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, www.fivepointsbenefitplans.com. 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.fivepointsbenefitplans.com or call 1-800-521-7244 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$5,000 Outpatient Hospitalization ***$500 Optum Rx**	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**	You have to meet a deductible for specific service.
Are there other deductibles for specific services?	**Yes**	**$5,000 Deductible for Outpatient Hospitalization** ***No Deductible for Generic, $500 OptumRx Deductible Only for Tier II, III, & IV.**
What is the out-of-pocket limit for this plan?	**No out-of-pocket limit.**	
What is not included in the out-of-pocket limit?	**Premiums 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 www.firsthealth. com or call 1-800-226-5116 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.

*No Deductible for Generic/Tier I, $500 OptumRx Deductible Only for Tier II, II, & IV

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 (PCP) visit to treat an injury or illness**	**$25 Copay**	**100% Member Responsibility**	**Unlimited Visits Per Year**
	Specialist visit	**$35 Copay**	**100% Member Responsibility**	**Includes behavioral health medication management visits. Primary Care Physician (PCP) referral is NOT required. 3 Visits Per Year**
	Preventive care/screening/ immunization	**No charge – 100% Covered.**	**100% Member Responsibility**	**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. 1 Annual Exam Per Year**
If you have a test	**Diagnostic test*** (x-ray, labs) *Hospital Excluded	**$20 Copay**	**100% Member Responsibility**	**Unlimited Visits Per Year**
	Imaging* (CT/PET scans, MRIs) *Hospital Excluded	**$150 Copay**	**100% Member Responsibility**	**1 Visits Per Year, Max Benefit $200 Per Visit**
If you need drugsto treat your illness or condition More information about prescription drug coverage is available at www.optumrx.com	**Generic drugs**	**$10 Copay with No Deductible**	**100% Member Responsibility**	****$500 annual deductible – Tier II, III, & IV Only Up to $300 Per Month Max Per Drug**
	Preferred brand drugs	**40% Coinsurance with Deductible**		
	Non-preferred brand drugs	**40% Coinsurance with Deductible**		
	Specialty drugs	**40% Coinsurance with Deductible**		

**No Deductible for Generic/Tier I, $500 OptumRx Deductible Only for Tier II, II, & IV

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 need immediate medical attention	Emergency room care	$150 Copay	100% Member Responsibility	3 Day Max Annually $100 Max Benefit Per Day
	Emergency medical transportation	Not Covered	100% Member Responsibility	Not Covered
	Urgent care	$150 Copay	100% Member Responsibility	Unlimited Visits
If you have a hospital stay	Facility fee (e.g., hospital room)	$200 Copay	100% Member Responsibility	1 Day Max Annually $100 Max Benefit Per Day
	Physician/surgeon fees		100% Member Responsibility	
If you need mental health, behavioral health, or substance abuse services	Outpatient Services	No Copay	100% Member Responsibility	1 Day Max Annually $200 Max Benefit $5,000 Deductible for Outpatient Services Only
	Inpatient Services	$200 Copay	100% Member Responsibility	
If you are pregnant	Office visit	$35 Copay	100% Member Responsibility	Regular Specialist Visit (OB/GYN) 3 Visits Per Calendar Year
	Childbirth/Delivery Professional Services	$200 Copay	100% Member Responsibility	1 Day Max Annually $100 Max Benefit
	Childbirth/Delivery Facility Services		100% Member Responsibility	
If you have in or outpatient surgery	Facility fee (e.g., ambulatory, surgery center).	$150 Copay	100% Member Responsibility	1 Day Max Annually $100 Max Benefit
	Physician/surgeon fees.		100% Member Responsibility	

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 need to see a doctor without leaving your home	24/7 Telemedicine (Teladoc)	FREE for the entire family	100% Member Responsibility	Unlimited Access to doctors 24/7
If your child needs dental or eye care	Children's eye exam	$35 Copay	100% Member Responsibility	3 Visits Per Calendar Year
	Children's glasses	Not Covered	100% Member Responsibility	N/A
	Children's Dental Check-up	Not Covered	100% Member Responsibility	N/A
If you need help recovering or have other special health needs	Home health care	Not Covered	100% Member Responsibility	Not Covered
	Rehabilitation services	Not Covered	100% Member Responsibility	Not Covered
	Habilitation services	Not Covered	100% Member Responsibility	Not Covered
	Skilled nursing care	Not Covered	100% Member Responsibility	Not Covered
	Durable medical equipment	Not Covered	100% Member Responsibility	Not Covered
	Hospice services	Not Covered	100% Member Responsibility	Not Covered

Excluded Services & Other Covered Services

Services Your Complete Care Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

• Cosmetic Surgery	• Long-term Care	• Acupuncture	• Bariatric Surgery	• Hearing Aids (limited to members age 19 or younger)
• Weight Loss Programs	• Private Duty Nursing	• Infertility Treatment	• Coverage Outside the US (Except Telemedicine)	• Routine Foot Care
• Dental care (adult)				

Your Rights to Continue Coverage

Five Points can help you if you want to continue your coverage after it ends. For more information on your rights to COBRA coverage, contact your human resources department or Five Points Benefit Plans, LLC at 1-915-803-4198. 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

The 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. For more information about your rights, this notice, or assistance, contact: Five Points Health Benefit Plans, LLC Member Services at 1-915-803-4198. You may also contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or visit their website at www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your appeal.

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 1-915-803-4198.

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 are. 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.

Dave Has a Sore Throat (in-network primary care visit)	
Deductible	**$0**
Copay	**$25**
Coinsurance	**0%**
This EXAMPLE event includes:	
- Primary Care doctor visit	
Total Billed Amount For Services:	**$223.00**
Repriced Contracted Rate:	**$86.97**
Plan Responsibility:	**$61.97**
In this example, Dave would pay:	**$25.00**

Joe Needs an X-Ray (in-network x-ray of shoulder)	
Deductible	**$0**
Copay	**$20**
Coinsurance	**0%**
This EXAMPLE event includes:	
- Diagnostic tests (x-ray)	
Total Cost For Services:	**$88.80**
Repriced Contracted Rate:	**$33.78**
Plan Responsibility:	**$13.78**
In this example, Joe would pay:	**$20.00**

Veronica Goes to Urgent Care (in-network urgent care visit)	
Deductible	**$0**
Copay	**$150**
Coinsurance	**0%**
This EXAMPLE event includes:	
- Urgent Care Visit - IV Hydration - Injections - Diagnostic Tests (Urinalysis)	
Total Cost For Services:	**$384.00**
Repriced Contracted Rate:	**$124.95**
Plan Responsibility:	**$0.00**
In this example, Veronica would pay:	**$124.95**