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, go to http://PacificSource.com/Willamette. 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 http://www.dol.gov/ebsa/healthreform or call 1-888-977-9299 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Participating provider: $250 person/$500 family | Non-participating provider: $250 person/$500 family	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. Tier One services, Office visits, and Tier Two participating provider preventive care. Dental age 18 and younger – Participating provider dental expenses. Vision exam and hardware.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. 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?	Yes. $50 person pharmacy drug deductible.	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.
What is the out-of-pocket limit for this plan?	Participating provider: $1,500 person/$3,000 family | Non-participating provider: $3,000 person/$6,000 family	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, 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 http://providerdirectory.PacificSource.com/?nPlan=PSN http://providerdirectory.pacificsource.com/?nPlan=Dental+Advantage or call 1-888-977-9299 for a list of network providers.	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
		Tier Two PSN Participating Provider (You will pay more)	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	$35 co-pay/visit, deductible does not apply	$35 co-pay/visit, deductible does not apply	None
	Specialist visit	$35 co-pay/visit, deductible does not apply	$35 co-pay/visit, deductible does not apply	None
	Preventive care/screening/immunization	No charge, deductible does not apply	Deductible then No charge Tobacco Cessation: Not covered	Routine Physicals: 13 visits ages 0-36 months, annually ages 3 and older. Well Woman Visits: annually. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what you plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	Deductible then 10% co-insurance	Deductible then 30% co-insurance	None
	Imaging (CT/PET scans, MRIs)	Deductible then 10% co-insurance	Deductible then 30% co-insurance	Preauthorization required.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://PacificSource.com/drug-list/OR/.	Tier one drugs	Retail: Prescription deductible then $10 co-pay Mail: Prescription deductible then $30 co-pay	Prescription deductible then $10 co-pay	Retail limited to 30 day supply. Mail limited to 90 day supply. Preauthorization required for certain drugs.
	Tier two drugs	Retail: Prescription deductible then $35 co-pay Mail: Prescription deductible then $105 co-pay	Prescription deductible then $35 co-pay	
	Tier three drugs	Retail: Prescription deductible then $50 co-pay Mail: Prescription deductible then $150 co-pay	Prescription deductible then $50 co-pay	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Tier Two PSN Participating Provider (You will pay more)	Non-participating Provider (You will pay the most)	
	Tier four specialty drugs	Prescription deductible then $50 co-pay	Prescription deductible then $50 co-pay	Participating provider benefit available only through our specialty pharmacy services provider. Limited to 30 day supply. Preauthorization required for certain drugs.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Deductible then 10% co-insurance	Deductible then 30% co-insurance	None
	Physician/surgeon fees	Deductible then 10% co-insurance	Deductible then 30% co-insurance	
If you need immediate medical attention	Emergency room services	Medical Emergency: Deductible then $200 co-pay/visit Non-Emergency: Deductible then $200 co-pay/visit	Medical Emergency: Deductible then $200 co-pay/visit Non-Emergency: Deductible then $200 co-pay/visit	Co-pay waived if admitted.
	Emergency medical transportation	Ground: Deductible then $100 co-pay/trip Air: Deductible then $100 co-pay/trip	Ground: Deductible then $100 co-pay/trip Air: Deductible then $100 co-pay/trip	Limited to nearest facility able to treat condition. Air covered if ground medically or physically inappropriate. Non-participating air based on 200 percent of Medicare allowance.
	Urgent care	$35 co-pay/visit, deductible does not apply	$35 co-pay/visit, deductible does not apply	None
If you have a hospital stay	Facility fee (e.g., hospital room)	Deductible then $100 co-pay/admit plus 10% co-insurance	Deductible then $100 co-pay/admit plus 30% co-insurance	Limited to semi-private room unless intensive or coronary care units, medically necessary isolation, or hospital only has private rooms. Preauthorization required for some inpatient services.
	Physician/surgeon fees	Deductible then 10% co-insurance	Deductible then 30% co-insurance	None
If you need mental health,	Outpatient services	$35 co-pay/visit, deductible does not apply	$35 co-pay/visit, deductible does not apply	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Tier Two PSN Participating Provider (You will pay more)	Non-participating Provider (You will pay the most)	
behavioral health, or substance abuse services	Inpatient services	Deductible then $100 co-pay/admit plus 10% co-insurance	Deductible then $100 co-pay/admit plus 30% co-insurance	Preauthorization required.
If you are pregnant	Office visits	Deductible then 10% co-insurance	Deductible then 30% co-insurance	Cost sharing does not apply to certain preventive services. Practitioner delivery and hospital visits are covered under prenatal and postnatal care. Facility is covered the same as any other hospital services. Coverage includes termination of pregnancy.
	Childbirth/delivery professional services			
	Childbirth/delivery facility services			
If you need help recovering or have other special health needs	Home health care	Deductible then 10% co-insurance	Deductible then 30% co-insurance	No coverage for private duty nursing or custodial care. Preauthorization required.
	Rehabilitation services	Inpatient: Deductible then $100 co-pay/admit plus 10% co-insurance Outpatient: Deductible then 10% co-insurance	Inpatient: Deductible then $100 co-pay/admit plus 30% co-insurance Outpatient: Deductible then 30% co-insurance	Preauthorization required. No coverage for recreation therapy. Inpatient: Covered up to 30 days/year, unless medically necessary to treat a mental health diagnosis. Outpatient: Covered up to 30 visits/year, unless medically necessary to treat a mental health diagnosis.
	Habilitation services	Inpatient: Deductible then $100 co-pay/admit plus 10% co-insurance Outpatient: Deductible then 10% co-insurance	Inpatient: Deductible then $100 co-pay/admit plus 30% co-insurance Outpatient: Deductible then 30% co-insurance	Preauthorization required. No coverage for recreation therapy. Inpatient: Covered up to 30 days/year, unless medically necessary to treat a mental health diagnosis. Outpatient: Covered up to 30 visits/year, unless medically necessary to treat a mental health diagnosis.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Tier Two PSN Participating Provider (You will pay more)	Non-participating Provider (You will pay the most)	
	Skilled nursing care	Deductible then $100 co-pay/admit plus 10% co-insurance	Deductible then $100 co-pay/admit plus 30% co-insurance	Limited to 60 days/year. No coverage for custodial care. Preauthorization required.
	Durable medical equipment	Deductible then 10% co-insurance	Deductible then 30% co-insurance	Limited to: $5,000/year overall; one pair/year for glasses or contact lenses based on medical necessity; one/ear every 48 months for hearing aid; one breast pump/pregnancy; one wig/year for chemotherapy or radiation therapy. Preauthorization required if equipment is over $1,000 and for power-assisted wheelchairs.
	Hospice services	Deductible then 10% co-insurance	Deductible then 30% co-insurance	Preauthorization required. No coverage for private duty nursing.
If your child needs dental or eye care	Children's eye exam	No charge, deductible does not apply	30% co-insurance, deductible does not apply	For age 18 or younger, one routine eye exam/year for age 18 or younger.
	Children's glasses	No charge, deductible does not apply	30% co-insurance, deductible does not apply	For age 18 or younger, one pair of glasses (frames and lenses) or contact lenses in lieu of glasses per year. Additional coatings not covered.
	Children's dental check-up	No charge, deductible does not apply	Dental Deductible then 30% co-insurance	For age 18 or younger, two routine or other diagnostic exams/year. For age 18 or younger, problem focused exams are covered.

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 (except in certain situations
- Custodial care
- Dental care (Adult)
- Long-term care
- Private-duty nursing
- Routine foot care, other than with diabetes mellitus

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

- Abortion
- Hearing aids (Child)
- Non-emergency care when traveling outside the U.S.

- Chiropractic care
- Dental check-up (Child)
- Hearing aids (Adult)
- Infertility treatment
- Routine eye care (Adult)
- Weight loss programs

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: Division of Financial Regulation at 1-888-877-4894 or at dfr.oregon.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 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: The PacificSource Customer Service team at 1-888-977-9299 or the Division of Financial Regulation at 1-888-877-4894 or at dfr.oregon.gov.

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: Spanish (Español): Para obtener asistencia en Español, llame al 1-888-977-9299.

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** $250
- **Specialist** No charge
- **Hospital (facility)** 10% co-insurance
- **Other** 10% co-insurance

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	$253
Copayments	$50
Coinsurance	$1,240
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$1,603**

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

- **The plan's overall deductible** $250
- **Specialist** No charge
- **Hospital (facility)** 10% co-insurance
- **Other** 10% co-insurance

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	$300
Copayments	$1,245
Coinsurance	$131
What isn't covered	
Limits or exclusions	$55
The total Joe would pay is	**$1,731**

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

- **The plan's overall deductible** $250
- **Specialist** No charge
- **Hospital (facility)** 10% co-insurance
- **Other** 10% co-insurance

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	**$2,500**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$250
Copayments	$405
Coinsurance	$88
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$743**

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