Student Health Insurance Plan: Moravian College & Theological Seminary

Coverage Period: 8/24/14-8/24/2015

Summary of Benefits and Coverage: What this Plan Covers & What it Costs **Coverage for: Individual + Dependents Type:** PPO

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.BollingerColleges.com/Moravian or by calling 1-855-338-8015.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	For Participating Providers $250 per Policy Year For Non-Participating Providers $500 per Policy Year	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your Policy or Plan Document to see when the deductible starts over. See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	No.	You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out–of–pocket limit on my expenses?	Yes. For Participating Providers $5,000 Per Person/$10,000 Family For Non-Participating Providers $5,000 Per Person/$10,000 Family	The **out-of-pocket limit** is the most you could pay during a coverage period for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out–of–pocket limit?	Premiums, Prescription Drugs, charges in excess of R&C, charges in excess of any specified amount, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit.**
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes. See www.MyFirstHealth.com or call 1-800-226-5116 for a list of participating providers.	If you use an in-network doctor or other health care **provider**, this plan 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 **provider** for some services. Plans use the term in-network, preferred, or participating for **providers** in their network. See the chart starting on page 2 for how this plan pays different kinds of **providers**.
Do I need a referral to see a specialist?	No. You don't need a referral to see a specialist.	You can see the **specialist** you choose without permission from this plan.
Are there services this	Yes.	Some of the services this plan doesn't cover are listed on page 4. See your Policy or Plan

plan doesn't cover?		document for additional information about **excluded services**.

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use in-network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Doctor/Specialist visit	$15 Copay/20% of Allowable Charges ("AC")	$15 Copay/40% of Reasonable and Customary Charges ("R&C")	------------------none---------------------
	Other practitioner office visit	20% of AC	40% of R&C	------------------none---------------------
	Preventive care/screening/immunization	0% of AC (not subject to Deductible or Co-payment	40% of R&C	------------------none---------------------
If you have a test	Diagnostic test (x-ray, blood work)	20% of AC	40% of R&C	------------------none---------------------
	Imaging (CT/PET scans, MRIs)	20% of AC	40% of R&C	------------------none---------------------

If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www. mycatamaranrx.com	Generic drugs	$15 Copay	$15 Copay	Prescriptions must be filled at a Catamaran participating pharmacy. Co-pay per prescription – limited to a 30 day retail supply. Co-pays will be waived for prescribed FDA-approved birth control.
	Formulary Brand Name Non-Formulary Brand Name	$35 Copay $50 Copay	$35 Copay $50 Copay	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% of AC	40% of R&C	-------------------none---------------------
	Physician/surgeon fees/Anesthetist	20% of AC	40% of R&C	-------------------none---------------------
If you need immediate medical attention	Emergency room services	20% of AC	20% of R&C	Subject to $250 co-payment per visit-waived if admitted.
	Urgent care	20% of AC	40% of R&C	-------------------none---------------------
If you have a hospital stay	Facility fee (e.g., hospital room)	20% of AC	40% of R&C	-------------------none---------------------
	Miscellaneous Hospital Expense	20% of AC	40% of R&C	Subject to $250 Co-payment per Hospital admission
	Physiotherapy	20% of AC	40% of R&C	-------------------none---------------------
	Surgical Expense	20% of AC	40% of R&C	-------------------none---------------------
	Anesthetist	20% of AC	40% of R&C	-------------------none---------------------
	Physician/Surgeon Fees	20% of AC	40% of R&C	-------------------none---------------------
If you have mental health, behavioral health or substance abuse needs	Mental/Behavioral health outpatient services	Paid as any other Sickness	Same as any other Sickness	-------------------none---------------------
	Mental/Behavioral health inpatient services	Paid as any other Sickness	Same as any other Sickness	-------------------none---------------------
	Substance use disorder outpatient services	Paid as any other Sickness	Same as any other Sickness	-------------------none---------------------
	Substance use disorder inpatient services	Paid as any other Sickness	Same as any other Sickness	-------------------none---------------------
If you are pregnant	Prenatal and postnatal care	20% of AC	40% of R&C	-------------------none---------------------

If you need help recovering or have other special health needs	Home health care	20% of AC	40% of R&C	-------------------none----------------------
	Rehabilitation	20% of AC	40% of R&C	-------------------none----------------------
	Habilitation	20% of AC	40% of R&C	-------------------none----------------------
	Skilled Nursing Care	Paid as any other sickness	Paid as any other sickness	-------------------none----------------------
	Durable Medical Equipment	20% of AC	40% of R&C	-------------------none----------------------
	Hospice service	20% of AC	40% of R&C	-------------------none----------------------
If your child needs dental or eye care	Eye exam/materials	$25 Co-pay per visit/20% of AC	$25 Co-pay per visit/20% of R&C	Limited to one exam per Policy year
	Glasses	20% of AC	20% of R&C	• Standard plastic lenses limited to $25 maximum. • One set of lenses and frames per policy year. • Frames/Contact lenses (in lieu of eyeglass lenses and frames): $150 maximum. Fit, Follow-up and Materials • Effective: $25 Maximum • Medically Necessary: $50 Maximum
	Dental check-up	$25 Co-pay per visit/20% of AC For Preventive Services: 40% of AC for Basic Services; 50% of AC for Major and Orthodontic Services	$25 Co-pay per visit/20% of R&C For Preventive Services: 40% of R&C for Basic Services; 50% of R&C for Major and Orthodontic Services	Oral exam limited to two per Policy year.

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)		
• Cosmetic Surgery	• Long-term care	• Private-duty nursing
• Dental care (Adult)	• Infertility treatment	• Routine foot care

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)		
• Repatriation of Remains Expense	• Urgent Care	• Adult Vision
• Medical Evacuation Expense	• Chiropractic Care	• Non-emergency care when traveling outside the U.S

Your Rights to Continue Coverage:

If you lose coverage under this plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a premium, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

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 plan at 1-855-338-8015. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan or policy Does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

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.**

[——————*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*——————

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $5,370
- **Patient pays** $2,170

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Deductibles	$250
Copays	$420
Coinsurance	$1,350
Limits or exclusions	$150
Total	**$2,170**

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $3,900
- **Patient pays** $1,500

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductibles	$250
Copays	$740
Coinsurance	$430
Limits or exclusions	$80
Total	**$1,500**

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.