

# SAMBA Health Benefit Plan: Standard Option

## Summary of Benefits and Coverage

Coverage Period: 01/01/2016 – 12/31/2016

Coverage for: Self Only, Self Plus One or Self and Family | Plan Type: PPO



**This is only a summary.** Please read the FEHB Plan brochure (RI 71-015) that contains the complete terms of this plan. **All benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB Plan brochure.** Benefits may vary if you have other coverage, such as Medicare. You can get the FEHB Plan brochure at [www.SambaPlans.com](http://www.SambaPlans.com) or by calling 1-800-638-6589.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	<p><b>\$350</b>/Self Only  <b>\$700</b>/Self Plus One  <b>\$1,050</b>/Self and Family</p> <p>Does not apply to some services such as prescription drugs and preventive care you receive from an In-Network/PPO (Preferred) provider.</p>	<p>You must pay all the costs up to the <b>deductible</b> amount before this plan begins to pay for certain covered services you use. <b>Copayments</b> and <b>coinsurance</b> amounts do not count toward your <b>deductible</b>, which generally starts over January 1st. When a covered service or supply is subject to a <b>deductible</b>, only the Plan allowance for the service or supply counts toward the <b>deductible</b>. See the chart starting on page 3 for how much you pay for covered services after you meet the <b>deductible</b> and for which services are subject to the <b>deductible</b>.</p>
Are there other deductibles for specific services?	No	You do not have to meet <b>deductible</b> for specific services, but see the chart starting on page 3 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	<p>PPO: <b>\$5,000</b>/Self Only  <b>\$10,000</b>/Self Plus One or Self and Family  (\$5,000 per covered individual)</p> <p>Non-PPO &amp; PPO combined:  <b>\$7,000</b>/Self Only  <b>\$14,000</b>/Self Plus One or Self and Family.  (\$7,000 per covered individual)</p> <p>Network retail pharmacy &amp; Mail Order program:  <b>\$1,500</b>/Self Only  <b>\$3,000</b>/Self Plus One or Self and Family</p>	<p>The <b>out-of-pocket limit</b>, or catastrophic maximum, is the most you could pay during the year for your share of the cost of covered services. This limit helps you plan for health care expenses.</p>
What is not included in the out-of-pocket limit?	Premiums, balance-billed charges, penalties for failure to preauthorize/precertify, and expenses this plan doesn't 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 3 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a network of providers?	<p>Yes.</p> <p>For a list of In-Network/PPO Providers visit <a href="http://www.SambaPlans.com">www.SambaPlans.com</a> or call 1-800-887-9735.</p>	<p>If you use an in-network doctor or other health care <b>provider</b>, 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 <b>provider</b> for some services. We use the terms in-network, PPO (Preferred), or participating for <b>providers</b> in our <b>network</b>. See the chart starting on page 3 for how this plan pays different kinds of <b>providers</b>.</p>

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<b>Do I need a referral to see a specialist?</b>	No	You can see the <b>specialist</b> you choose without permission from this plan.
<b>Are there services this plan doesn't cover?</b>	Yes	Some of the services this plan doesn't cover are listed on page 7. See this plan's FEHB brochure for additional information about <b><u>excluded services</u></b> .

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- **Copayments** are fixed dollar amounts (for example, \$20) 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 15% would be \$150. 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 participating **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non- Participating Provider (plus you may be balance billed)	Limitations & Exceptions
If you visit a health care <u>provider’s</u> office or clinic	Primary care visit to treat an injury or illness	\$20/visit	35% coinsurance	No deductible when services are rendered by an In-Network/PPO provider.
	Specialist visit	\$20/visit	35% coinsurance	
	Other practitioner office visit	15% coinsurance	35% coinsurance	Acupuncture is limited to 26 visits per person and chiropractic manipulations are limited to 12 per person, per calendar year.
	Preventive care/screening/immunization	No charge	35% coinsurance	No deductible when services are rendered by an In-Network/PPO provider.
If you have a test	Diagnostic test (x-ray, blood work)	15% coinsurance	35% coinsurance	Quest Labs & LabCorp outpatient services are paid at 100%. See page 29 of the Plan brochure.
	Imaging (CT/PET scans, MRIs)	15% coinsurance	35% coinsurance	Precertification is required.

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<p><b>If you need drugs to treat your illness or condition</b></p> <p>More information about <b>prescription drug coverage</b> is available at <a href="http://www.SambaPlans.com">www.SambaPlans.com</a>.</p>	Generic drugs	Retail: \$8/prescription Mail: \$15/prescription	Retail: \$8/prescription Mail: \$15/prescription Plus difference in cost had you used an in-network pharmacy	<p>No deductible.</p> <p>Retail purchases are limited to initial fill (up to 30-day supply) and one refill.</p> <p>Mail order is limited to a 90-day supply</p> <p>A 90-supply of maintenance drugs can be purchased at select participating retail pharmacies through Express Scripts Smart90® Program; see page 67 of the Plan brochure.</p>
	Preferred brand drugs	Retail: 30% (\$40 min./\$70 max.) Mail: 30% (\$80 min./\$150 max.)	Retail: 30% (\$40 min./\$70 max.) Mail: 30% (\$80 min./\$150 max.) Plus difference in cost had you used an in-network pharmacy	
	Non-preferred brand drugs	Retail: 40% (\$60 min./\$110 max.) Mail: 40% (\$120 min./\$275 max.)	Retail: 40% (\$60 min./\$110 max.) Mail: 40% (\$120 min./\$275 max.) Plus difference in cost had you used an in-network pharmacy	
	Specialty drugs	\$120/30-day supply; \$240/60-day supply; \$360/90-day supply	Specialty drugs must be obtained through Accredo, the Express Scripts Specialty Pharmacy	
<p><b>If you have outpatient surgery</b></p>	Facility fee (e.g., ambulatory surgery center)	15% coinsurance	35% coinsurance	_____ none _____
	Physician/surgeon fees	15% coinsurance	35% coinsurance	Some services require preauthorization.

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If you need immediate medical attention	Emergency room services	15% coinsurance	15% coinsurance	Covered services rendered within 72 hours of an accidental injury are paid in full; see page 62 of the Plan brochure.
	Emergency medical transportation	15% coinsurance	35% coinsurance	
	Urgent care	15% coinsurance	35% coinsurance	
If you have a hospital stay	Facility fee (e.g., hospital room)	\$200 copayment per confinement Nothing for room & board; 15% for other hospital charges	\$400 copayment per confinement 35% for room & board and other hospital charges	Preauthorization is required; \$500 penalty for failure to preauthorize.
	Physician/surgeon fee	15% coinsurance	35% coinsurance	Some services require preauthorization
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	\$20 copayment/visit for office visits 15% coinsurance other outpatient services	35% coinsurance	_____ none _____
	Mental/Behavioral health inpatient services	\$200 copayment per confinement Nothing for room & board; 15% for other hospital charges	\$400 copayment per confinement 35% for room & board and other hospital charges	Preauthorization is required; \$500 penalty for failure to preauthorize.
	Substance use disorder outpatient services	\$20 copayment/visit for office visits 15% coinsurance other outpatient services	35% coinsurance	_____ none _____
	Substance use disorder inpatient services	\$200 copayment per confinement Nothing for room & board; 15% for other hospital charges	\$400 copayment per confinement 35% for room & board and other hospital charges	Preauthorization is required; \$500 penalty for failure to preauthorize.
If you are pregnant	Prenatal and postnatal care	Nothing	35% coinsurance	_____ none _____

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	Delivery and all inpatient services	Nothing	Per confinement: \$400 copayment; plus 35% coinsurance	_____ none _____
<b>If you need help recovering or have other special health needs</b>	Home health care	15% coinsurance	50% coinsurance	Private duty nursing care limited to 25 visits per year; home health aides are not covered. Preauthorization is required.
	Rehabilitation services	15% coinsurance	50% coinsurance/physical & occupational therapy 35% coinsurance/speech therapy	Physical/occupational therapy limited to 50 visits per year
	Habilitation services	15% coinsurance	50% coinsurance/physical & occupational therapy 35% coinsurance/speech therapy	Speech therapy requires preauthorization and is limited to 30 visits per year
	Skilled nursing care	15% coinsurance	35% coinsurance	Skilled nursing care facility limited to 5 days per confinement
	Durable medical equipment	15% coinsurance	50% coinsurance	Preauthorization is required.
	Hospice service	15% coinsurance	35% coinsurance	Inpatient care limited to 14 days per year Outpatient care limited to \$15,000
	<b>If your child needs dental or eye care</b>	Eye exam	All charges	All charges
Glasses		All charges	All charges	Benefits are only available if required as a direct result of an accidental injury or intraocular surgery; see page 40 of the Plan brochure
Dental check-up		All charges	All charges	Excluded

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**Excluded Services & Other Covered Services:**

**Services Your Plan Does NOT Cover (This isn't a complete list. Check this plan's FEHB brochure for other excluded services.)**

- |   |   |   |
|---|---|---|
| <ul style="list-style-type: none"> <li>• Cosmetic surgery (except to treat a congenital anomaly, an accidental injury or illness, or breast reconstruction following a mastectomy; pages 48 and 49 of the Plan brochure)</li> </ul> | <ul style="list-style-type: none"> <li>• Dental care (Adult) (except treatment of an accidental injury to sound natural teeth; page 74 of the Plan brochure)</li> </ul> | <ul style="list-style-type: none"> <li>• Infertility treatment (except as noted on page 36 of the Plan brochure)</li> </ul> |
| <ul style="list-style-type: none"> <li>• Long-term care (page 59 of the Plan brochure)</li> </ul>   | <ul style="list-style-type: none"> <li>• Routine eye care (Adult) (page 40 of the Plan brochure)</li> </ul>   |   |

**Other Covered Services (This isn't a complete list. Check this plan's FEHB brochure for other covered services and your costs for these services.)**

- |  |  |   |
|--|--|---|
| <ul style="list-style-type: none"> <li>• Acupuncture (page 44 of the Plan brochure)</li> </ul>   | <ul style="list-style-type: none"> <li>• Diabetic foot care (page 41 of the Plan brochure)</li> </ul>                                | <ul style="list-style-type: none"> <li>• Chiropractic care (page 44 of the Plan brochure)</li> </ul>                          |
| <ul style="list-style-type: none"> <li>• Hearing aids (page 40 of the Plan brochure)</li> </ul>  | <ul style="list-style-type: none"> <li>• Outpatient private duty nursing (page 43 of the Plan brochure)</li> </ul>                   | <ul style="list-style-type: none"> <li>• Covered services rendered outside the U.S. (page 76 of the Plan brochure)</li> </ul> |
| <ul style="list-style-type: none"> <li>• Weight loss programs (when prescribed by a physician and rendered by a covered provider; page 45 of the Plan brochure)</li> </ul> | <ul style="list-style-type: none"> <li>• Bariatric surgery (prior approval is required; see page 47 of the Plan brochure)</li> </ul> |   |

**Your Rights to Continue Coverage:**

If you lose coverage under the plan, then, depending on the circumstances, you may be eligible for a 31-day free extension of coverage, to convert to an individual policy, and to receive temporary continuation of coverage (TCC). Your TCC rights will 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. An individual policy may also provide different benefits than you had while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, see the FEHB Plan brochure, contact your HR office/retirement system, contact your plan at 1-1800-638-6589 or visit [www.opm.gov/insure/health](http://www.opm.gov/insure/health).

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### Your Appeal Rights:

If you are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal. For information about your appeal rights please see Section 3, “How you get care,” and Section 8 “The disputed claims process,” in your plan's FEHB brochure. If you need assistance, you can contact: SAMBA, 11301 Old Georgetown Road, Rockville, MD 20852-2800 or call 1-800-638-6589 or 301-984-1440 (for TDD, use 301-984-4155).

### 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.” **Coverage under this plan qualifies as 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). **The health coverage of this plan does meet the minimum value standard for the benefits the plan provides.**

### Language Access Services:

[Spanish (Español): Para obtener asistencia en Español, llame al 1-800-638-6589.

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-638-6589.

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-638-6589.

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-638-6589.

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

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## 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 \$7,370
- Patient pays \$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
<b>Total</b>	<b>\$7,540</b>

#### Patient pays:

Deductibles	\$0
Copays	\$20
Coinsurance	\$0
Limits or exclusions	\$150
<b>Total</b>	<b>\$170</b>

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

- Amount owed to providers: \$5,400
- Plan pays \$4,100
- Patient pays \$1,300

#### 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	\$290
Copays	\$320
Coinsurance	\$600
Limits or exclusions	\$90
<b>Total</b>	<b>\$1,300</b>

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## 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.

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