
 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.** Please read the FEHB Plan brochure RI 72-005 that contains the complete terms of this plan. **All benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB Plan brochure.** Benefits may vary if you have other coverage, such as Medicare. 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 get the FEHB Plan brochure at www.rcbphealth.com, and view the Glossary at www.rcbphealth.com. You can call 1-800-638-8432 to request a copy of either document.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-network: \$ 350/Self Only; \$700 Self Plus One and Self and Family Out-of-network: \$400/Self Only; \$800 Self Plus One and Self and Family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. Copayments and coinsurance amounts do not count toward your deductible , which generally starts over January 1. When a covered service/supply is subject to a deductible , only the Plan allowance for the service/supply counts toward the deductible . 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. In-network preventive care; inpatient hospital; surgery; and 90 day supply of prescription drugs.	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 www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	Yes. \$200 per person for retail prescriptions. \$50 per person for dental coverage for all services except for preventive services.	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan?	In-network: \$4,000 Self Only; \$4,500 Self Plus One and Self & Family Out-of-network: \$5,500 Self Only; \$9,000 Self Plus One and Self & Family	The out-of-pocket limit , or catastrophic maximum, 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?	Premiums , balance-billed charges , dental, penalties, and non-covered services.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .

Will you pay less if you use a <u>network provider</u>?	Yes. See www.rcbphealth.com or call 1-800-638-8432 for a list of <u>network providers</u> .	This <u>plan</u> uses a provider <u>network</u> . You will pay less if you use a provider in the plan's <u>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 provider's charge and what your plan 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 <u>referral</u> to see a <u>specialist</u>?	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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most, plus you may be balance billed)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$20 <u>copayment</u>	25% <u>coinsurance</u>	<u>Deductible</u> applies to <u>Out-of-network providers</u> . Professional services of a physician outside the office setting are 15% <u>coinsurance</u> subject to <u>deductible</u> for In-network services.
	<u>Specialist</u> visit	\$20 <u>copayment</u>	25% <u>coinsurance</u>	<u>Deductible</u> applies to <u>Out-of-network providers</u> . Professional services of a physician outside the office setting are 15% <u>coinsurance</u> subject to <u>deductible</u> for In-network services.
	<u>Preventive care/screening/immunization</u>	No charge	25% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	15% <u>coinsurance</u>	25% <u>coinsurance</u>	<u>Deductible</u> applies to In and Out-of-network.
	Quest Diagnostic Lab	No charge	Not available	
	Imaging (CT/PET scans, MRIs)	15% <u>coinsurance</u> ; 5% <u>coinsurance</u> if provided at a stand-alone Network imaging center	25% <u>coinsurance</u>	<u>Deductible</u> applies to In and Out-of-network. Prior approval is required.

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, plus you may be balance billed)	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.rcbphealth.com	Generic drugs	\$200 per person retail <u>deductible</u> then 30% <u>coinsurance</u> ; Mail: \$10 <u>copayment</u>	\$200 per person retail <u>deductible</u> then 30% <u>coinsurance</u> ; mail not covered	Max 30-day (retail)/90-day (mail). 90-day for maintenance drugs only covered at mail or network pharmacy after 3 retail fills.
	Preferred brand drugs	\$200 per person retail <u>deductible</u> then 30%; Mail: \$30 <u>copayment</u>	\$200 per person retail <u>deductible</u> then 30%; mail not covered	Max 30-day (retail)/90-day (mail). Mail:\$20 <u>copayment</u> for network pharmacy and Medicare Part B is primary. 90-day maintenance drugs only covered at mail or network pharmacy after 3 retail fills.
	Non-preferred brand drugs	\$200 per person retail <u>deductible</u> then 30% <u>coinsurance</u> ; Mail: \$47 <u>copayment</u>	\$200 per person retail <u>deductible</u> then 30% <u>coinsurance</u> ; mail not covered	Max 30-day (retail)/90-day (mail). Mail: \$37 <u>copayment</u> for network pharmacy and Medicare Part B is primary. 90-day maintenance drugs only covered at mail or network pharmacy after 3 retail fills.
	<u>Specialty drugs</u>	\$200 per person retail <u>deductible</u> then 30% <u>coinsurance</u> ; Mail: \$80 <u>copay</u>	\$200 per person retail <u>deductible</u> then 30% <u>coinsurance</u> ; mail not covered	Max 30-day (retail)/90-day (mail). Mail: 90-day maintenance drugs only covered at mail order or network pharmacy after 3 retail fills. Preauthorization required.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	15% <u>coinsurance</u>	30% <u>coinsurance</u>	<u>Deductible</u> applies In and Out-of-network.
	Physician/surgeon fees	10% <u>coinsurance</u>	25% <u>coinsurance</u>	<u>Deductible</u> applies to Out-of-network providers.
If you need immediate medical attention	<u>Emergency room care</u>	15% <u>coinsurance</u>	15% <u>coinsurance</u>	Nothing for accident.
	<u>Emergency medical transportation</u>	15% <u>coinsurance</u>	15% <u>coinsurance</u>	
	<u>Urgent care</u>	\$35 <u>copayment</u> per visit	15% <u>coinsurance</u>	Nothing for accident. <u>Deductible</u> applies to Out-of-network providers.
If you have a hospital stay	Facility fee (e.g., hospital room)	\$100 <u>copayment</u> per admission	\$300 <u>copayment</u> per admission and 25% <u>coinsurance</u>	Precertification is required.
	Physician/surgeon fees	15% <u>coinsurance</u> physician/10% <u>coinsurance</u> surgeon	25% <u>coinsurance</u>	<u>Deductible</u> applies except for In-network physician and surgeon.

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, plus you may be balance billed)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	15% <u>coinsurance</u>	30% <u>coinsurance</u>	<u>Deductible</u> applies except for In-network office visits. Certain services require prior approval.
	Inpatient services	\$100 <u>copayment</u> per admission	\$300 <u>copayment</u> per admission and 25% <u>coinsurance</u> .	Precertification is required.
If you are pregnant	Office visits	No charge	25% <u>coinsurance</u>	<u>Deductible</u> applies to Out-of-network.
	Childbirth/delivery professional services	No charge	25% <u>coinsurance</u>	<u>Deductible</u> applies to Out-of-network.
	Childbirth/delivery facility services	No charge	\$300 <u>copayment</u> per admission and 25% <u>coinsurance</u> .	<u>Deductible</u> applies to Out-of-network.
If you need help recovering or have other special health needs	<u>Home health care</u>	15% <u>coinsurance</u>	25% <u>coinsurance</u>	Limit 90 visits per year.
	<u>Rehabilitation services</u>	15% <u>coinsurance</u>	25% <u>coinsurance</u>	Limited to 90 visits per year combined. <u>Deductible</u> applies In and Out-of-network.
	<u>Habilitation services</u>	15% <u>coinsurance</u>	25% <u>coinsurance</u>	Limited to 90 visits per year combined. <u>Deductible</u> applies In and Out-of-network.
	<u>Skilled nursing care</u>	\$100 <u>copayment</u> per admission	\$300 <u>copayment</u> per admission and 25% <u>coinsurance</u> .	Precertification is required. Limited to 90 days.
	<u>Durable medical equipment</u>	15% <u>coinsurance</u>	25% <u>coinsurance</u>	<u>Deductible</u> applies.
	<u>Hospice services</u>	15% <u>coinsurance</u>	30% <u>coinsurance</u>	
If your child needs dental or eye care	Children's eye exam	All charges over \$45	All charges over \$45	Benefit limited to \$45 for routine eye exam.
	Children's glasses	15% <u>coinsurance</u>	25% <u>coinsurance</u>	Cover one pair of glasses with standard frames and must be related to an accidental injury or intraocular surgery. <u>Deductible</u> applies.
	Children's dental check-up	No charge for two preventive care exams per person per year	No charge for two preventive care exams per person per year	Member pays all charges exceeding Plan's scheduled allowance for the service.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your plan's FEHB brochure for more information and a list of any other excluded services.)

- Cosmetic surgery
- Custodial care
- Long-term care
- Private-duty nursing
- Routine foot care

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

- Acupuncture
- Bariatric surgery
- Chiropractic care
- Hearing aids
- Infertility treatment
- Massage therapy
- Weight loss programs

Your Rights to Continue Coverage: You can get help if you want to continue your coverage after it ends. See the FEHB Plan brochure, contact your HR office/retirement system, contact your plan at 1-800-638-8432 or visit www.opm.gov/insure/health. Generally, if you lose coverage under the plan, then, depending on the circumstances, you may be eligible for a 31-day free extension of coverage, a conversion policy (a non-FEHB individual policy), spouse equity coverage, or receive temporary continuation of coverage (TCC). 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: If you are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal. For information about your appeal rights please see Section 3, "How you get care," and Section 8 "The disputed claims process," in your plan's FEHB brochure. If you need assistance, you can contact: customer service at 1-800-638-8432.

Does this plan provide Minimum Essential Coverage? **Yes**

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

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 1-800-638-8432.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-632-8432.]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-638-8432.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800638-8432.]

————— *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 <u>deductible</u>	\$350
■ <u>Specialist copayment</u>	\$20
■ Hospital (facility) <u>cost sharing</u>	\$0
■ Other <u>cost sharing</u>	15%

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:

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

Managing Joe's type 2 Diabetes

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

■ The plan's overall <u>deductible</u>	\$350
■ <u>Specialist copayment</u>	\$20
■ Hospital (facility) <u>cost sharing</u>	\$0
■ Other <u>cost sharing</u>	15%

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	\$7,400
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In this example, Joe would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$200
<u>Copayments</u>	\$200
<u>Coinsurance</u>	\$1,700
<i>What isn't covered</i>	
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 <u>deductible</u>	\$350
■ <u>Specialist copayment</u>	\$20
■ Hospital (facility) <u>cost sharing</u>	\$0
■ Other <u>cost sharing</u>	15%

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	\$1,900
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In this example, Mia would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$400
<u>Copayments</u>	\$40
<u>Coinsurance</u>	\$200
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$640