



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.** Please read the FEHB Plan brochure (RI 73-834) 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. 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 get the FEHB Plan brochure at <https://globalhealth.com/media/f4xnegvi/2021-final-brochure.pdf>, and view the Glossary at <https://globalhealth.com/media/5nqjwela/uniform-glossary-01-2020.pdf>. You can call 1-877-280-2989 to request a copy of either document.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$500/Self Only \$1,000/Self Plus One \$1,000/Self and Family	Generally, you must pay all of the costs from providers up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. Copayments and coinsurance amounts do not count toward your deductible, which generally starts over January 1. When a covered service/supply is subject to a deductible, only the Plan allowance for the service/supply counts toward the deductible. 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> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive services</u> , office visits, lab work and prescriptions are covered before you meet a <u>deductible</u> .	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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	\$6,500/Self Only \$7,500/Self Plus \$7,500/Self and Family	The <u>out-of-pocket limit</u> , or catastrophic maximum, 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.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premiums</u> and healthcare this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.GlobalHealth.com or call 1-877-280-2989 for a list of <u>network providers</u> .	This <u>plan</u> uses a provider <u>network</u> . You will pay less if you use a provider in the plan's <u>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 provider's charge and what your plan pays (balance billing). 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.



Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .
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 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, plus you may be balance billed)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No charge. <u>Deductible</u> does not apply.	Not covered	None
	<u>Specialist visit</u> <u>Chiropractic care</u>	\$50 <u>copayment</u> /visit. <u>Deductible</u> does not apply. \$15 <u>copayment</u> /visit. <u>Deductible</u> does not apply.	Not covered	Except for obstetrician/gynecologist, <u>referral</u> and <u>preauthorization</u> required. Otherwise, you will have to pay the entire cost of the services. Chiropractic services are limited to 20 visits per calendar year.
	<u>Preventive care/screening/immunization</u>	No charge. <u>Deductible</u> does not apply.	Not covered	*See Preventive Care Benefits in this <u>plan's</u> FEHB Brochure for details. You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge. <u>Deductible</u> does not apply.	Not covered	None
	Imaging (CT/PET scans, MRIs)	Preferred facility: \$350 <u>copayment</u> /scan Non-preferred facility: \$700 <u>copayment</u> /scan	Not covered	<u>Referral</u> and <u>preauthorization</u> required. Otherwise, you will have to pay the entire cost of the services.

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, plus you may be balance billed)	
<p>If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.GlobalHealth.com</p>	Generic drugs (Tier 1)	30-day supply: \$6 <u>copayment</u> /prescription, low-cost generic. <u>Deductible</u> does not apply. \$15 <u>copayment</u> /prescription, preferred generic. <u>Deductible</u> does not apply. 90-day supply: \$12 <u>copayment</u> /prescription, low-cost generic. <u>Deductible</u> does not apply. \$30 <u>copayment</u> /prescription, preferred generic. <u>Deductible</u> does not apply.	Not covered	A 30-day supply is filled through retail. A 90-day supply may be filled through retail or by mail order.
	Preferred brand drugs (Tier 2)	30-day supply: \$85 <u>copayment</u> /prescription. <u>Deductible</u> does not apply. 90-day supply: \$170 <u>copayment</u> /prescription. <u>Deductible</u> does not apply.	Not covered	<u>Preauthorization</u> and some restrictions may apply. Otherwise, you will have to pay the entire cost of the services. A 30-day supply is filled through retail. A 90-day supply may be filled through retail or by mail order.
	Non-formulary drugs (Tier 3)	30-day supply: \$120 <u>copayment</u> /prescription. <u>Deductible</u> does not apply. 90-day supply: \$240 <u>copayment</u> /prescription. <u>Deductible</u> does not apply.	Not covered	<u>Preauthorization</u> and some restrictions may apply. Chemotherapy drug <u>copayment</u> is a maximum of \$100/prescription. Otherwise, you will have to pay the entire cost of the services. A 30-day supply is filled through retail. A 90-day supply may be filled through retail or by mail order.
	<u>Specialty drugs</u> (Tier 4 – Preferred specialty)	10% <u>coinsurance</u> up to \$400 <u>copayment</u> . <u>Deductible</u> does not apply.	Not covered	Oral chemotherapy drugs – 10% <u>coinsurance</u> up to \$100 <u>copayment</u> . <u>Preauthorization</u> and some restrictions may apply. Otherwise, you will have to pay the entire cost of the services.

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, plus you may be balance billed)	
	<u>Specialty drugs</u> (Tier 5 – Non-preferred specialty)	10% <u>coinsurance</u> up to \$600 <u>copayment</u> . <u>Deductible</u> does not apply.	Not covered	Oral chemotherapy drugs – 10% <u>coinsurance</u> up to \$100 <u>copayment</u> . <u>Preauthorization</u> and some restrictions may apply. Otherwise, you will have to pay the entire cost of the services.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Preferred facility: \$500 <u>copayment</u> /visit Non-preferred facility: \$1,000 <u>copayment</u> /visit	Not covered	<u>Referral</u> and <u>preauthorization</u> required. Otherwise, you will have to pay the entire cost of the services.
	Physician/surgeon fees	No charge	Not covered	<u>Referral</u> and <u>preauthorization</u> required. Otherwise, you will have to pay the entire cost of the services.
If you need immediate medical attention	<u>Emergency room care</u>	\$300 <u>copayment</u> /visit	\$300 <u>copayment</u> /visit	Emergency room <u>copayment</u> waived if admitted to the hospital.
	<u>Emergency medical transportation</u>	\$150 <u>copayment</u> /occurrence	\$150 <u>copayment</u> /occurrence	Limited to services within the United States.
	<u>Urgent care</u>	\$45 <u>copayment</u> /visit. <u>Deductible</u> does not apply.	\$45 <u>copayment</u> /visit. <u>Deductible</u> does not apply.	Limited to services within the United States.
If you have a hospital stay	Facility fee (e.g., hospital room)	\$750 <u>copayment</u> /day up to \$1,500 <u>copayment</u> /admission	Not covered	<u>Referral</u> and <u>preauthorization</u> required, except for emergency care or childbirth. Otherwise, you will have to pay the entire cost of the services.
	Physician/surgeon fees	No charge	Not covered	<u>Referral</u> and <u>preauthorization</u> required, except for emergency care. Otherwise, you will have to pay the entire cost of the services.

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, plus you may be balance billed)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office visit: No charge. <u>Deductible</u> does not apply. Intensive outpatient program: No charge Partial hospitalization in facility: \$300 <u>copayment/admission</u>	Not covered	Other than office visits, <u>referral</u> and <u>preauthorization</u> required. Otherwise, you will have to pay the entire cost of the services.
	Inpatient services	\$750 <u>copayment/day</u> up to \$1,500 <u>copayment/admission</u>	Not covered	<u>Referral</u> and <u>preauthorization</u> required. Otherwise, you will have to pay the entire cost of the services.
If you are pregnant	Office visits	Prenatal and postnatal care: No charge. <u>Deductible</u> does not apply.	Not covered	<u>Cost sharing</u> does not apply for <u>preventive services</u> .
	Childbirth/delivery professional services	No charge	Not covered	Childbirth/delivery professional services included in facility services.
	Childbirth/delivery facility services	\$500 <u>copayment/admission</u>	Not covered	None
If you need help recovering or have other special health needs	<u>Home health care</u>	No charge	Not covered	<u>Referral</u> and <u>preauthorization</u> required. Otherwise, you will have to pay the entire cost of the services.
	<u>Rehabilitation services</u>	Inpatient: No charge Outpatient: \$25 <u>copayment/visit</u> . <u>Deductible</u> does not apply.	Not covered	<u>Referral</u> and <u>preauthorization</u> required. Otherwise, you will have to pay the entire cost of the services. 60 visit limit per plan year.
	<u>Habilitation services</u>	Outpatient: \$25 <u>copayment/visit</u> . <u>Deductible</u> does not apply.	Not covered	Outpatient and rehabilitation facilities: 60 visit limit per <u>plan</u> year.
	<u>Skilled nursing care</u>	\$500 <u>copayment/admission</u>	Not covered	<u>Referral</u> and <u>preauthorization</u> required. Otherwise, you will have to pay the entire cost of the services.
	<u>Durable medical equipment</u>	30% <u>coinsurance</u>	Not covered	<u>Referral</u> and <u>preauthorization</u> required. Otherwise, you will have to pay the entire cost of the services.

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, plus you may be balance billed)	
	<u>Hospice services</u>	No charge	Not covered	<u>Referral</u> and <u>preauthorization</u> required. Otherwise, you will have to pay the entire cost of the services.
If your child needs dental or eye care	Children's eye exam	\$50 <u>copayment</u> /visit. <u>Deductible</u> does not apply.	Not covered	One exam limit per plan year.
	Children's glasses	No charge	Not covered	Limited to one pair of basic frames and lenses or first set of contact lenses following cataract surgery.
	Children's dental check-up	Not covered	Not covered	No coverage.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your FEHB Plan brochure for more information and a list of any other excluded services.)		
<ul style="list-style-type: none"> Acupuncture Cosmetic surgery Dental care (Adult) 	<ul style="list-style-type: none"> Long-term care Non-emergency care when traveling outside the U.S. 	<ul style="list-style-type: none"> Private-duty nursing Weight loss programs
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your FEHB Plan brochure.)		
<ul style="list-style-type: none"> Bariatric surgery Chiropractic care 	<ul style="list-style-type: none"> Hearing aids Infertility treatment 	<ul style="list-style-type: none"> Routine eye care (Adult) Routine foot care (Covered for diabetics only.)

Your Rights to Continue Coverage: You can get help if you want to continue your coverage after it ends. See the FEHB Plan brochure, contact your HR office/retirement system, contact your plan at 1-877-280-2989 or visit www.opm.gov/healthcare-insurance/healthcare/. Generally, if you lose coverage under the plan, then, depending on the circumstances, you may be eligible for a 31-day free extension of coverage, a conversion policy (a non-FEHB individual policy), spouse equity coverage, or temporary continuation of coverage (TCC). 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: 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 FEHB Plan brochure. If you need assistance, you can contact: GlobalHealth Customer Care at 1-877-280-2989 or visit www.GlobalHealth.com.

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 1-877-280-2989 (TTY: 711).

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 \$500
- Specialist copayment \$50
- Hospital (facility) copayment \$500 per admission
- Other copayment \$0

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
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In this example, Peg would pay:

Cost Sharing	
<u>Deductibles</u>	\$500
<u>Copayments</u>	\$500
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$1,060

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 \$50
- Hospital (facility) copayment \$750 per day \$1,500 per admission
- Other copayment \$0

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
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In this example, Joe would pay:

Cost Sharing	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$1,210
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$60
The total Joe would pay is	\$1,270

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

- The plan's overall deductible \$500
- Specialist copayment \$50
- Hospital (facility) copayment \$750 per day \$1,500 per admission
- Other coinsurance 30%

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
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In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$500
<u>Copayments</u>	\$400
<u>Coinsurance</u>	\$10
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$910