

 **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 www.firstcarolinacare.com or call 1-866-267-8535. 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 <https://www.healthcare.gov/sbc-glossary> or call 1-866-267-8535 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	<p>In-network (contracted) provider: \$3,000 Single coverage election / \$5,000 Family coverage election</p> <p>Out-of-network (non-contracted) provider: \$6,000 Single coverage election / \$10,000 Family coverage election</p>	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. The following <u>in-network (contracted) provider</u> services are not subject to deductible: <u>preventive care</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ ."
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services. You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the out-of-pocket limit for this plan?	<p>In-network (contracted) provider: \$3,000 Single coverage election / \$5,000 Family coverage election</p> <p>Out-of-network (non-contracted) provider: \$6,000 Single coverage election / \$10,000 Family coverage election</p>	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Charges over the <u>maximum allowable charge</u> , <u>premiums</u> , <u>balance-billed</u> charges, <u>prior authorization</u> penalties and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a network provider?	Yes. See www.firstcarolinacare.com or call 1-866-267-5835 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a referral to see a specialist?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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
		In-Network (Contracted) Provider (You will pay the least)	Out-of-Network (Non-Contracted) 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	0% <u>coinsurance</u> , after <u>deductible</u>	0% <u>coinsurance</u> , after <u>deductible</u>	None
		Virtual visit/Telehealth		None
	- FirstHealth on the Go: 0% <u>coinsurance</u> , after <u>deductible</u> - Other providers: 0% <u>coinsurance</u> , after <u>deductible</u>	0% <u>coinsurance</u> , after <u>deductible</u>		
	<u>Specialist</u> visit	0% <u>coinsurance</u> , after <u>deductible</u>	0% <u>coinsurance</u> , after <u>deductible</u>	None
		Chiropractic care: 0% <u>coinsurance</u> , after <u>deductible</u>	Chiropractic care: 0% <u>coinsurance</u> , after <u>deductible</u>	Chiropractic care: Limited to 12 visits per covered person per benefit period — <u>in-network (contracted)</u> & <u>out-of-network (non-contracted) providers</u> combined.
<u>Preventive care/screening/immunization</u>	No charge	Not covered	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	0% <u>coinsurance</u> , after <u>deductible</u>	0% <u>coinsurance</u> , after <u>deductible</u>	None
	Imaging (CT/PET scans, MRIs)	0% <u>coinsurance</u> , after <u>deductible</u>	0% <u>coinsurance</u> , after <u>deductible</u>	<u>Prior authorization</u> is required. Failure to ensure a <u>prior authorization</u> may result in the following penalty: 20% coinsurance per service.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.firstcarolinacare.com	Retail prescription drugs - 30-day supply	0% <u>coinsurance</u> , after <u>deductible</u>	Not covered	None
	Retail & Mail order prescription drugs - 90-day supply	0% <u>coinsurance</u> , after <u>deductible</u>	Not covered	None
	Specialty prescription drugs - 30-day supply	0% <u>coinsurance</u> , after <u>deductible</u>	Not covered	None



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
		In-Network (Contracted) Provider (You will pay the least)	Out-of-Network (Non-Contracted) Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	0% <u>coinsurance</u> , after <u>deductible</u>	0% <u>coinsurance</u> , after <u>deductible</u>	<u>Prior authorization</u> is required. Failure to ensure a <u>prior authorization</u> may result in the following penalty: 20% coinsurance per service.
	Physician/surgeon fees	0% <u>coinsurance</u> , after <u>deductible</u>	0% <u>coinsurance</u> , after <u>deductible</u>	
If you need immediate medical attention	<u>Emergency room care</u>	0% <u>coinsurance</u> , after <u>deductible</u> <u>In-network (contracted) provider</u> benefits apply		None
	<u>Emergency medical transportation</u>	0% <u>coinsurance</u> , after <u>deductible</u> <u>In-network (contracted) provider</u> benefits apply		Non-urgent ambulance: <u>Prior authorization</u> is required.
	<u>Urgent care</u>	0% <u>coinsurance</u> , after <u>deductible</u> <u>In-network (contracted) provider</u> benefits apply		None
If you have a hospital stay	Facility fee (e.g., hospital room)	0% <u>coinsurance</u> , after <u>deductible</u>	0% <u>coinsurance</u> , after <u>deductible</u>	<u>Prior authorization</u> is required. Failure to ensure a <u>prior authorization</u> may result in the following penalty: 20% coinsurance per service.
	Physician/surgeon fees	0% <u>coinsurance</u> , after <u>deductible</u>	0% <u>coinsurance</u> , after <u>deductible</u>	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	0% <u>coinsurance</u> , after <u>deductible</u>	0% <u>coinsurance</u> , after <u>deductible</u>	None
	Inpatient services	0% <u>coinsurance</u> , after <u>deductible</u>	0% <u>coinsurance</u> , after <u>deductible</u>	<u>Prior authorization</u> is required. Failure to ensure a <u>prior authorization</u> may result in the following penalty: 20% coinsurance per service.
If you are pregnant	Office visits	0% <u>coinsurance</u> , after <u>deductible</u>	0% <u>coinsurance</u> , after <u>deductible</u>	None
	Childbirth/delivery professional services	0% <u>coinsurance</u> , after <u>deductible</u>	0% <u>coinsurance</u> , after <u>deductible</u>	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery facility services	0% <u>coinsurance</u> , after <u>deductible</u>	0% <u>coinsurance</u> , after <u>deductible</u>	<u>Prior authorization</u> is required. Failure to ensure a <u>prior authorization</u> may result in the following penalty: 20% coinsurance per service.



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
		In-Network (Contracted) Provider (You will pay the least)	Out-of-Network (Non-Contracted) Provider (You will pay the most)	
If you need help recovering or have other special health needs	<u>Home health care</u>	0% <u>coinsurance</u> , after <u>deductible</u>	0% <u>coinsurance</u> , after <u>deductible</u>	<p><u>Prior authorization</u> is required. Failure to ensure a <u>prior authorization</u> may result in the following penalty: 20% coinsurance per service.</p> <ul style="list-style-type: none"> - Limited to 30 visits per covered person per benefit period — <u>in-network (contracted) & out-of-network (non-contracted) providers</u> combined.
	<u>Rehabilitation services</u>	0% <u>coinsurance</u> , after <u>deductible</u>	0% <u>coinsurance</u> , after <u>deductible</u>	<p><u>Prior authorization</u> is required. Failure to ensure a <u>prior authorization</u> may result in the following penalty: 20% coinsurance per service.</p> <ul style="list-style-type: none"> - Inpatient: Limited to 45 days per covered person per benefit period — <u>in-network (contracted) & out-of-network (non-contracted) providers</u> combined. - Outpatient: Limited to 60 visits per covered person per benefit period — <u>in-network (contracted) & out-of-network (non-contracted) providers</u> combined.
	<u>Habilitation services</u>	Not covered	Not covered	None
	<u>Skilled nursing care</u>	0% <u>coinsurance</u> , after <u>deductible</u>	0% <u>coinsurance</u> , after <u>deductible</u>	<p><u>Prior authorization</u> is required. Failure to ensure a <u>prior authorization</u> may result in the following penalty: 20% coinsurance per service.</p> <ul style="list-style-type: none"> - Limited to 100 days per cause per covered person per benefit period — <u>in-network (contracted) & out-of-network (non-contracted) providers</u> combined.
	<u>Durable medical equipment</u>	0% <u>coinsurance</u> , after <u>deductible</u>	0% <u>coinsurance</u> , after <u>deductible</u>	<p><u>Prior authorization</u> is required for select <u>durable medical equipment</u>. Failure to ensure a <u>prior authorization</u> may result in the following penalty: 20% coinsurance per service.</p>
	<u>Hospice services</u>	0% <u>coinsurance</u> , after <u>deductible</u>	0% <u>coinsurance</u> , after <u>deductible</u>	<p><u>Prior authorization</u> is required. Failure to ensure a <u>prior authorization</u> may result in the following penalty: 20% coinsurance per service.</p>



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
		In-Network (Contracted) Provider (You will pay the least)	Out-of-Network (Non-Contracted) Provider (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	0% <u>coinsurance</u> , after <u>deductible</u>	Not covered	- Vision screening for children 17 and under: Limited to one screening per year in a primary care providers office. - Visual impairment screening: Limited to children five and under.
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	None

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.)

- Acupuncture
- Cosmetic surgery
- Dental care (Adult)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

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

- Bariatric surgery (In-network (contracted) provider only) (Prior authorization is required.)
- Chiropractic care
- Hearing aids (Limited to covered persons under 22 years of age)
- Infertility treatment (Diagnostic only) (Prior authorization is 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: the Plan at 1-910-715-1357 or Department of Labor's Employee Benefits Security Administrations at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. 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: Plan at (for medical) 1-844-335-7097; (for prescription drugs) 1-866-267-5835 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your appeal. Contact U.S. Department of Labor, Employee Benefits Security Administration at 1-866-487-2365 or visit www.dol.gov/ebsa/healthreform or visit <http://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/> or contact North Carolina Department of Insurance, 325 N Salisbury Street, Raleigh, NC 27603 or call 1-855-408-1212.

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:

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-267-5835.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-267-5835.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-866-267-5835.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-866-267-5835.

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 <u>plan's</u> overall <u>deductible</u>	\$3,000
■ <u>Specialist coinsurance</u>	0%
■ Hospital (facility) <u>coinsurance</u>	0%
■ Other <u>coinsurance</u>	0%

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
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$3,000
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$3,060

Managing Joe's type 2 Diabetes

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

■ The <u>plan's</u> overall <u>deductible</u>	\$3,000
■ <u>Specialist coinsurance</u>	0%
■ Hospital (facility) <u>coinsurance</u>	0%
■ Other <u>coinsurance</u>	0%

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
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$3,000
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$100
The total Joe would pay is	\$3,100

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$3,000
■ <u>Specialist coinsurance</u>	0%
■ Hospital (facility) <u>coinsurance</u>	0%
■ Other <u>coinsurance</u>	0%

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
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,800
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$2,800

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

IMPORTANT

Section 1557 of PPACA, a federal law, requires that you be provided this notice.

The notice does not change the terms of your coverage and/or benefits under your employer-sponsored health plan.

Please review the information and keep it with your plan materials.

NO FURTHER ACTION IS REQUIRED ON YOUR PART.

Discrimination is Against the Law

FirstCarolinaCare Insurance Company complies with applicable Federal Civil Rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. FirstCarolinaCare Insurance Company does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

- FirstCarolinaCare Insurance Company provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages.

If you need these services, contact the Civil Rights Coordinator for FirstCarolinaCare Insurance Company.

If you believe that FirstCarolinaCare Insurance Company has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

FirstCarolinaCare Insurance Company, FCC Civil Rights Coordinator
42 Memorial Drive
Pinehurst, NC 28374
Telephone: 1-800-481-1092 Fax number: 1-910-687-6506 Email: compliance@firstcarolinacare.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the FCC Civil Rights Coordinator is available to help you. You can also file a Civil Rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHS Building, Washington, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Non-English Language Assistance

If you need assistance in a language other than English please call 1-866-267-5835.