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.CareConnect.com or by calling 1-855-706-7545.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	**$0**	See the chart starting on page 2 for your costs for services this plan covers.
Are there other deductibles for specific services?	Yes. **$100** person/**$300** family for prescription drugs.	You have to pay the amount up to the **deductible** for prescription drugs. The chart starting on page 2 explains the costs for services this plan covers
Is there an out–of–pocket limit on my expenses?	Yes. **$1,000** person **/ $2,000** family	The **out-of-pocket limit** 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.
What is not included in the out–of–pocket limit?	Premiums, balance-billed 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**.
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 *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes. See **www.CareConnect.com or call 1-855-706-7545** for a list of participating providers.	If you use an in-network doctor or other health care **provider**, 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 **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**.
Do I need a referral to see a specialist?	No. You don't need a referral to see a specialist.	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 6. See your policy or plan document for additional information about **excluded services**.

- **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 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	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$30 copay/visit	Not covered	none
	Specialist visit	$30 copay/visit	Not covered	none
	Other practitioner office visit	$30 copay/visit for chiropractor	Not covered	none
	Preventive care/screening/immunization	Covered in full	Not covered	none
If you have a test	Diagnostic test (x-ray, blood work)	$30 copay/test	Not covered	none
	Imaging (CT/PET scans, MRIs)	$30 copay/test	Not covered	none

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.CareConnect.com	Generic drugs	$15 copay /prescription (retail and mail order)	Not covered	Covers up to a 30-day supply. Copay for up to a 90-day supply is three times the regular copay at retail and two and a half times the regular copay at mail order.
	Preferred brand drugs	$35 copay after Rx deductible /prescription (retail and mail order)	Not covered	Copay amount applies after prescription drug deductible is met.
	Non-preferred brand drugs	$75 copay after Rx deductible /prescription (retail and mail order)	Not covered	Copay amount applies after prescription drug deductible is met.
	Specialty drugs	$75 copay after Rx deductible /prescription (retail and mail order)	Not covered	Copay amount applies after prescription drug deductible is met.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$200 copay/procedure	Not covered	——————none——————
	Physician/surgeon fees	Covered in full	Not covered	——————none——————
If you need immediate medical attention	Emergency room services	$200 copay/visit	$200 copay/visit	——————none——————
	Emergency medical transportation	$100 copay/transport	$100 copay/transport	——————none——————
	Urgent care	$30 copay/visit	Not covered	——————none——————
If you have a hospital stay	Facility fee (e.g., hospital room)	$500 copay per admission	Not covered	——————none——————
	Physician/surgeon fee	Covered in full	Not covered	——————none——————

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$30 copay/visit	Not covered	none
	Mental/Behavioral health inpatient services	$500 copay per admission	Not covered	none
	Substance use disorder outpatient services	$30 copay/visit	Not covered	none
	Substance use disorder inpatient services	$500 copay per admission	Not covered	none
If you are pregnant	Prenatal and postnatal care	Covered in full	Not covered	none
	Delivery and all inpatient services	$500 copay per admission and physician services covered in full	Not covered	none

If you need help recovering or have other special health needs	Home health care	$30 copay/visit	Not covered	Coverage is limited to 40 visits per year.
	Rehabilitation services	$30 copay/visit	Not covered	Coverage is limited to 60 visits per condition per lifetime for combined therapies.
	Habilitation services	$30 copay/visit	Not covered	Coverage is limited to 60 visits per condition per lifetime for combined therapies.
	Skilled nursing care	$500 copay per admission	Not covered	Coverage is limited to 200 days per year.
	Durable medical equipment	$200 copay	Not covered	Preauthorization Required for Items Above $500
	Hospice service	Inpatient: $500 copay per admission Outpatient: $30 copay	Not covered	Coverage is limited to 210 days per year.
If your child needs dental or eye care	Eye exam	$30 copay/ visit	Not Covered	Coverage is limited to one exam per year.
	Glasses	10% coinsurance	Not Covered	Coverage is limited to one pair of glasses per year.
	Dental check-up	$30 copay/visit	Not Covered	Coverage is limited to one exam every six months.

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.)

- Cosmetic surgery
- Dental care (Adult)
- Long-term care
- Most coverage provided outside the United States. See www.CareConnect.com
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care
- 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.)

- Acupuncture
- Bariatric surgery
- Chiropractic care
- Hearing aids
- Infertility treatment – limitations may apply

Your Rights to Continue Coverage:

Federal and State laws may provide protections that 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 1-855-706-7545. You may also contact the New York State Department of Financial Services Consumer Hotline at 1-800-342-3736. .

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 can contact the New York State Department of Financial Services at 1-800-400-8882 or by e-mail at: Externalappealquestions@dfs.ny.gov. Additionally, a consumer assistance program can help you file your appeal. Contact Community Service Society, Community Health Advocates at 1-888-614-5400 or cha@cssny.org.

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.**

Language Access Services:

Para obtener asistenci en Espanol, llama al 855-706-7545.

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: $6,440**
- **Patient pays: $1,100**

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
Total	**$7,540**

Patient pays:

Deductibles	$0
Copays	$950
Coinsurance	$0
Limits or exclusions	$150
Total	**$1,100**

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

- **Amount owed to providers: $5,400**
- **Plan pays: $4,320**
- **Patient pays: $1,080**

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
Total	**$5,400**

Patient pays:

Deductibles	$0
Copays	$1,000
Coinsurance	$0
Limits or exclusions	$80
Total	**$1,080**

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.