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, go to https://www.mountainhealth.coop/individual-plan-documents-wy or call 1-844-262-1560. 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.healthcare.gov/sbc-glossary/ or call 1-800-318-2596 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For network providers: $4,000 individual $8,000 family ; for out-of-network providers: $9,000 individual $18,000 family	Generally, you must pay all of 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?	For network providers: $8,550 individual $17,100 family; for out-of-network providers: $24,450 individual $48,900 family	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?	Copayments on certain services, 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 https://www.mountainhealth.coop/find-a-doctor or call 1-855 447-2900 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 (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.

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	$35 copay /visit; deductible does not apply.	60% coinsurance	If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing). If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing). You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
	Specialist visit	$75 copay /visit; deductible does not apply.	60% coinsurance	
	Preventive care/screening/ immunization	No Charge	60% coinsurance	
If you have a test	Diagnostic test (x-ray, blood work)	50% coinsurance	60% coinsurance	This benefit does not include diagnostic services such as biopsies, which are services that are routinely covered under the Surgical Services Benefit.
	Imaging (CT/PET scans, MRIs)	50% coinsurance	60% coinsurance	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at https://www.mountainhealth.coop/pharmacy	Generic drugs	Retail: $10 copay /prescription; deductible does not apply. Mail Order: $20 copay /prescription; deductible does not apply.	60% coinsurance	31-day supply retail 90-day supply mail-order.
	Preferred brand drugs	Retail: $50 copay /prescription; deductible does not apply. Mail Order: $100 copay /prescription; deductible does not apply.	60% coinsurance	31-day supply retail 90-day supply mail-order. If you choose a higher Tier drug when lower Tier drug is available, you must pay an ancillary charge in addition to the deductible and/or coinsurance, as applicable.
	Non-preferred brand drugs	Retail: $100 copay /prescription; deductible does not apply. Mail Order: $200 copay /prescription; deductible does not apply.	60% coinsurance	31-day supply retail 90-day supply mail-order. If you choose a higher Tier drug when a lower Tier drug is available, you must pay an ancillary charge in addition to the deductible and/or coinsurance, as applicable.

* For more information about limitations and exceptions, see the plan or policy document at https://www.mountainhealth.coop/individual-plan-documents-wy

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)	
	Specialty drugs	Retail: $150 copay /prescription; deductible does not apply.	60% coinsurance	31-day supply Mail order not available. In-Network coverage limited to select pharmacies.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	40% coinsurance	60% coinsurance	If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).
	Physician/surgeon fees	40% coinsurance	60% coinsurance	
If you need immediate medical attention	Emergency room care	50% coinsurance	50% coinsurance	If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).
	Emergency medical transportation	50% coinsurance	50% coinsurance	
	Urgent care	$110 copay /visit; deductible does not apply.	60% coinsurance	
If you have a hospital stay	Facility fee (e.g., hospital room)	40% coinsurance	60% coinsurance	If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).
	Physician/surgeon fees	40% coinsurance	60% coinsurance	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$35.00 copay /visit; deductible does not apply, and 40% coinsurance for other outpatient services	60% coinsurance	If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).
	Inpatient services	40% coinsurance	60% coinsurance	
If you are pregnant	Office visits	No Charge	No Charge	Included in delivery
	Childbirth/delivery professional services	40% coinsurance	60% coinsurance	If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing). Cost sharing does not apply for preventive services. Depending on the type of services, a coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery facility services	40% coinsurance	60% coinsurance	
If you need help recovering or have	Home health care	40% coinsurance	60% coinsurance	If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).

* For more information about limitations and exceptions, see the plan or policy document at https://www.mountainhealth.coop/individual-plan-documents-wy

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)	
other special health needs	Rehabilitation services	$75 copay /visit; deductible does not apply	60% coinsurance	40 visit limit/year each for physical, occupational, and speech therapy. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).
	Habilitation services	40% coinsurance	60% coinsurance	40 visit limit/year each for physical, occupational, and speech therapy. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).
	Skilled nursing care	40% coinsurance	60% coinsurance	If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).
	Durable medical equipment	40% coinsurance	60% coinsurance	See policy documents. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).
	Hospice services	40% coinsurance	60% coinsurance	If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).
If your child needs, dental care or eye care	Children's eye exam	No Charge	25% coinsurance	Coverage is limited to one Vision Examination per Covered Dependent Child under age 19, per Calendar Year.
	Children's glasses	No Charge	25% coinsurance	Coverage is limited to one frame per Covered Dependent Child under age 19, per Calendar Year.

* For more information about limitations and exceptions, see the plan or policy document at https://www.mountainhealth.coop/individual-plan-documents-wy

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.)

- Abortion (except in the case of rape, incest, or when the life of the mother is endangered)
- Dental Care (Child)
- Hearing Aids
- Long term care
- Non-emergency care when traveling outside the United States. See www.mountainhealth.coop/plan-documents-wy
- Private-duty nursing unless the hospital does not an urgent or acute care unit.
- Religious counseling
- Reversal of an elective sterilization
- Rolfing therapy
- Self-help programs
- Temporomandibular joint dysfunction

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

- Acupuncture (Up to 12 visits/year)
- Bariatric surgery: Prior authorization required
- Chiropractic care (Up to 20 visits/year)
- Cosmetic surgery (Only if medically necessary or for certain reconstructive surgeries)
- Dental Care (Adult) up to $100.00 limit
- Infertility treatment, except artificial fertilization
- Routine eye care (Adult) up to $60.00 limit
- Routine foot care provided to a member with Diabetes
- Weight loss programs: Prior authorization required

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: Mountain Health CO-OP at 1-844-262-1560, State insurance department contact information at 1-866-444-3272 or https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa. State consumer assistance program at http://www.cms.gov/ccIIO/Resources/Consumer-Assistance-Grants, Office of Personnel Management Multi State Plan Program at https://www.opm.gov/healthcare-insurance/multi-state-plan-program/external review/. 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 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: www.mountainhealth.coop or call 1-844-262-1560.

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.

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

* For more information about limitations and exceptions, see the plan or policy document at https://www.mountainhealth.coop/individual-plan-documents-wy

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** **$4,000**
- **Specialist copayment** **$75**
- **Hospital (facility) coinsurance** **40%**
- **Other coinsurance** **40%**

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	$4,000
Copayments	$10
Coinsurance	$2,400
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$6,470**

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

- **The plan's overall deductible** **$4,000**
- **Specialist copayment** **$75**
- **Hospital (facility) coinsurance** **40%**
- **Other coinsurance** **40%**

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	$900
Copayments	$1,200
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$2,120**

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

- **The plan's overall deductible** **$4,000**
- **Specialist copayment** **$75**
- **Hospital (facility) coinsurance** **40%**
- **Other coinsurance** **40%**

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

Total Example Cost	**$2,800**
In this example, Mia would pay:	
Cost Sharing	
Deductibles	$2,100
Copayments	$500
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$2,600**

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