



## Individual HDHP Catastrophic

Coverage for: Individual + Family | Plan Type: HDHP



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, call 1-800-205-7665 or visit [www.coxhealthplans.com](http://www.coxhealthplans.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.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or call 1-800-205-7665 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	<b>\$7,150</b> person/ <b>\$14,300</b> family in-network <a href="#">provider</a> . <b>\$14,300</b> person <b>\$28,600</b> family out-of-network <a href="#">provider</a> Doesn't apply to preventive care.	You must pay all the costs up to the <a href="#">deductible</a> amount before this plan begins to pay for covered services you use. Check your policy or <a href="#">plan</a> document to see when the <a href="#">deductible</a> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. Preventive care 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 annual <a href="#">deductible</a> amount, but a <a href="#">deductible</a> , <a href="#">copay</a> , or <a href="#">coinsurance</a> may apply. For example this <a href="#">plan</a> covers certain preventive services without cost-sharing before you meet your <a href="#">deductible</a> . See a list of covered preventive services 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> ?	For in-network <a href="#">providers</a> <b>\$7,150</b> person/ <b>\$14,300</b> family. For out-of-network <a href="#">providers</a> <b>\$20,000</b> person/ <b>\$40,000</b> family	The <a href="#">out-of-pocket limit</a> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance-billed</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.coxhealthplans.com">www.coxhealthplans.com</a> or call 1-800-205-7665 for a list of in-network <a href="#">providers</a> .	If you use an in-network doctor or other health care <a href="#">provider</a> , this <a href="#">plan</a> will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <a href="#">provider</a> for some services. Plans use the term in-network, <a href="#">preferred</a> , or participating for <a href="#">providers</a> in their <a href="#">network</a> . See the chart starting on page 2 for how this plan pays different kinds of <a href="#">providers</a> .
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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$0 <a href="#">copay</a> /visit \$0 Mental Health <a href="#">copay</a> /visit	30% <a href="#">coinsurance</a>	Primary care visit <a href="#">Copay</a> applies to 3 visits per calendar year. Additional visits apply to <a href="#">deductible/coinsurance</a> . <a href="#">Copay</a> covers services billed by the physician for the same date of service. (Does not apply to specialist visits).  No charge only for services recommended by the U.S. Preventive Services Task Force as mandated by PHSA Section 2713
	<a href="#">Specialist</a> visit	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	
	<a href="#">Preventive care/screening/immunization</a>	No Charge	30% <a href="#">coinsurance</a>	
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	-----None-----
	Imaging (CT/PET scans, MRIs)	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.coxhealthplans.com">www.coxhealthplans.com</a>	Generic drugs (Tier 1)	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	Covers up to a 30-day supply (retail prescription); 90 day supply (mail order prescription). You must meet the medical <a href="#">deductible</a> first. Certain drugs may have a 50% penalty applied without <a href="#">preauthorization</a> . Mail order not covered for Tier 4 drugs.
	Preferred brand drugs (Tier 2)	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	
	Non-preferred brand drugs (Tier 3)	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	
	<a href="#">Specialty drugs</a> (Tier 4)	0% <a href="#">coinsurance</a>	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	Certain outpatient procedures and/or therapies may have limitations and have a 50% penalty without required <a href="#">preauthorization</a> .
	Physician/surgeon fees	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	
If you need immediate medical attention	<a href="#">Emergency room care</a>	0% <a href="#">coinsurance</a>	0% <a href="#">coinsurance</a>	-----None-----
	<a href="#">Emergency medical transportation</a>	0% <a href="#">coinsurance</a>	0% <a href="#">coinsurance</a>	
	<a href="#">Urgent care</a>	0% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	

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 have a hospital stay	Facility fee (e.g., hospital room)	0% <u>coinsurance</u>	30% <u>coinsurance</u>	All Inpatient Services require <u>preauthorization</u> . 50% penalty may be applied without <u>preauthorization</u> for Out-of-Network <u>providers</u> .
	Physician/surgeon fees	0% <u>coinsurance</u>	30% <u>coinsurance</u>	All Inpatient Services require <u>preauthorization</u> . 50% penalty may be applied without <u>preauthorization</u> for Out-of-Network <u>providers</u> .
If you need mental health, behavioral health, or substance abuse services	Outpatient services	0% <u>coinsurance</u> .	30% <u>coinsurance</u> .	-----None-----
	Inpatient services	0% <u>coinsurance</u> .	30% <u>coinsurance</u> .	All Inpatient Services require <u>preauthorization</u> . 50% penalty may be applied without <u>preauthorization</u> for Out-of-Network <u>providers</u> .
If you are pregnant	Office visits	\$0 <u>copay</u> /visit	30% <u>coinsurance</u>	Primary care visit <u>Copay</u> applies to 3 visits per calendar year. Additional visits apply to <u>deductible/coinsurance</u> . <u>Copay</u> covers services billed by the physician for the same date of service. (Does not apply to specialist visits).
	Childbirth/delivery professional services	0% <u>coinsurance</u>	30% <u>coinsurance</u>	30% <u>coinsurance</u> . 50% penalty may be applied without <u>preauthorization</u> .
	Childbirth/delivery facility services	0% <u>coinsurance</u>	30% <u>coinsurance</u>	

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 help recovering or have other special health needs	<a href="#">Home health care</a>	0% <b>coinsurance</b>	30% <b>coinsurance</b>	Limited to 100 visits per calendar year. 50% penalty may be applied without <b>preauthorization</b> .
	<a href="#">Rehabilitation services</a>	0% <b>coinsurance</b>	30% <b>coinsurance</b>	Physical Therapy & Occupational Therapy each limited to 20 days per calendar year. For Rehabilitation services other than Physical Therapy and Occupational Therapy, a 50% penalty may be applied without <b>preauthorization</b> for additional visits.
	<a href="#">Habilitation services</a>	0% <b>coinsurance</b>	30% <b>coinsurance</b>	Applied behavior analysis (BCBA, BCaBA specialties only) requires <b>preauthorization</b> and is limited to individuals through 18 years of age.
	<a href="#">Skilled nursing care</a>	0% <b>coinsurance</b>	30% <b>coinsurance</b>	Limited to 150 inpatient days per calendar year including Physical Medicine and Rehabilitation. 50% penalty may be applied without <b>preauthorization</b> .
	<a href="#">Durable medical equipment</a>	0% <b>coinsurance</b>	30% <b>coinsurance</b>	50% penalty may be applied without <b>preauthorization</b> .
	<a href="#">Hospice services</a>	0% <b>coinsurance</b>	30% <b>coinsurance</b>	50% penalty may be applied without <b>preauthorization</b> .
If your child needs dental or eye care	Children's eye exam	0% <b>coinsurance</b>	0% <b>coinsurance</b>	Limited to one visit per calendar year for individuals up to 19 years of age.
	Children's glasses	0% <b>coinsurance</b>	0% <b>coinsurance</b>	Limited to one pair of glasses (lenses and frames) per calendar year for individuals up to 19 years of age. Requires <b>preauthorization</b> .
	Children's dental check-up	0% <b>coinsurance</b>	0% <b>coinsurance</b>	Limited to one visit per calendar year for individuals up to 19 years of age.

## 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
- Bariatric surgery
- Dental care (Adult)
- Infertility treatment
- Long-term care
- 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.)

- Chiropractic care (26 visits per calendar year without prior authorization)
- Cosmetic surgery (With prior authorization)
- Hearing aids
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing (Home Health setting only)

**Your Rights to Continue Coverage:** Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the plan at 1-(800) 205-7665. You may also contact your state insurance at 1-866-444-3272.

**Your Grievance and Appeals Rights:** If you have a complaint or are dissatisfied with a denial of coverage for claims under your **plan**, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact the insurer at 1-(800) 205-7665. You may also contact your state insurance department at 1-(800) 726-7390.

Additionally, a consumer assistance program can help you file your **appeal**. You may also contact them at 1-(800) 726-7390.

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

The Affordable Care Act requires most people to have health coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

### Does this plan meet Minimum Value Standards? **Yes.**

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

### Language Access Services:

Non-English speaking language assistance services, free of charge, are available to you. Call 1-844-563-0782 (TTY: 1-800-735-2966).

-----*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)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The plan's overall deductible	\$7,150	■ The plan's overall deductible	\$7,150	■ The plan's overall deductible	\$7,150
■ Primary care doctor copayment	\$0	■ Specialist copayment	0%	■ Specialist copayment	0%
■ Hospital (facility) coinsurance	0%	■ Hospital (facility) coinsurance	0%	■ Hospital (facility) coinsurance	0%
■ Other coinsurance	0%	■ Other coinsurance	0%	■ Other coinsurance	0%
<p><b>This EXAMPLE event includes services like:</b>                      Specialist office visits (<i>prenatal care</i>)                      Childbirth/Delivery Professional Services                      Childbirth/Delivery Facility Services                      Diagnostic tests (<i>ultrasounds and blood work</i>)                      Specialist visit (<i>anesthesia</i>)</p>		<p><b>This EXAMPLE event includes services like:</b>                      Primary care physician office visits (<i>including disease education</i>)                      Diagnostic tests (<i>blood work</i>)                      Prescription drugs                      Durable medical equipment (<i>glucose meter</i>)</p>		<p><b>This EXAMPLE event includes services like:</b>                      Emergency room care (<i>including medical supplies</i>)                      Diagnostic test (<i>x-ray</i>)                      Durable medical equipment (<i>crutches</i>)                      Rehabilitation services (<i>physical therapy</i>)</p>	
<b>Total Example Cost</b>	<b>\$12,731</b>	<b>Total Example Cost</b>	<b>\$7,389</b>	<b>Total Example Cost</b>	<b>\$1,925</b>
<b>In this example, Peg would pay:</b>		<b>In this example, Joe would pay:</b>		<b>In this example, Mia would pay:</b>	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
Deductibles	\$7,150	Deductibles	\$7,150	Deductibles	\$1,925
Copayments	\$0	Copayments	\$0	Copayments	\$0
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$0
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$60	Limits or exclusions	\$55	Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$7,210</b>	<b>The total Joe would pay is</b>	<b>\$7,205</b>	<b>The total Mia would pay is</b>	<b>\$1,925</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.