




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, contact the division at 1-800-821-2251. 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.AlaskaCare.gov](http://www.AlaskaCare.gov) or call 1-800-821-2251 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <a href="#">deductible</a>?</b>	\$2,400/individual or \$4,800/family - The balance of the HRA account will be applied towards the <a href="#">deductible</a> first before you must pay.	Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
<b>Are there services covered before you meet your <a href="#">deductible</a>?</b>	Yes. <a href="#">Preventive care</a> services with an in-network provider are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. For example, this <a href="#">plan</a> covers certain in-network <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="http://www.alaskacare.gov">www.alaskacare.gov</a>
<b>Are there other <a href="#">deductibles</a> for specific services?</b>	No.	There are no separate <a href="#">deductibles</a> for specific services.
<b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b>	For <a href="#">network providers</a> \$5,400 individual / \$10,800 family; for <a href="#">out-of-network facilities</a> \$10,800 individual / \$21,600 family; <a href="#">prescription drug coverage</a> : individual \$1,000 / family \$2,000.	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
<b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>	<a href="#">Premiums</a> , <a href="#">balance billing</a> charges, penalties for non-emergency care at an emergency room of a hospital, <a href="#">precertification</a> penalties, and health care services this <a href="#">plan</a> does not cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
<b>Will you pay less if you use a <a href="#">network provider</a>?</b>	Yes. See <a href="http://AlaskaCare.gov">AlaskaCare.gov</a> or call (855) 784-8646 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a provider <a href="#">network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays known as <a href="#">balance billing</a> . Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
<b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b>	No.	You can see the <a href="#">specialist</a> you choose without a referral.
 All <a href="#">copayment</a> and <a href="#">coinsurance</a> costs shown in this chart are after your <a href="#">deductible</a> has been met, if a <a href="#">deductible</a> applies. <a href="#">Copayments</a> do not apply to your <a href="#">deductible</a> , but do apply to your <a href="#">out-of-pocket limit</a> .		

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)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	30% <a href="#">coinsurance</a> employee only; 70% dependents	30% <a href="#">coinsurance</a> employee only; 70% dependents	<ul style="list-style-type: none"> <li>20% <a href="#">coinsurance</a> for hearing benefits.</li> <li>\$0 <a href="#">copay</a> (<a href="#">preventive care</a>); \$25 <a href="#">copay</a> (non-<a href="#">preventive care</a>)/Coalition Health Clinic (including associated lab work).</li> <li>\$0 <a href="#">copay</a> for Teladoc general medical consultation.</li> </ul>
	<a href="#">Specialist</a> visit	30% <a href="#">coinsurance</a> employee only; 70% dependents	30% <a href="#">coinsurance</a> employee only; 70% dependents	<ul style="list-style-type: none"> <li>Chiropractic care coverage is limited to 20 visits per calendar year.</li> <li>\$0 <a href="#">copay</a> for Teladoc dermatology consultation.</li> </ul>
	<a href="#">Preventive care/screening/immunization</a>	No charge	30% <a href="#">coinsurance</a> employee only; 70% dependents	You may have to pay for services that are not <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services you need are <a href="#">preventive</a> . Then check what your <a href="#">plan</a> will pay for.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	30% <a href="#">coinsurance</a> employee only; 70% dependents	50% <a href="#">coinsurance</a> facility services employee only; 70% dependents	Use of designated preferred hospital is required for non-emergency care in Anchorage and outside of Alaska. <a href="#">Precertification</a> is required for some imaging services when using an <a href="#">out-of-network provider</a> . A \$400 benefit reduction applies if you fail to obtain <a href="#">precertification</a> as required.
	Imaging (CT/PET scans, MRIs)	30% <a href="#">coinsurance</a> employee only; 70% dependents	50% <a href="#">coinsurance</a> facility services employee only; 70% dependents	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.AlaskaCare.gov">www.AlaskaCare.gov</a>	Maintenance generic <a href="#">prescription drugs</a>	\$5 maximum <a href="#">copay</a> per prescription up to a 30-day supply; \$10 <a href="#">copay</a> per prescription via home delivery (31-90-day supply).	40% <a href="#">coinsurance</a>	Covers up to a 30-day supply (retail).  Home Delivery can be used for a 90-day supply of any qualified <a href="#">prescription drug</a> .
	Generic drugs	\$10 maximum <a href="#">copay</a> per prescription up to a 30-day supply; \$20 <a href="#">copay</a> per prescription via home delivery (31-90-day supply).	40% <a href="#">coinsurance</a>	
	Preferred brand drugs	\$35 maximum <a href="#">copay</a> per prescription up to a 30-day supply; \$50 <a href="#">copay</a> per	40% <a href="#">coinsurance</a>	

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.AlaskaCare.gov](http://www.AlaskaCare.gov)

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)	
		prescription via home delivery (31-90-day supply).		If you are prescribed an eligible <a href="#">specialty drug</a> , you may enroll in OptumRx's Variable Copay Solution (VCS) program to reduce your <a href="#">copayment</a> for that drug.
	Non-preferred brand drugs	35% <a href="#">coinsurance</a> with \$80 min / \$150 max per prescription up to a 30-day supply; \$100 <a href="#">copay</a> per prescription via home delivery (31-90-day supply).	40% <a href="#">coinsurance</a>	
	<a href="#">Specialty drugs</a>	see preferred/non-preferred brand name drugs.	40% <a href="#">coinsurance</a>	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	30% <a href="#">coinsurance</a> employee only; 70% dependents	50% <a href="#">coinsurance</a> facility services employee only; 70% dependents	Use of designated preferred hospital is required for non-emergency care in Anchorage and outside Alaska. <a href="#">Precertification</a> is required for some services when using an <a href="#">out-of-network provider</a> . A \$400 benefit reduction applies if you fail to obtain <a href="#">precertification</a> as required. No cost after you meet your <a href="#">deductible</a> for episode of care received through SurgeryPlus.
	Physician/surgeon fees	30% <a href="#">coinsurance</a> employee only; 70% dependents	30% <a href="#">coinsurance</a> employee only; 70% dependents	
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	30% <a href="#">coinsurance</a> employee only; 70% dependents	30% <a href="#">coinsurance</a> employee only; 70% dependents	30% <a href="#">coinsurance</a> after \$100 penalty per visit for non-emergency use.
	<a href="#">Emergency medical transportation</a>	30% <a href="#">coinsurance</a> employee only; 70% dependents	30% <a href="#">coinsurance</a> employee only; 70% dependents	None
	<a href="#">Urgent care</a>	30% <a href="#">coinsurance</a> employee only; 70% dependents	30% <a href="#">coinsurance</a> employee only; 70% dependents	None
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	30% <a href="#">coinsurance</a> employee only; 70% dependents	50% <a href="#">coinsurance</a> facility services employee only; 70% dependents	Use of designated preferred hospital is required for non-emergency care in Anchorage and outside Alaska. <a href="#">Precertification</a> required for out-of-network care. A \$400 benefit reduction applies if you fail to obtain <a href="#">precertification</a> as required. No cost after you meet your <a href="#">deductible</a> for
	Physician/surgeon fees	30% <a href="#">coinsurance</a> employee only; 70% dependents	30% <a href="#">coinsurance</a> employee only; 70% dependents	

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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)	
				episode of care received through SurgeryPlus.
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	30% <a href="#">coinsurance</a> employee only; 70% dependents	30% <a href="#">coinsurance</a> employee only; 70% dependents	Use of designated preferred hospital is required for non-emergency care in Anchorage and outside Alaska. <a href="#">Precertification</a> required for out-of-network care. A \$400 benefit reduction applies if you fail to obtain <a href="#">precertification</a> as required. \$0 <a href="#">copay</a> for Teladoc behavioral health consultation.
	Inpatient services	30% <a href="#">coinsurance</a> employee only; 70% dependents	50% <a href="#">coinsurance</a> facility services employee only; 70% dependents	
<b>If you are pregnant</b>	Office visits	No charge	30% <a href="#">coinsurance</a> employee only; 70% dependents	None
	Childbirth/delivery professional services	30% <a href="#">coinsurance</a> employee only; 70% dependents	30% <a href="#">coinsurance</a> employee only; 70% dependents	Use of designated preferred hospital is required for non-emergency care in Anchorage and outside Alaska. <a href="#">Precertification</a> required for out-of-network care. A \$400 benefit reduction applies if you fail to obtain <a href="#">precertification</a> as required. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery facility services	30% <a href="#">coinsurance</a> employee only; 70% dependents	50% <a href="#">coinsurance</a> facility services employee only; 70% dependents	
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	30% <a href="#">coinsurance</a> employee only; 70% dependents	30% <a href="#">coinsurance</a> employee only; 70% dependents	Coverage is limited to 120 visits per calendar year. <a href="#">Precertification</a> required for out-of-network care. A \$400 benefit reduction applies if you fail to obtain <a href="#">precertification</a> as required.
	<a href="#">Rehabilitation services</a>	30% <a href="#">coinsurance</a> employee only; 70% dependents	30% <a href="#">coinsurance</a> employee only; 70% dependents	Coverage is limited to 20 visits per benefit year for spinal manipulations.
	<a href="#">Habilitation services</a>	30% <a href="#">coinsurance</a> employee only; 70% dependents	30% <a href="#">coinsurance</a> employee only; 70% dependents	None
	<a href="#">Skilled nursing care</a>	30% <a href="#">coinsurance</a> employee only; 70% dependents	30% <a href="#">coinsurance</a> employee only; 70% dependents	<a href="#">Precertification</a> required for out-of-network care. A \$400 benefit reduction applies if you fail to obtain <a href="#">precertification</a> as required.

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.AlaskaCare.gov](http://www.AlaskaCare.gov)

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)	
	<a href="#">Durable medical equipment</a>	30% <a href="#">coinsurance</a> employee only; 70% dependents	30% <a href="#">coinsurance</a> employee only; 70% dependents	None
	<a href="#">Hospice services</a>	30% <a href="#">coinsurance</a> employee only; 70% dependents	30% <a href="#">coinsurance</a> employee only; 70% dependents	<a href="#">Precertification</a> required for out-of-network care. A \$400 benefit reduction applies if you fail to obtain <a href="#">precertification</a> as required.
<b>If your child needs dental or eye care</b>	Children's eye exam	Not covered	Not covered	
	Children's glasses	Not covered	Not covered	
	Children's dental exam	Not covered	Not covered	

### 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](#).)

- Dental care (Adult and Child) except as related to medical conditions of the teeth, jaw, and jaw joints as well as supporting tissues including bones, muscles, and nerves.
- Infertility treatment
- Long-term care
- Routine eye care (Adult and Child)
- Routine foot care
- Weight loss programs
- Acupuncture

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

- Bariatric surgery (one morbid obesity surgical procedure within a two-year period, beginning with the date of the first morbid obesity surgical procedure, unless a multi-stage procedure is planned.)
- Chiropractic care (20 visit limit per benefit year)
- Cosmetic surgery (Only to improve a significant functional impairment of a body part; to correct the result of an accidental injury; to correct the result of an injury that occurred during a covered surgical procedure within 24 months after the original injury; to correct a gross anatomical defect present at birth or appearing after birth (but not the result of an illness or injury) when the defect results in severe facial disfigurement, or the defect results in significant functional impairment and the surgery is needed to improve function.)
  - Hearing Exam (once every 24 rolling months), 20% [coinsurance](#).
- Hearing Aids (maximum \$3,000 payable every 36 rolling months), 20% [coinsurance](#).
- Medical treatment of obesity including physical exam and diagnostic tests, outpatient prescription drugs and morbid obesity surgical procedures.
- Non-emergency care when traveling outside the U.S.
- Private duty nursing (provided by R.N. or L.P.N. if medical condition requires skilled nursing services and visiting nursing care is inadequate).

**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: the plan at (855) 784-8646. 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](http://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: the claims administrator at (855) 784-8646, the plan administrator at (800) 821-2251, or:

Aetna  
Attn: National Account CRT  
P.O. Box 14079  
Lexington, KY 40512-4079

**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 (855) 784-8646.

中文): 如果需要中文的帮助, 请拨打这个号码 (855) 784-8646.

Kung kailangan ninyo ang tulong sa Tagalog tumawag sa (855) 784-8646.

Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' (855) 784-8646.

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*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](#) \$2,400
- [Specialist](#) [[cost sharing](#)] 70%
- Hospital (facility) [[cost sharing](#)] 70%
- Other [[cost sharing](#)] 70%

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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$2,400
<a href="#">Copayments</a>	\$10
<a href="#">Coinsurance</a>	\$2200
HRA	(\$750)
What is not covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$4,670</b>

### Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$2,400
- [Specialist](#) [[cost sharing](#)] 70%
- Hospital (facility) [[cost sharing](#)] 70%
- Other [[cost sharing](#)] 70%

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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$1,900
<a href="#">Copayments</a>	\$600
<a href="#">Coinsurance</a>	\$0
HRA	(\$750)
What is not covered	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$2,520</b>

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$2,400
- [Specialist](#) [[cost sharing](#)] 70%
- Hospital (facility) [[cost sharing](#)] 70%
- Other [[cost sharing](#)] 70%

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)  
[Diagnostic test](#) (*x-ray*)  
[Durable medical equipment](#) (*crutches*)  
[Rehabilitation services](#) (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$2,400
<a href="#">Copayments</a>	\$10
<a href="#">Coinsurance</a>	\$300
HRA	(\$750)
What is not covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,710</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

The HRA will be applied to your deductible for covered expenses, up to the balance available in your HRA. Examples assume HRA balance is \$750.