

# WINhealth Gold-SG-HSA-D: WINhealth Partners

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/2014 – 12/31/2014

Coverage for: Group Member | Plan Type: HMO



**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.winhealthplans.com](http://www.winhealthplans.com) or by calling 1-800-868-7670.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	<b>\$1,500</b> Individual <b>\$3,000</b> Family Doesn't apply to preventive care	When applicable, you must pay all the costs up to the <b>deductible</b> amount before this plan begins to pay for covered services you use. Your <b>deductible</b> starts over at the beginning of each plan year. See the chart starting on page 2 for how much you pay for covered services after you meet the <b>deductible</b> .
Are there other <u>deductibles</u> for specific services?	Yes, <b>out-of-network deductible</b> of \$8,000 (individual) and \$16,000 (family)	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.
Is there an <u>out-of-pocket limit</u> on my expenses?	<b>\$3,000</b> Individual <b>\$6,000</b> Family	The <b>out-of-pocket limit</b> 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. <b>Out-of-network:</b> \$12,000 (individual) and \$24,000 (family)
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance-bill charges, and services this plan does not cover	Even though you pay these expenses, they don't count toward the <b>out-of-pocket limit</b> .
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 <i>specific</i> covered services, such as office visits.
Does this plan use a <u>network of providers</u> ?	Yes. For a list of <b>in-network providers</b> , see <a href="http://www.winhealthplans.com">www.winhealthplans.com</a> or call 1-800-868-7670	If you use an <b>in-network</b> doctor or other health care <b>provider</b> , this plan will pay some or all of the costs of covered services. Be aware, your <b>in-network</b> doctor or hospital may use an out-of-network <b>provider</b> for some services. Plans use the term <b>in-network</b> , preferred, or participating for <b>providers</b> in their network. See the chart starting on page 2 for how this plan pays different kinds of <b>providers</b> .
Do I need a referral to see a <u>specialist</u> ?	No	You can see the specialist you choose without permission from this plan
Are there services this plan doesn't cover?	Yes	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about <b>excluded services</b> .



- **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 <b>provider's</b> office or clinic	Primary care visit to treat an injury or illness	10% Coinsurance	50% Coinsurance	--None--
	Specialist visit	10% Coinsurance	50% Coinsurance	--None--
	Other practitioner office visit	10% Coinsurance for chiropractor	50% Coinsurance	Coverage is limited to 15 visits per plan year, spinal x-ray and manipulation only.
	Preventive care/screening/immunization	No charge	50% Coinsurance	Deductible does not apply
If you have a test	Diagnostic test (x-ray, blood work)	10% Coinsurance	50% Coinsurance	--None--
	Imaging (CT/PET scans, MRIs)	10% Coinsurance	50% Coinsurance	Preauthorization may be required
If you need drugs to treat your illness or condition	Generic drugs	10% Coinsurance	Not covered	--None--
	Preferred brand drugs	10% Coinsurance	Not covered	--None--
	Non-preferred brand drugs	10% Coinsurance	Not covered	--None--
	Specialty drugs	10% Coinsurance	Not covered	Specialty drugs including injectables and biologics. Some of these drugs require preauthorization
More information about <b>prescription drug coverage</b> is available at <a href="http://winhealthplans.com/media/formulary.pdf">http://winhealthplans.com/media/formulary.pdf</a>				
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% Coinsurance	50% Coinsurance	Some outpatient surgeries, including podiatry, require preauthorization.

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
	Physician/surgeon fees	10% Coinsurance	50% Coinsurance	--None--
<b>If you need immediate medical attention</b>	Emergency room services	10% Coinsurance	10% Coinsurance	--None--
	Emergency medical transportation	10% Coinsurance	10% Coinsurance	Coverage is limited to professional ambulance transport services
	Urgent care	10% Coinsurance	10% Coinsurance	--None--
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	10% Coinsurance	50% Coinsurance	Requires preauthorization
	Physician/surgeon fee	10% Coinsurance	50% Coinsurance	--None--
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	10% Coinsurance	50% Coinsurance	--None--
	Mental/Behavioral health inpatient services	10% Coinsurance	50% Coinsurance	Requires preauthorization
	Substance use disorder outpatient services	10% Coinsurance	50% Coinsurance	--None--
	Substance use disorder inpatient services	10% Coinsurance	50% Coinsurance	Requires preauthorization
<b>If you are pregnant</b>	Prenatal and postnatal care	10% Coinsurance	50% Coinsurance	Includes vaginal delivery, caesarean section, miscarriage, complications of pregnancy and circumcision.
	Delivery and all inpatient services	10% Coinsurance	50% Coinsurance	--None--

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
<b>If you need help recovering or have other special health needs</b>	Home health care	10% Coinsurance	50% Coinsurance	Physician referral and preauthorization are required.
	Rehabilitation services	10% Coinsurance	50% Coinsurance	Coverage is limited to 40 PT and 40 OT visits per plan year. Speech therapy is limited to 20 visits per plan year. Cardiac rehab is limited to 1 course of treatment per plan year
	Habilitation services	10% Coinsurance	50% Coinsurance	Coverage is limited to 80 visits per plan year
	Skilled nursing care	10% Coinsurance	50% Coinsurance	Coverage is limited to 100-days per lifetime, preauthorization is required.
	Durable medical equipment	10% Coinsurance	50% Coinsurance	Preauthorization may be required. Please see your policy for specific exclusions
	Hospice service	10% Coinsurance	50% Coinsurance	Physician referral and preauthorization are required.
<b>If your child needs dental or eye care</b>	Eye exam	No charge	50% Coinsurance	Deductible does not apply Coverage is limited to one routine eye exam per plan year.
	Glasses	10% Coinsurance	50% Coinsurance	Coverage is limited to one pair of glasses or contact lenses per plan year.
	Dental check-up	No charge	50% Coinsurance	Your plan includes Pediatric Dental Coverage. Please see the Dental Plan Disclosure for a summary of your benefits.

## 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.)

- Acupuncture
- Hearing aids
- Dental Care (Adult)
- Cosmetic surgery
- Routine foot care
- Routine eye care (Adult)
- Weight loss programs

### 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.)

- Bariatric Surgery
- Infertility treatment
- Non-emergency care when traveling outside the U.S.
- Chiropractic care
- Long-term care
- Private duty nursing

## Your Rights to Continue Coverage:

Federal and State laws may provide protections that will 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 insurer at (800)868-7670. You may also contact your state insurance department at the Wyoming Insurance Department, (307) 773-7402.

## 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 may contact the Wyoming Insurance Department at: (307) 777-7402 or visit their website: <http://insurance.state.wy.us/consumer.html>.

## 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 \$5,440
- Patient pays \$2,100

#### 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
<b>Total</b>	<b>\$7,540</b>

#### Patient pays:

Deductibles	\$1,500
Copays	\$0
Coinsurance	\$600
Limits or exclusions	\$0
<b>Total</b>	<b>\$2,100</b>

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

- Amount owed to providers: \$5,400
- Plan pays \$3,520
- Patient pays \$1,880

#### 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
<b>Total</b>	<b>\$5,400</b>

#### Patient pays:

Deductibles	\$1,500
Copays	\$0
Coinsurance	\$380
Limits or exclusions	\$0
<b>Total</b>	<b>\$1,880</b>

## 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.

**Questions:** Call 1-800-868-7670 or visit us at [www.winhealthplans.com](http://www.winhealthplans.com).

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at [www.ccio.cms.gov](http://www.ccio.cms.gov) or call 1-800-868-7670 to request a copy.