
 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, visit www.kemptongroup.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 or call 1-800-324-9396 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	In-Network: \$500 Individual / \$1,000 Family Out-of-Network: \$1,500 Individual / \$3,000 Family per calendar year	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. Preventive care services ; primary care, specialists, and urgent care visits; and services through the KPPFree™ program, QuestSelect , and directly contracted laboratories.	This plan covers some items and services even if you haven't yet met the deductible amount. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	In-Network: \$3,000 Individual / \$6,000 Family Out-of-Network: \$6,000 Individual / \$12,000 Family per calendar year	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit ?	Premiums , balance-billing charges, preauthorization benefit reductions, amounts in excess of the maximum allowable 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 .
Will you pay less if you use a network provider ?	Yes. See www.kemptongroup.com or call 1-800-324-9396 for a list of network providers . <i>Out-of-Network charges are held to a percentage of Medicare</i> (Reference Based Pricing).	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 .

 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 provider's office or clinic	Primary care visit to treat an injury or illness	\$25 copay per visit (Deductible does not apply)	\$25 copay per visit (Deductible does not apply)	Copay includes office visit, x-rays, laboratory, non-surgical injections, and allergy testing and treatment.
	Specialist visit	\$25 copay per visit (Deductible does not apply)	\$25 copay per visit (Deductible does not apply)	Copay includes office visit, x-rays, laboratory, non-surgical injections, and allergy testing and treatment.
	Preventive care/screening/immunization	No charge	Deductible then 40% coinsurance	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.
If you have a test	Diagnostic test (x-ray, blood work)	Deductible then 20% coinsurance	Deductible then 40% coinsurance	No charge when a QuestSelect laboratory or a directly contracted laboratory is used.
	Imaging (CT/PET scans, MRIs)	Deductible then 20% coinsurance	Deductible then 40% coinsurance	Preauthorization is required to avoid claim denial. No charge if the plan is primary and the KPPFree™ program is used.

* For more information about limitations and exceptions, see the [plan](#) or policy document at www.kemptongroup.com.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Pharmacy (You will pay the least)	Out-of-Network Pharmacy (You will pay the most)	
<p>If you need drugs to treat your illness or condition</p> <p>More information about prescription drug coverage is available at www.savrx.com or by calling 1-800-228-3108.</p>	Generic drugs (Retail & mail order) <ul style="list-style-type: none"> 30 day supply 31-90 day supply 	\$15 copay per prescription \$30 copay per prescription	Not covered	Certain OTC drugs are available at no charge. Contact Sav-Rx for details. If a generic drug is available, you pay the copay PLUS the difference in cost between the generic and the brand name drug. Maintenance drugs are covered up to 90-day supply through Sav-Rx or mail order with applicable copay . For specialty drugs contact Sav-Rx at 1-800-228-3108.
	Preferred drugs (Retail & mail order) <ul style="list-style-type: none"> 30 day supply 31-90 day supply 	\$45 copay per prescription \$90 copay per prescription	Not covered	
	Non-Preferred drugs (Retail & mail order) <ul style="list-style-type: none"> 30 day supply 31-90 day supply 	\$60 copay per prescription \$120 copay per prescription	Not covered	
	Specialty drugs (30 day supply only)	30% coinsurance to a maximum of \$250 per prescription to the covered person	Not covered	
<p>If you have outpatient surgery</p>	Facility fee (e.g., ambulatory surgery center)	Deductible then 20% coinsurance	Deductible then 40% coinsurance	Preauthorization is required to avoid claim denial. No charge if the plan is primary and the KPPFree™ program is used.
	Physician/surgeon fees	Deductible then 20% coinsurance	Deductible then 40% coinsurance	No charge if the plan is primary and the KPPFree™ program is used.

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	\$100 copay per visit, deductible then 20% coinsurance	<i>Emergency:</i> \$100 copay per visit, deductible then 20% coinsurance <i>Non-Emergency:</i> \$100 copay per visit, deductible then 40% coinsurance	Emergency room copay waived if admitted as inpatient.
	Emergency medical transportation	Deductible then 20% coinsurance		Air Ambulance limited to 120% of the Medicare rate.
	Urgent care	\$25 copay per visit (Deductible does not apply)	\$25 copay per visit (Deductible does not apply)	-----None-----
If you have a hospital stay	Facility fee (e.g., hospital room)	Deductible then 20% coinsurance	Deductible then 40% coinsurance	Preauthorization is required to avoid claim denial. No charge if the plan is primary and the KPPFree™ program is used.
	Physician/surgeon fees	Deductible then 20% coinsurance	Deductible then 40% coinsurance	No charge if the plan is primary and the KPPFree™ program is used.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	<i>Office setting:</i> \$25 copay per visit (Deductible does not apply) <i>Other:</i> Deductible then 20% coinsurance	<i>Office setting:</i> \$25 copay per visit (Deductible does not apply) <i>Other:</i> Deductible then 40% coinsurance	-----None-----
	Inpatient services	Deductible then 20% coinsurance	Deductible then 40% coinsurance	Preauthorization is required to avoid claim denial.

* For more information about limitations and exceptions, see the [plan](#) or policy document at www.kemptongroup.com.

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 are pregnant	Office visits	\$25 copay for initial visit only (Deductible does not apply)	\$25 copay for initial visit only (Deductible does not apply)	Preauthorization is recommended to avoid claim denial. Benefits are limited to employee or spouse.
	Childbirth/delivery professional services	Deductible then 20% coinsurance	Deductible then 40% coinsurance	
	Childbirth/delivery facility services	Deductible then 20% coinsurance	Deductible then 40% coinsurance	
If you need help recovering or have other special health needs	Home health care	Deductible then 20% coinsurance	Deductible then 40% coinsurance	Limited to 60 visits per calendar year.
	Rehabilitation services	<i>Physical, occupational, speech, and manipulative therapy:</i> \$25 copay per visit (Deductible does not apply)	<i>Physical, occupational, speech, and manipulative therapy:</i> \$25 copay per visit (Deductible does not apply)	Manipulative therapy is limited to \$75 maximum benefit per visit. Physical, occupational, speech, and manipulative therapy are each limited to 26 visits per calendar year.
	Habilitation services	<i>All other therapy services:</i> Deductible then 20% coinsurance	<i>All other therapy services:</i> Deductible then 40% coinsurance	Cardiac and pulmonary rehabilitation are each limited to 36 visits per calendar year.
	Skilled nursing care	Deductible then 20% coinsurance	Deductible then 40% coinsurance	Preauthorization is required for in-patient to avoid claim denial. Limited to 30 days per calendar year.
	Durable medical equipment	Deductible then 20% coinsurance	Deductible then 40% coinsurance	-----None-----
	Hospice services	Deductible then 20% coinsurance	Deductible then 40% coinsurance	Preauthorization is required for in-patient to avoid claim denial.
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-----.

* For more information about limitations and exceptions, see the [plan](#) or policy document at www.kemptongroup.com.

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
- Cosmetic surgery
- Dental care (Adult)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- 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 (limitations apply)
- Hearing aids (limited to age 18 and under)

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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA(3272) or www.dol.gov/ebsa/healthreform, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/. 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: 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: the plan at 1-800-324-9396. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA(3272) or www.dol.gov/ebsa/healthreform, or the U.S. Department of Health and Human Services at 1-877-267-9323 x61565 or www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/.

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

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

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 **1-800-521-1711**.

To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.

PRA Disclosure Statement: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

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](#) \$500
- [Specialist copayment](#) \$25
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

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	\$12,700
---------------------------	-----------------

In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$500
Copayments	\$40
Coinsurance	\$2,330
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Peg would pay is	\$2,870

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

- The [plan's](#) overall [deductible](#) \$500
- [Specialist copayment](#) \$25
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

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	\$5,600
---------------------------	----------------

In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles*	\$500
Copayments	\$800
Coinsurance	\$80
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Joe would pay is	\$1,380

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

- The [plan's](#) overall [deductible](#) \$500
- [Specialist copayment](#) \$25
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

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	\$2,800
---------------------------	----------------

In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles*	\$500
Copayments	\$300
Coinsurance	\$300
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,100