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.jhmbhealthconnect.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.jhmbhealthconnect.com or call 1-559-457-3520 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network Providers: $250 Individual/$500 Family. Out-of-Network Providers: $750 Individual/$1,500 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. Preventive care, hospice, prescription drugs, chiropractic care (network providers), acupuncture, ambulance, mental health, and substance abuse care are covered before you meet your deductible.	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 www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	Yes. Out-of-network chiropractic care (provided through PhysMetrics) has a separate $100 calendar year 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?	Network Providers: Medical and Mental Health / Substance Abuse Combined - $2,100 Individual/$4,200 Family; Prescription $400 Individual/$800 Family. Out-of-Network Providers: Medical only - $10,000 Individual/ $20,000 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, health care this plan doesn't cover, balance-billing charges, penalties for failure to obtain pre-authorization for services.	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. For a list of network providers, call/see: Medical - 1-800-807-0820 or https://www.aetnaresource.com/p/FresnoUSD; Mental Health / Substance Abuse - 1-888-425-	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

	4800 or www.fusdmhsa.com. Chiropractic / Acupuncture – 1-877-519-8839 or www.fusdchiro.com.	out-of-network provider for some services (such as lab work). Check with your provider before you get services. Exceptions apply, please review the "Your Rights And Protections Against Surprise Medical Bills" notice at https://www.deltahealthsystems.com/Home/Resources, under Other HealthCare Regulations.
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	$15 copay/office visit, and 5% coinsurance for other outpatient services	40% coinsurance	None
	Specialist visit	$15 copay/office visit, and 5% coinsurance for other outpatient services	40% coinsurance	None
	Preventive care/screening/ immunization	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	5% coinsurance	40% coinsurance	Genetic Testing is not covered.
	Imaging (CT/PET scans, MRIs)	5% coinsurance	40% coinsurance	None
If you need drugs to treat your illness or condition; for those enrolled in the commercial prescription plan. (If you are enrolled in the Medicare Part D Prescription Drug Plan with Elixir Insurance Company, see page 3.)	Tier 1 – Low-Cost Generic drugs used for treating high cholesterol, high blood pressure, diabetes, and depression	No charge	Not covered	All maintenance medications must be filled with a 90-day supply through Elixir Mail, Rite Aid, Walgreens, or Costco retail pharmacy. 30-day and 90-day supplies at retail; 90-day supplies at mail order. 90-day supply: Requires two 30-day copays. The prescription plan uses Elixir's Select Formulary. The formulary list is available at www.ElixirSolutions.com.
	Tier 2 - Generic drugs	$10 copay/30-day supply Deductible does not apply	Not covered	
	Tier 3 - Preferred brand name drugs	$35 copay/30-day supply Deductible does not apply	Not covered	
	Tier 4 - Non-preferred	$50 copay/30-day supply	Not covered	

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)	
More information about **prescription drug coverage** is available at www.ElixirSolutions.com	brand name drugs	Deductible does not apply		Patient pays cost difference for brand with generic equivalent, unless waived with an approved Letter of Medical Necessity. Cost difference does not apply to out-of-pocket maximum.
For those enrolled in the Medicare Part D Prescription Drug Plan with Elixir Insurance Company. More information about **prescription drug coverage** is available at www.envisionrxplus.com.	Generic drugs	$10 copay/prescription Retail and Mail Order	Not Covered	Retail: Covers up to 30-day supply; Up to 90-day supply for maintenance and non-maintenance drugs. Mail Order: Covers up to 90-day supply for non-maintenance drugs; Up to 180-days for maintenance drugs. Patient pays cost difference for brand with generic equivalent, unless waived with an approved Letter of Medical Necessity.
	Preferred brand name drugs	$35 copay/prescription Retail and Mail Order.	Not Covered	
	Non-preferred brand name drugs	$35 copay/prescription Retail and Mail Order	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$100 copay plus 5% coinsurance	Not Covered	Preauthorization by Aetna is required for certain outpatient procedures and are CPT (Procedure) Code driven. Please reference Aetna's National Precertification List (NPL) available at https://www.aetnaresource.com/p/FresnoUSD. If preauthorization is not obtained, benefits could be denied or reduced.
	Physician/surgeon fees	5% coinsurance	40% coinsurance	None
If you need immediate medical attention Please review the "Your Rights And Protections Against Surprise Medical Bills" notice at https://www.deltahealthsystems.com/Home/Resources, under Other	Emergency room care	$100 copay plus 5% coinsurance	$100 copay plus 5% coinsurance	Copayment waived if admitted.
	Emergency medical transportation	$100 copay plus 5% coinsurance for Ground; No Charge for Air Deductible does not apply	$100 copay plus 5% coinsurance for Ground; No Charge for Air Deductible does not apply	Preauthorization by Aetna is required for transportation by fixed-wing aircraft. If preauthorization is not obtained, benefits could be denied or reduced.
	Urgent care	$35 copay plus 5% coinsurance	$35 copay plus 40% coinsurance	None

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)	
HealthCare Regulations.				
If you have a hospital stay	Facility fee (e.g., hospital room)	5% coinsurance	40% coinsurance	Preauthorization by Aetna is required. If preauthorization is not obtained, benefits could be denied or reduced.
	Physician/surgeon fees	5% coinsurance	40% coinsurance	None
If you need mental health, behavioral health, or substance abuse services (provided through Halcyon)	Mental/Behavioral Health Outpatient services	$10 copay/visit. Deductible does not apply	Not Covered	Preauthorization by Halcyon is required. Maximum 60 visits per calendar year.
	Mental/Behavioral Health Inpatient services	No Charge	Not Covered	Preauthorization by Halcyon is required. Maximum 45 days per calendar year.
	Substance Abuse Outpatient services	No Charge	Not Covered	Preauthorization by Halcyon is required.
	Substance Abuse Inpatient services	No Charge	Not Covered	Preauthorization by Halcyon is required.
If you are pregnant	Office visits	$15 copay/office visit, and 5% coinsurance for other outpatient services	40% coinsurance	Cost sharing does not apply to certain preventive services. Maternity care may include tests and services described elsewhere in the SBC. Dependent Children are only covered for preventive services as defined under the Affordable Care Act.
	Childbirth/delivery professional services	5% coinsurance	40% coinsurance	
	Childbirth/delivery facility services	5% coinsurance	40% coinsurance	
If you need help recovering or have other special health needs	Home health care	5% coinsurance	40% coinsurance	
	Rehabilitation services	5% coinsurance	40% coinsurance	Preauthorization by Aetna is required for inpatient confinements. If preauthorization is not obtained, benefits could be denied or reduced.
	Habilitation services	5% coinsurance	40% coinsurance	
	Skilled nursing care	5% coinsurance	40% coinsurance	Maximum 120 days per calendar year. Preauthorization by Aetna is required. If preauthorization is not obtained, benefits could be denied or reduced.

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)	
	Durable medical equipment	5% coinsurance	40% coinsurance	Preauthorization by Aetna is required for certain services. If preauthorization is not obtained, benefits could be denied or reduced.
	Hospice services	No Charge	No Charge	
If your child needs dental or eye care	Children's eye exam	Not Covered under Medical Plan	Not Covered under Medical Plan	Provided through MESVision
	Children's glasses			Provided through MESVision
	Children's dental check-up			Provided through Delta Dental or UHC

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.)

- Cosmetic Surgery
- Dental Care (Adult) (Provided through Delta Dental or UHC)
- Genetic Testing
- Hearing Aids
- Infertility Treatment
- Long-Term Care
- Routine Eye Care (Adult) (Provided through MESVision)
- 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.)

- Acupuncture (through PhysMetrics)
- Bariatric Surgery (Preauthorization by Aetna is required.)
- Chiropractic Care (through PhysMetrics)
- Non-emergency care when traveling outside United States
- Private-duty Nursing (Preauthorization by Aetna is required.)

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: Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x 61565 or www.cciio.cms.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 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: Delta Health Systems at 1-800-807-0820.

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 1-559-457-3596.

Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-559-457-3596.

Tagalog: Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-559-457-3596.

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 copayment	$15
Hospital (facility) coinsurance	5%
Other coinsurance	5%

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:

Cost Sharing	
Deductibles	$250
Copayments	$10
Coinsurance	$600
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$920**

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 copayment	$15
Hospital (facility) coinsurance	5%
Other coinsurance	5%

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:

Cost Sharing	
Deductibles	$250
Copayments	$100
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$370**

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

The plan's overall deductible	$250
Specialist copayment	$15
Hospital (facility) coinsurance	5%
Other coinsurance	5%

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:

Cost Sharing	
Deductibles	$250
Copayments	$250
Coinsurance	$110
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$610**

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