

# Rhode Island State Employee Health Plan: Individual and Family

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

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

Coverage for: 2014 Active Employees Plan Employee/Family | Plan Type: PS1



**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.employeebenefits.ri.gov](http://www.employeebenefits.ri.gov) or by calling 1-866-202-0434.

Important Questions	Answers	Why this Matters:
What is the overall <b>deductible</b> ?	Network: \$250 Individual / \$500 Family Non-Network: \$500 Individual / \$500 Family / Per calendar year. Does not apply to services listed below as “No Charge”.	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, there are no other <b>deductibles</b> .	You don’t have to meet <b>deductibles</b> for specific service, 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?	Medical-Network: \$250 Individual / \$500 Family Non-Network: \$3,250 Individual / \$6,500 Family	The <b>out-of-pocket limit</b> is the most you could pay during a calendar 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> ?	<b>Premiums</b> , balanced-billed charges, health care this plan doesn’t cover, penalties for failure to obtain pre-notification for services.	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?	This policy has no overall annual limit on the amount it will pay each year.	The chart starting on page 2 describes specific coverage limits, such as limits on the number of office visits.
Does this plan use a <b>network</b> of providers?	Yes, this plan uses <b>network providers</b> . If you use a <b>non-network provider</b> your cost may be more. For a list of <b>network providers</b> , see <a href="http://www.myuhc.com">www.myuhc.com</a> or call 1-866-202-0434.	If you use a 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 network doctor or hospital may use a non-network <b>provider</b> for some services. Plans use the term 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> ?	No	You can see the <b>specialist</b> 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 <b>excluded services</b> .

**Questions:** Call 1-866-202-0434 or visit us at [www.employeebenefits.ri.gov](http://www.employeebenefits.ri.gov). If you aren’t clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at <http://www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf> or call the number above to request a copy.

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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 network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a Network Provider	Your Cost If You Use a Non-network Provider	Limitations & Exceptions
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	\$15 Copay / visit	20% Coinsurance After Deductible	If you receive services in addition to office visit, additional costs may apply.
	Specialist visit	\$25 Copay / visit	20% Coinsurance After Deductible	If you receive services in addition to office visit, additional costs may apply. Routine foot care only covered for severe systemic disease or preventive treatments of diabetes.
	Other practitioner office visit	\$25 Copay / visit	20% Coinsurance After Deductible	If you receive services in addition to manipulative chiropractic care, additional costs could apply. 12 visits per calendar year, network and non-network combined.
	Preventive care/screening/immunization	No Charge	20% Coinsurance After Deductible	Includes preventive health services specified in the Health Care Reform law.
<b>If you have a test</b>	Diagnostic test (x-ray, blood work)	No Charge	20% Coinsurance After Deductible	Pre-notification required for non-network sleep studies.
	Imaging (CT/PET scans, MRIs)	0% Coinsurance After Deductible	20% Coinsurance After Deductible	None

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<p><b>If you need drugs to treat your illness or condition</b></p> <p>More information about <b>prescription drug coverage</b> is available at <a href="http://www.cvs-caremark.com">www.cvs-caremark.com</a>.</p>	Tier 1 - Your Lowest-Cost Option	Retail: \$7 Mail Order: \$14 Copay	\$7 co-pay/prescription (retail)	Covers up to a 31-day supply (retail prescription); 90-day supply (mail order prescription). If you use a non-Network Pharmacy you may be responsible for any amount over the allowed amount.
	Tier 2 - Your Midrange-Cost Option	Retail: \$25 Copay Mail Order: \$50 Copay	\$25 co-pay/prescription (retail)	Covers up to a 31-day supply (retail prescription); 90-day supply (mail order prescription). If you use a non-Network Pharmacy you may be responsible for any amount over the allowed amount.
	Tier 3 - Your Highest-Cost Option	Retail: \$45 Copay Mail Order: \$90 Copay	\$45 co-pay/prescription (retail)	Covers up to a 31-day supply (retail prescription); 90-day supply (mail order prescription). If you use a non-Network Pharmacy you may be responsible for any amount over the allowed amount.
	Tier 4 - Additional High-Cost Option	Retail: Not Covered Mail Order: Not Covered	Retail: Not Covered Mail Order: Not Covered	Not Covered
<p><b>If you have outpatient surgery</b></p>	Facility fee (e.g., ambulatory surgery center)	0% Coinsurance After Deductible	20% Coinsurance After Deductible	None
	Physician/surgeon fees	0% Coinsurance After Deductible	20% Coinsurance After Deductible	None
<p><b>If you need immediate medical attention</b></p>	Emergency room services	\$125 Copay / visit	\$125 Copay / visit	Benefits under this section are not available for services to treat a condition that does not meet the definition of an Emergency. Pre-Notification required for non-network.
	Emergency medical transportation	No Charge	No Charge	Air and Water Transportation up to a \$3000 Maximum Benefit per occurrence. Pre-notification required for non-emergency transportation non-network.
	Urgent care	\$50 Copay / visit	20% Coinsurance After Deductible	If you receive services in addition to urgent care, additional copays or coinsurance may apply.

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If you have a hospital stay	Facility fee (e.g., hospital room)	0% Coinsurance After Deductible	20% Coinsurance After Deductible	None
	Physician/surgeon fee	0% Coinsurance After Deductible	20% Coinsurance After Deductible	None
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	\$15 Copay / visit	20% Coinsurance After Deductible	Pre-Notification required non-network for services including ABA, psych testing and extended outpatient treatment visits beyond 45-50 minutes. EAP visit limit is 3 per issue.
	Mental/Behavioral health inpatient services	0% Coinsurance After Deductible	20% Coinsurance After Deductible	Pre-notification required non-network.
	Substance use disorder outpatient services	\$15 Copay / visit	20% Coinsurance After Deductible	EAP visit limit is 3 per issue.
	Substance use disorder inpatient services	0% Coinsurance After Deductible	20% Coinsurance After Deductible	Pre-notification required non-network.
If you are pregnant	Prenatal and postnatal care	\$15 Copay Global Maternity Copay	20% Coinsurance After Deductible	Routine Prenatal care covered at no charge. Your cost in this category includes physician delivery charges. Dependent daughter maternity covered but newborn nursery is not.
	Delivery and all inpatient services	0% Coinsurance After Deductible	20% Coinsurance After Deductible	Your cost for inpatient services only. For physician delivery charges, see pre-postnatal care. Stays exceeding delivery timeframes pre-notification is required. Dependent daughter maternity covered but newborn nursery is not.

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Common Medical Event	Services You May Need	Your Cost If You Use a Network Provider	Your Cost If You Use a Non-network Provider	Limitations & Exceptions
<b>If you need help recovering or have other special health needs</b>	Home health care	0% Coinsurance After Deductible	20% Coinsurance After Deductible	Custodial, domiciliary and respite care are not covered. Rest cures are not covered.
	Rehabilitation services	0% Coinsurance After Deductible	20% Coinsurance After Deductible	Pulmonary rehab limited to 14 days before admittance to the hospital or up to 6 weeks after discharge. Cardiac rehab limited to 3 visits per week for up to 12 weeks per calendar year.
	Habilitation services	No Charge	No Charge	Certain services for a Dependent child younger than 3 years of age who is certified by the RI Department of Human Services (DHS) as eligible for early intervention services. Services must be provided by a licensed provider designated by the RI DHS as an "early intervention provider" and who works in early intervention programs approved by the RI Department of Health.
	Skilled nursing care	0% Coinsurance After Deductible	20% Coinsurance After Deductible	Does not cover custodial care, respite care, domiciliary care or day care. Pre-notification required for non-network.
	Durable medical equipment	0% Coinsurance After Deductible	20% Coinsurance After Deductible	Pre-notification required for Equipment in excess of \$1,000. Wigs have a maximum benefit of \$350.
	Hospice service	0% Coinsurance After Deductible	20% Coinsurance After Deductible	Benefits are only available when hospice care is received from a licensed hospice agency, which can include a Hospital. Inpatient pre-notification required for non-network.
<b>If your child needs dental or eye care</b>	Eye exam	Not Covered	Not Covered	None
	Glasses	Not Covered	Not Covered	None
	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
- Adult routine vision exam (i.e. refraction)
- Child dental check-up
- Child glasses
- Child routine vision exam (i.e. refraction)
- Cosmetic Surgery
- Dental Care (Adult)
- Long-term care
- Private-duty nursing
- 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.)

- Bariatric Surgery limitations may apply
- Chiropractic care limitations may apply
- Habilitation services limitations may apply
- Hearing aids limitations may apply
- Infertility treatment limitations may apply
- Non-emergency care when traveling outside the U.S. limitations may apply
- Routine foot care limitations may apply

## 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 1-877-237-8576. 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 us at 1-866-202-0434 or visit [www.employeebenefits.ri.gov](http://www.employeebenefits.ri.gov).

## 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 or policy does provide 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 does meet the minimum value standard for the benefits it provides.**

## Language Access Services:

- Spanish (Español): Para obtener asistencia en Español, llame al 1-401-222-3160.
- Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-401-222-3160.
- Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-401-222-3160.
- Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-401-222-3160.

—————*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 also will be different.

If other than individual coverage, the Patient Pays amount may be more.

See the next page for important information about these examples.

#### Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$7,140
- Patient pays \$400

##### 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	\$250
Copays	\$0
Coinsurance	\$0
Limits or exclusions	\$150
<b>Total</b>	<b>\$400</b>

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

- Amount owed to providers: \$5,400
- Plan pays \$5,070
- Patient pays \$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	\$180
Copays	\$70
Coinsurance	\$0
Limits or exclusions	\$80
<b>Total</b>	<b>\$330</b>

## 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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