-insurance	30% co-insurance	Notify Group Health within 24 hours of admission, or as soon thereafter as medically possible. Newborn services costshares are separate from that of the mother.

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Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
<b>If you need help recovering or have other special health needs</b>	Home health care	No charge	30% co-insurance	Deductible does not apply in-network Requires preauthorization.
	Rehabilitation services	20% co-insurance / outpatient	30% co-insurance / outpatient	Limited to 60 visits per condition per calendar year/outpatient. Limited to 60 days per condition per calendar year/inpatient. (combined limit with Habilitation services) Limits combined in and out-of-network. Requires preauthorization.
		20% co-insurance / inpatient	30% co-insurance / inpatient	
	Habilitation services	20% co-insurance / outpatient	30% co-insurance / outpatient	Limited to 60 visits per condition per calendar year/outpatient. Limited to 60 days per condition per calendar year/inpatient. (combined limit with Rehabilitation services) Limits combined in and out-of-network. Requires preauthorization.
		20% co-insurance / inpatient	30% co-insurance / inpatient	
	Skilled nursing care	20% co-insurance	30% co-insurance	Limited to 60 days per calendar year combined in and out-of-network. Requires preauthorization.
	Durable medical equipment	20% benefit-specific co-insurance	20% benefit-specific co-insurance	Deductible does not apply in-network
Hospice service	No charge	30% co-insurance	Deductible does not apply in-network Requires preauthorization.	
<b>If your child needs dental or eye care</b>	Eye exam	No charge	No charge	Deductible does not apply. Limited to \$50 every 12 months of usual, customary and reasonable charges out-of-network. Limited to one exam every 12 months
	Glasses	No charge	Shared with in-network	Limited to \$165 every 24 months
	Dental check-up	Not covered	Not covered	_____none_____

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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.)

- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Glasses
- Hearing Aids
- Long-term care
- Most coverage provided outside the United States. See [www.ghc.org](http://www.ghc.org)
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- 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.)

- Acupuncture
- Chiropractic (if prescribed for rehabilitation purposes)
- Infertility treatment
- Routine eye care (Adult)

### 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 1-888-901-4636. 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 Washington Office of Insurance Commissioner at <http://www.insurance.wa.gov/consumers/health/appeal/Table-of-Contents.shtml>. The Insurance Consumer Hotline at 1-800-562-6900 or access to a page to email the same office: <http://www.insurance.wa.gov/consumers/CAP-contact-us.shtml>. Or 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).

### Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-888-901-4636.

—————*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 \$5,620
- Patient pays \$1,920

#### 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	\$300
Copays	\$20
Coinsurance	\$1,400
Limits or exclusions	\$200
<b>Total</b>	<b>\$1,920</b>

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

- Amount owed to providers: \$5,400
- Plan pays \$4,070
- Patient pays \$1,330

#### 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	\$150
Copays	\$900
Coinsurance	\$200
Limits or exclusions	\$80
<b>Total</b>	<b>\$1,330</b>

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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, copayments, and coinsurance 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 copayments, deductibles, and coinsurance. 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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