



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,

<http://healthplan.memorialhermann.org/brokers/resource-center/> or call 855-645-8448. 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 <https://www.healthcare.gov/sbc-glossary/> or call 855-645-8448 to request a copy.

Important Questions	Answers	Why This Matters
<b>What is the overall deductible?</b>	<p><u>Participating Providers</u> - \$6,000 person / \$12,000 family.</p> <p><u>Non-Participating Providers</u> - None.</p>	<p>Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u>, each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u>.</p>
<b>Are there services covered before you meet your deductible?</b>	<p>Yes. <u>Preventive care services</u> are covered before you meet your <u>deductible</u>. Does not apply to penalties, Generic, Preferred brand or Non-Preferred brand <u>prescription drugs</u>.</p>	<p>This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u>. See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</p>
<b>Are there other deductibles for specific services?</b>	<p>No.</p>	<p>You don't have to meet <u>deductibles</u> for specific services.</p>
<b>What is the out-of-pocket limit for this plan?</b>	<p><u>Participating Providers</u> - \$7,000 person / \$14,000 family. <u>Non-Participating Providers</u> – None.</p>	<p>The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u>, they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.</p>
<b>What is not included in the out-of-pocket limit?</b>	<p><u>Copayments</u> for certain services, <u>premiums</u>, <u>balance-billing</u> charges, penalties for failure to obtain <u>prior authorization</u> for services and health care this <u>plan</u> doesn't cover.</p>	<p>Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u>.</p>
<b>Will you pay less if you use a network provider?</b>	<p>Yes. See <a href="http://healthplan.memorialhermann.org/brokers/find-a/?searchfor=doctors">http://healthplan.memorialhermann.org/brokers/find-a/?searchfor=doctors</a> or call 855-645-8448 for a list of <u>Participating Providers</u>.</p>	<p>This <u>plan</u> uses a <u>provider network</u>. You will pay less if you use a <u>provider</u> in the <u>plan's 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 <u>provider's charge</u> and what your <u>plan</u> 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.</p>
<b>Do you need a referral to see a specialist?</b>	<p>No.</p>	<p>You can see the <u>specialist</u> you choose without a <u>referral</u>.</p>

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
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$5 <u>copay</u> /visit. <u>Deductible</u> does not apply.	Not Covered	None.
	<u>Specialist</u> visit	\$10 <u>copay</u> /visit. <u>Deductible</u> does not apply.	Not Covered	None.
	<u>Preventive care/screening/immunizations</u>	No Charge. <u>Deductible</u> does not apply.	Not Covered	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Lab - 50%/visit. X-ray - 50%/visit. <u>Deductible</u> applies first.	Not Covered	<u>Prior Authorization</u> required for Genetic Testing and all Imaging that exceeds \$1,000. Non-compliance may result in a penalty.
	Imaging (CT/PET scans, MRIs)	50%/visit. <u>Deductible</u> applies first.	Not Covered	
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at <a href="http://healthplan.memorialhermann.org/members/resource-center/pharmacy-benefit-information/">http://healthplan.memorialhermann.org/members/resource-center/pharmacy-benefit-information/</a>	Generic drugs	Retail Preferred: \$2 <u>copay/prescription</u> ; Retail Non-Preferred: \$10 <u>copay/prescription</u> Mail Order: \$5 <u>copay/prescription</u> . <u>Deductible</u> does not apply.	Not Covered	Preferred Participating <u>Providers/Pharmacies</u> : Lower cost applies.  Retail covers 30-day supply and mail order covers 90-day supply.
	Preferred Brand drugs	Retail Preferred: \$45 <u>copay/prescription</u> ; Retail Non-Preferred: \$55 <u>copay/prescription</u> ; Mail Order: \$112.50 <u>copay/prescription</u> . <u>Deductible</u> does not apply.	Not Covered	<u>Participating Provider prescription drug copayment/coinsurance</u> apply to the <u>Maximum Out-of-Pocket limit</u> .  Member responsible for paying applicable <u>copay</u> , allowable <u>claim</u> amount, or the contracted rate of the <u>prescription</u> , if less than the established <u>copay</u> .
	Non-Preferred Brand drugs	Retail Preferred: \$75 <u>copay/prescription</u> ; Retail Non-Preferred: \$85	Not Covered	<u>Prior Authorization</u> required for some <u>Drugs</u> . Non-compliance may result in a penalty.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
or by calling 1-877-633-4461	<u>Specialty drugs</u>	<u>copay/prescription</u> ; Mail Order: \$187.50 <u>copay/prescription</u> . <u>Deductible</u> does not apply.  <u>25%/prescription</u> . <u>Deductible</u> applies first.	Not Covered	30-day supply only; \$300 maximum per Specialty Drug per prescription per member; 90-day Mail Order not covered. Annual <u>Participating Provider Deductible</u> applies to <b>ALL</b> <u>Specialty drugs</u> . <u>Prior Authorization</u> required for some <u>Specialty drugs</u> . Non-compliance may result in a penalty.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Hospital - 50%/visit. <u>Deductible</u> applies first. Freestanding Clinic - \$250 <u>copay/visit</u> . <u>Deductible</u> does not apply.	Not Covered	<u>Prior Authorization</u> required. Non-compliance may result in a penalty.
	Physician/surgeon fees	\$10 <u>copay/visit</u> . <u>Deductible</u> does not apply.	Not Covered	<u>Prior Authorization</u> required. Non-compliance may result in a penalty.
If you need immediate medical attention	<u>Emergency room care</u>	50%/visit. <u>Deductible</u> applies first.	50%/visit. <u>Deductible</u> applies first.	None.
	<u>Emergency medical transportation</u>	50%/trip. <u>Deductible</u> applies first.	50%/trip. <u>Deductible</u> applies first.	None.
	<u>Urgent care</u>	\$10 <u>copay/visit</u> . <u>Deductible</u> does not apply.	\$10 <u>copay/visit</u> . <u>Deductible</u> does not apply.	None.
If you have a hospital stay	Facility fee (e.g., hospital room)	50%/visit. <u>Deductible</u> applies first.	Not Covered	<u>Prior Authorization</u> required. Non-compliance may result in a penalty.
	Physician/surgeon fees	No Charge.	Not Covered	Cost Included in Inpatient Stay.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Professional Office Visits - \$5 copay/visit. <u>Deductible</u> does not apply. Outpatient services - 50%/visit. <u>Deductible</u> applies first.	Not Covered	<u>Prior Authorization</u> required for MH/SA intensive (extended) or residential services, Applied Behavioral Analysis (ABA) therapy and non-behavioral health providers neuropsychiatric testing; Non-compliance may result in a penalty.
	Inpatient services	50%/visit. <u>Deductible</u> applies first.	Not Covered	<u>Prior Authorization</u> required. Non-compliance may result in a penalty.
If you are pregnant	Office visits	\$5 copay/visit. <u>Deductible</u> does not apply.	Not Covered	<u>Prior Authorization</u> required for the period outside the 48/96-hour timeframe listed in the Evidence of Coverage (EOC). Non-compliance may result in a penalty.
	Childbirth/delivery professional services	No Charge.	Not Covered	Childbirth/delivery professional services: Cost included in Inpatient Stay. <u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery facility services	50%/visit. <u>Deductible</u> applies first.	Not Covered	
If you need help	<u>Home health care</u>	50%/visit. <u>Deductible</u> applies first.	Not Covered	Limited to 60 visits/year. <u>Prior Authorization</u> required. Non-compliance may result in a penalty.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
recovering or have other special health needs	<u>Rehabilitation services</u>	Professional Office Visits: Speech & Hearing Exams - \$5 copay/visit. <u>Deductible</u> does not apply. PT/OT/ST -\$5 copay/visit. <u>Deductible</u> does not apply. Outpatient services - 50%/visit. <u>Deductible</u> applies first.	Not Covered	Physical Therapy/Occupational Therapy/Speech Therapy: Limited to 60 combined visits/year; and 1 visit per day. (For the treatment of Developmental Delay: Limitation does not apply if group elects the developmental delay mandated offer. Plan limitations do not apply to services related to Autism Spectrum Disorder. <u>Prior Authorization</u> required for Inpatient & ABA in Cognitive Therapy. Non-compliance may result in a penalty.
	<u>Habilitation services</u>	Professional Office Visits: Speech & Hearing Exams - \$5 copay/visit. <u>Deductible</u> does not apply. PT/OT/ST -\$5 copay/visit. <u>Deductible</u> does not apply. Outpatient services - 50%/visit. <u>Deductible</u> applies first.	Not Covered	
	<u>Skilled nursing care</u>	50%/visit. <u>Deductible</u> applies first.	Not Covered	
	<u>Durable medical equipment</u>	50%/visit. <u>Deductible</u> applies first.	Not Covered	
	<u>Hospice services</u>	50%/visit. <u>Deductible</u> applies first.	Not Covered	
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	None.
	Children's glasses	Not Covered	Not Covered	None.
	Children's dental check-up	Not Covered	Not Covered	None.

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.)**

- Dental care
- Long-term care
- Routine eye care
- Infertility treatment
- Non-emergency care when traveling outside the U.S.
- Weight loss programs

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

- Acupuncture (20 visits per year)
- Bariatric surgery (Prior Authorization required)
- Chiropractic care (10 visits per year)
- Cosmetic surgery (reconstructive surgery for birth defects, injuries, tumors or infection)
- Hearing aids (1 pair every 36 months)
- Private-duty nursing (Outpatient Home Health aide services & Inpatient services only - covered when medically necessary)
- Routine foot care (for an illness such as diabetes or a circulatory disorder of the lower extremities)

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: For group health coverage subject to ERISA, call MHCHP Customer Service at 855-645-8448 or <http://healthplan.memorialhermann.org>; also Department of Labor Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/ebsa/healthreform>; for non-federal governmental group health plans, 1-877-267-2323 x61565 or <http://www.cciio.cms.gov>; Church plans are not covered by the Federal COBRA continuation coverage rules; if the coverage is insured, Texas Department of Insurance, 1-800-252-3439 or <http://www.tdi.texas.gov>. 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](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your plan for a denial of a claim. This 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: For group health coverage subject to ERISA, U.S. Department of Labor Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/ebsa/healthreform>; or Memorial Hermann Commercial Health Plan Customer Service at 855-645-8448 or <http://healthplan.memorialhermann.org>.

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 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:

-----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 deductible \$6,000
- Specialist copayment \$10
- Hospital (facility) coinsurance 50%
- Other copayment \$5

**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** \$12,800

**In this example, Peg would pay:**  
*Cost Sharing*

Deductibles	\$1,900
Copayments	\$70
Coinsurance	\$5,000

*What isn't covered*

Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$7,030</b>

**Managing Joe's type 2 Diabetes**  
(a year of routine in-network care of a well-controlled condition)

- The plan's overall deductible \$6,000
- Specialist copayment \$10
- Hospital (facility) coinsurance 50%
- Other copayment \$5

**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

**In this example, Joe would pay:**  
*Cost Sharing*

Deductibles	\$900
Copayments	\$700
Coinsurance	\$900

*What isn't covered*

Limits or exclusions	\$60
<b>The total Joe would pay is</b>	<b>\$2,560</b>

**Mia's Simple Fracture**  
(in-network emergency room visit and follow up care)

- The plan's overall deductible \$6,000
- Specialist copayment \$10
- Hospital (facility) coinsurance 50%
- Other copayment \$5

**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

**In this example, Mia would pay:**  
*Cost Sharing*

Deductibles	\$800
Copayments	\$40
Coinsurance	\$800

*What isn't covered*

Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,640</b>

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact Customer Service at: 855-645-8448.

The plan would be responsible for the other costs of these EXAMPLE covered services.

# Multi-Language Insert Multi-Language Interpreter Services

**MEMORANDUM**  
Health Plan

<p><b>Spanish</b></p> <p>ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1.855.645.8448 (TTY 711).</p>	<p><b>Vietnamese</b></p> <p>CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1.855.645.8448 (TTY 711).</p>
<p><b>Arabic</b></p> <p>ملاحظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية متوفرة بالجان. اتصل برقم 1.844.546.558. (رقم هاتف الصم والبكم: 117)</p> <p><b>Cantonese Chinese</b></p>	<p><b>Japanese</b></p> <p>注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。 1.855.645.8448 (TTY 711) まで、お電話にてご連絡ください。</p> <p><b>Korean</b></p>
<p><b>Mandarin Chinese</b></p> <p>注意：如果您說普通話，您可以免費獲得語言援助服務。請致電 1.855.645.8448 (TTY 711)。</p> <p><b>French</b></p>	<p><b>Laotian</b></p> <p>ລັດຖະບານ: ຖ້າວ່າ ທ່ານເວົ້າພາສາລາວ, ການບໍລິການຂອງເຮົາແມ່ນຖືກອໍານວຍຊ່ວຍ. ຈົ່ງ ໂທ: 1.855.645.8448 (TTY 711).</p> <p><b>Farsi</b></p>
<p><b>German</b></p> <p>ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1.855.645.8448 (TTY 711).</p>	<p><b>Russian</b></p> <p>ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1.855.645.8448 (телефайл 711).</p>
<p><b>Gujarati</b></p> <p>ધુધાત: જો તમે ગુજરાતી બોલો છો, તો મુક્તિવાદી ભાષા સહાય સેવાઓ તમારું મદદ કરવા માટે ઉપલબ્ધ છે. ફોન કરો 1.855.645.8448 (TTY 711).</p>	<p><b>Tagalog</b></p> <p>PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1.855.645.8448 (TTY: 711).</p>
<p><b>Hindi</b></p> <p>ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिये मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1.855.645.8448 (TTY 711) पर कॉल करें।</p>	<p><b>Urdu</b></p> <p>توجہ: اگر یہ زبان فارسی گفتگو میں کیا، قہمیلات زبانی ہسورٹ راجیکر برائے شمس فراہم میں پیش ہے۔ تلفن بگروید 1.855.645.8448 (TTY 711).</p>
<p><b>ATTENTION: Texas Relay Services are available for the hearing impaired at (711).</b></p>	<p><b>Resources are available for the visually impaired, please call 1.855.645.8448 (711).</b></p>

Memorial Hermann Health Plan, Inc., Memorial Hermann Health Insurance Company, Memorial Hermann Commercial Health Plan, Inc. and Memorial Hermann Health Solutions, Inc. (collectively "MHHP") complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Memorial Hermann Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

MHHP:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Customer Service at (855) 645-8448.

Customer Service Hours of Operations: 8am-5pm (CST) M-F

If you believe that MHHP has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Civil Rights Coordinator  
Memorial Hermann Health Plan  
929 Gessner Road, Suite 1500  
Houston, TX 77024

Fax 713-338-6487

Email [MHHealthAppeals@memorialhermann.org](mailto:MHHealthAppeals@memorialhermann.org)

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocrportal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, (1-800-537-7697 TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.