



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.umar.com](http://www.umar.com) or by calling 1-855-858-6860. 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.umar.com](http://www.umar.com) or call 1-855-858-6860 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall <a href="#">deductible</a> ?	<b>\$500</b> person / <b>\$1,500</b> family Health Investment Plan Offering (HIPO) (Tier 1), In-Area UHC SHO (Tier 2) & Out-of-Network (Tier 3)	Generally, you must pay all the costs from <a href="#">providers</a> 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> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> services 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. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <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="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	<b>\$7,500</b> person / <b>\$15,000</b> family Health Investment Plan Offering (HIPO) (Tier 1), In-Area UHC SHO (Tier 2) & Out-of-Network (Tier 3)	This <a href="#">plan</a> has an <a href="#">embedded annual out of pocket maximum</a> that means that if you have family coverage, any combination of Covered Family Members may help meet the Family <a href="#">Out of Pocket Maximum</a> ; However, no one person will pay more than his or her Embedded Individual Out of Pocket Maximum Amount.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Penalties, <a href="#">premiums</a> , <a href="#">balance billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.umar.com">www.umar.com</a> or call 1-855-858-6860 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's 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 <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <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.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .



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
		HIPO (Tier 1)	In-Area (Tier 2)	Out-of-Network (Tier 3)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	No charge; Deductible Waived	\$15 Copay per visit; Deductible Waived	Not covered	Questions regarding \$0-copay/\$0-coinsurance providers, visit <a href="http://ththealth.org/health-investment">ththealth.org/health-investment</a>
	<a href="#">Specialist</a> visit	\$30 Copay per visit; Deductible Waived	\$30 Copay per visit; Deductible Waived	Not covered	Questions regarding \$0-copay/\$0-coinsurance providers, visit <a href="http://ththealth.org/health-investment">ththealth.org/health-investment</a>
	<a href="#">Preventive care/screening/immunization</a>	No charge; Deductible Waived	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.
	<a href="#">Menopause Health and Wellness Program</a>	\$500 copay	Not covered	Not covered	Service must be performed by Dr. Michelle Lin (My Family Doc) (702) 209-3590 3227 East Warm Springs Road, Building 23, Ste. 300 Las Vegas, Nevada 89120

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		HIPO (Tier 1)	In-Area (Tier 2)	Out-of-Network (Tier 3)	
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	No charge: Deductible Waived if the Steinberg Diagnostics Imaging Lab or a freestanding Quest Diagnostic Lab provides the service	100% Coinsurance after deductible when performed at an in-network freestanding laboratory or imaging facility other than Quest Diagnostics or Steinberg Diagnostics.	Not covered	None
	Imaging (CT/PET scans, MRIs)	No charge: Deductible waived if Steinberg Diagnostics is used. 20% Coinsurance after deductible if services are not available at Steinberg Diagnostics and are performed at other facilities	100% Coinsurance after deductible when performed at an in-network freestanding imaging facility other than Steinberg Diagnostics.	Not covered	None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		HIPO (Tier 1)	In-Area (Tier 2)	Out-of-Network (Tier 3)	
<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.cerpasrx.com/ththealth">www.cerpasrx.com/ththealth</a> .	Generic drugs (Tier 1)	Retail: \$15 Copay (1–34-day supply) \$40 Copay (35–90-day supply) Mail Order: 25% coinsurance to a maximum of \$500		Not covered	-Prescriptions filled at pharmacies other than THT's Exclusive Network Retail Pharmacies may incur a \$25 for Tier 1, \$32 for Tier 2, \$36 for Tier 3, per prescription choice fee in addition to applicable copays. -If the generic cost of the medication is less than the copay, the individual will be responsible for that lesser amount. Diabetic Supplies: includes syringes needles, lancets, and test strips – limited to a quantity of 200 per 30-day supply.  -Retail Only. Prescriptions filled at pharmacies other than THT's Exclusive Network Retail Pharmacies will incur a \$25 for Tier 1, \$32 for Tier 2, \$36 for Tier 3, per prescription choice fee in addition to applicable copays.  30-day supply maximum. Questions regarding specialty drugs visit <a href="https://www.ththealth.org/pharmacy">https://www.ththealth.org/pharmacy</a>
	Preferred brand drugs (Tier 2)	Retail: 25% coinsurance to a maximum of \$100 (1–34-day supply); 25% coinsurance to a maximum of \$300 (35–90-day supply) Mail Order: 25% coinsurance to a maximum of \$500		Not covered	
	Non-preferred brand drugs (Out-of-Network (Tier 3))	Retail: 40% coinsurance (1–34-day supply) 40% coinsurance (35–90-day supply) Mail Order: 40% coinsurance		Not covered	
	Formulary Diabetic Supplies and Insulin	Supplies: \$0 Copay Insulin: 25% coinsurance to a maximum of \$20 (1–30-day supply) 25% coinsurance to a maximum of \$40 (31–60-day supply) 25% coinsurance to a maximum of \$60 (61–90-day supply)		Not covered	
	Generic asthma drugs (Tier 1)	\$15 Copay (1–30-day supply) \$40 Copay (31–90-day supply)		Not covered	
	Preferred brand asthma drugs (Tier 2)	25% coinsurance to a maximum of \$50 (1–30-day supply) 25% coinsurance to a maximum of \$100 (31–60-day supply) 25% coinsurance to a maximum of \$150 (61–90-day supply)		Not covered	
	Non-preferred brand asthma drugs (Out-of-Network (Tier 3))	40% coinsurance up to 90-day supply		Not covered	
	<a href="#">Specialty drugs</a> (Tier 4 and 5)	Generic & Preferred brand drugs: 25% coinsurance to a maximum of \$500. Non-Preferred brand: 40% coinsurance		Not covered	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		HIPO (Tier 1)	In-Area (Tier 2)	Out-of-Network (Tier 3)	
	Select compounded hormone replacement drugs for the <a href="#">Menopause Health and Wellness Program</a>	20% coinsurance		Not covered	Must be prescribed by Dr. Michelle Lin (My Family Doc). (702) 209-3590 Prescription must be filled at Solutions Specialty Pharmacy located at 8579 S. Eastern Ave, Las Vegas, NV 89123 (702) 792-3777
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Not covered	20% Coinsurance	Not covered	None
	Physician/surgeon fees	Not covered	20% Coinsurance	Not covered	None
If you need immediate medical attention	<a href="#">Emergency room care</a>	Not covered	\$300 Copay for 1st visit; \$750 Copay all subsequent visits per plan year facility; 20% Coinsurance physician	\$300 Copay for 1st visit; \$750 Copay all subsequent visits per plan year facility; 20% Coinsurance physician	Copay may be waived if admitted
	<a href="#">Emergency medical transportation</a>	Not covered	20% Coinsurance	20% Coinsurance	Ground ambulance allowable expense is the lesser of (i) billed charges or (ii) applicable state or municipal franchisee rate. Preauthorization is required for non-emergency.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		HIPO (Tier 1)	In-Area (Tier 2)	Out-of-Network (Tier 3)	
	<a href="#">Urgent care</a>	No charge; Deductible Waived	\$30 Copay per visit; Deductible Waived	\$30 Copay per visit; Deductible Waived	Questions regarding \$0-copay/\$0-coinsurance providers, visit <a href="http://ththealth.org/health-investment">ththealth.org/health-investment</a>
If you have a hospital stay	Facility fee (e.g., hospital room)	Not covered	20% Coinsurance	Not covered	Preauthorization is required.
	Physician/surgeon fee	Not covered	20% Coinsurance	Not covered	
If you have mental health, behavioral health, or substance abuse services If you are pregnant	Outpatient services	No charge; Deductible Waived	\$10 Copay per visit; Deductible Waived Office visits; 20% Coinsurance other outpatient services	Not covered	Questions regarding \$0-copay/\$0-coinsurance providers, visit <a href="http://ththealth.org/health-investment">ththealth.org/health-investment</a>
	Inpatient services	Not covered	20% Coinsurance	Not covered	Preauthorization is required.
If you are pregnant	Office visits	No charge; Deductible Waived	No charge; Deductible Waived	Not covered	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
	Childbirth/delivery professional services	20% Coinsurance	20% Coinsurance	Not covered	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		HIPO (Tier 1)	In-Area (Tier 2)	Out-of-Network (Tier 3)	
	Childbirth/ delivery facility services	20% Coinsurance	20% Coinsurance	Not covered	described elsewhere in the SBC (i.e., ultrasound).
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	20% Coinsurance	20% Coinsurance	Not covered	60 Maximum visits per calendar year In-network
	<a href="#">Rehabilitation services</a>	No charge; Deductible Waived (Physical Therapies)	\$10 Copay per visit (Physical, Occupational and Speech Therapies)	Not covered	Questions regarding \$0-copay/\$0-coinsurance providers, visit <a href="http://ththealth.org/health-investment">ththealth.org/health-investment</a> . Preauthorization is required after 30 visits. Habilitation services for Learning Disabilities are not covered.
	<a href="#">Habilitation services</a>	Not covered	\$10 Copay per visit	Not covered	
	<a href="#">Skilled nursing care</a>	Not covered	20% Coinsurance	Not covered	60 Maximum days per plan year; Preauthorization is required.
	<a href="#">Durable medical equipment</a>	20% Coinsurance	20% Coinsurance	Not covered	Preauthorization is required for DME costs in excess of \$3,000 for rentals or purchases.
	<a href="#">Hospice service</a>	Not covered	20% Coinsurance	Not covered	None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		HIPO (Tier 1)	In-Area (Tier 2)	Out-of-Network (Tier 3)	
<b>If your child needs eye care</b>  More information regarding vision coverage can be found at <a href="http://vsp.com">vsp.com</a> or by calling 800-877-7195	Children's eye exam	Not covered	Not covered	Not covered	None
	Children's glasses	Not covered	Not covered	Not covered	None
<b>If your child needs dental care</b>  More information regarding dental coverage can be found at <a href="http://mycigna.com">mycigna.com</a> or by calling 800-244-6224	Children's dental check-up	Not covered	Not covered	Not covered	None



## Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"><li>• Cosmetic surgery</li><li>• Dental care (Adult)</li><li>• Infertility treatment</li></ul>	<ul style="list-style-type: none"><li>• Long-term care</li><li>• Non-emergency care when traveling outside the U.S.</li><li>• Private-duty nursing</li></ul>	<ul style="list-style-type: none"><li>• Routine eye care (Adult)</li><li>• Routine foot care</li><li>• Weight loss programs</li></ul>
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)		
<ul style="list-style-type: none"><li>• Acupuncture</li><li>• Bariatric surgery</li></ul>	<ul style="list-style-type: none"><li>• Chiropractic care</li></ul>	<ul style="list-style-type: none"><li>• Hearing aids</li></ul>

**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](http://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](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 to submit a [claim](#), [appeal](#) or a [grievance](#) for any reason to your [plan](#). Additionally, a consumer assistance program may help you file your [appeal](#). A list of states with Consumer Assistance Programs is available at [www.HealthCare.gov](http://www.HealthCare.gov) and <http://cciio.cms.gov/programs/consumer/capgrants/index.html>.

### 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](#).

*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 <a href="#">plan's</a> overall <a href="#">deductible</a>	\$500
■ <a href="#">Specialist copayment</a>	\$30
■ Hospital (facility) <a href="#">coinsurance</a>	20%
■ Other <a href="#">coinsurance</a>	20%

#### This EXAMPLE event includes services like:

[Specialist](#) office visits (*pre-natal 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>	\$500
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$2,000
What isn't covered	
Limits or exclusions	\$70
<b>The total Peg would pay is</b>	<b>\$2,570</b>

### Managing Joe's type 2 Diabetes

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$500
■ <a href="#">Specialist copayment</a>	\$30
■ Hospital (facility) <a href="#">coinsurance</a>	20%
■ Other <a href="#">coinsurance</a>	20%

#### 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> *	\$400
<a href="#">Copayments</a>	\$100
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$4,300
<b>The total Joe would pay is</b>	<b>\$4,800</b>

### Mia's Simple Fracture

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$500
■ <a href="#">Specialist copayment</a>	\$30
■ Hospital (facility) <a href="#">coinsurance</a>	20%
■ Other <a href="#">coinsurance</a>	20%

#### This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)  
[Diagnostic tests](#) (*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> *	\$500
<a href="#">Copayments</a>	\$400
<a href="#">Coinsurance</a>	\$200
What isn't covered	
Limits or exclusions	\$10
<b>The total Mia would pay is</b>	<b>\$1,110</b>

Note: These numbers assume the patient does not participate in the [plan's](#) wellness program. If you participate in the [plan's](#) wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: [www.umar.com](http://www.umar.com) or call 1-855-858-6860.

\*Note: This [plan](#) has other [deductibles](#) for specific services included in this coverage example. See "Are there other [deductibles](#) for specific services?" row above.