# Pioneer Educators Health Trust Medical Plan

**Coverage Period: 04/01/2013 - 03/31/2014**

**Summary of Benefits and Coverage:** What this Plan Covers & What it Costs **Coverage for:** Individual & Eligible Family | **Plan Type:** PPO

**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.myRegence.com or by calling 1 (866) 240-9580. (Note: the Uniform Glossary can be accessed at: www.cciio.cms.gov.)

| Important Questions | Answers | Why this Matters: |
|---|---|---|
| **What is the overall deductible?** | **Preferred provider**: **$250** claimant / **$750** family per calendar year.<br>Participating & non-participating **provider**: **$500** claimant / **$1,500** family per calendar year.<br>Doesn't apply to certain preventive care or **emergency room care**.<br>**Co-payments** or amounts in excess of the **allowed amount** do not count toward the **deductible**. | You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**. |
| **Are there other deductibles for specific services?** | No. | You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services this plan covers. |
| **Is there an out–of–pocket limit on my expenses?** | Yes. **Preferred provider**: **$2,000** claimant / **$6,000** family per calendar year.<br>Participating & non-participating **provider**: **$6,000** claimant / **$18,000** family per calendar year. | 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?** | **Co-payments**, **deductibles**, **premiums**, balanced-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?** | Yes. **$2,000,000** | This plan will pay for covered services only up to this limit during each coverage period, even if your own need is greater. You're responsible for all expenses above this limit. The chart starting on page 2 describes *specific* coverage limits, such as limits on the number of office visits. |
| **Does this plan use a network of providers?** | Yes. See www.myRegence.com or call 1 (866) 240-9580 for lists of **preferred** or 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. |

| Important Questions | Answers | Why this Matters: |
|---|---|---|
| **Are there services this plan doesn't cover?** | Yes. | Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about **excluded services**. |

- **Co-payments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Co-insurance** 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 **co-insurance** 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 **preferred** and participating **providers** by charging you lower **deductibles**, **co-payments** and **co-insurance** amounts.

| Common Medical Event | Services You May Need | Your cost if you use a | | | Limitations & Exceptions |
|---|---|---|---|---|---|
| | | Preferred Provider | Participating Provider | Non-Participating Provider | |
| **If you visit a health care provider's office or clinic** | Primary care visit to treat an injury or illness | $25 co-pay / visit | 40% co-insurance | 40% co-insurance | **Co-payment** applies to each preferred office visit only, **deductible** waived. Includes surgeries performed in the office, allergy shots and therapeutic injections. All other services are covered at the **co-insurance** specified, after **deductible**. |
| | Specialist visit | $25 co-pay / visit | 40% co-insurance | 40% co-insurance | |
| | Other practitioner office visit | 20% co-insurance | 40% co-insurance | 40% co-insurance | none |
| | Preventive care/ screening/immunization | No charge | No charge | 40% co-insurance | none |
| **If you have a test** | Diagnostic test (x-ray, blood work) | 20% co-insurance | 40% co-insurance | 40% co-insurance | **Deductible** waived for diagnostic tests and imaging for **preferred providers**. |
| | Imaging (CT/PET scans, MRIs) | 20% co-insurance | 40% co-insurance | 40% co-insurance | |
| **If you need drugs to treat your illness or condition** | Generic drugs | $20 co-pay / retail prescription<br>$30 co-pay / mail order prescription | | | Coverage is limited to a 30-day supply retail or 90-day supply mail order.<br>Brand-name medications for tobacco use cessation is limited to $500 / lifetime. |
| | Preferred brand drugs | $40 co-pay / retail prescription<br>$60 co-pay / mail order prescription | | | |

| Common Medical Event | Services You May Need | Your cost if you use a | | | Limitations & Exceptions |
|---|---|---|---|---|---|
| | | Preferred Provider | Participating Provider | Non-Participating Provider | |
| More information about **prescription drug coverage** is available at www.RegenceRx.com. | Non-preferred brand drugs | $60 co-pay / retail prescription<br>$90 co-pay / mail order prescription | | | |
| | Specialty drugs | Refer to generic, preferred brand and non-preferred brand drugs above. | | | |
| **If you have outpatient surgery** | Facility fee (e.g., ambulatory surgery center) | 20% co-insurance | 40% co-insurance | 40% co-insurance | none |
| | Physician/surgeon fees | 20% co-insurance | 40% co-insurance | 40% co-insurance | none |
| **If you need immediate medical attention** | Emergency room services | 20% co-insurance after $150 co-pay | 20% co-insurance after $150 co-pay | 20% co-insurance after $150 co-pay | **Co-payment** applies to the facility charge for each visit, **deductible** waived. **Co-payment** waived if admitted directly to a hospital or facility on an inpatient basis. |
| | Emergency medical transportation | 20% co-insurance | 20% co-insurance | 20% co-insurance | none |
| | Urgent care | Covered the same as the **If you visit a health care provider's office or clinic** or **If you have a test** Common Medical Events. | | | none |
| **If you have a hospital stay** | Facility fee (e.g., hospital room) | 20% co-insurance | 40% co-insurance | 40% co-insurance | none |
| | Physician/surgeon fee | 20% co-insurance | 40% co-insurance | 40% co-insurance | none |
| **If you have mental health, behavioral health, or substance abuse needs** | Mental/Behavioral health outpatient services | $25 co-pay / visit | 40% co-insurance | 40% co-insurance | **Deductible** waived for outpatient services. |
| | Mental/Behavioral health inpatient services | 20% co-insurance | 40% co-insurance | 40% co-insurance | |
| | Substance use disorder outpatient services | $25 co-pay / visit | 40% co-insurance | 40% co-insurance | |
| | Substance use disorder inpatient services | 20% co-insurance | 40% co-insurance | 40% co-insurance | |
| **If you are pregnant** | Prenatal and postnatal care | 20% co-insurance | 40% co-insurance | 40% co-insurance | none |

| Common Medical Event | Services You May Need | Your cost if you use a | | | Limitations & Exceptions |
|---|---|---|---|---|---|
| | | Preferred Provider | Participating Provider | Non-Participating Provider | |
| | Delivery and all inpatient services | 20% co-insurance | 40% co-insurance | 40% co-insurance | |
| **If you need help recovering or have other special health needs** | Home health care | 20% co-insurance | 40% co-insurance | 40% co-insurance | Coverage is limited to 180 visits / year. |
| | Rehabilitation services | 20% co-insurance | 40% co-insurance | 40% co-insurance | Coverage is limited to 30 inpatient days / year.<br>Coverage is limited to 25 outpatient visits / year. |
| | Habilitation services | 20% co-insurance | 40% co-insurance | 40% co-insurance | Coverage for neurodevelopmental therapy is limited to 25 outpatient visits / year.<br>Coverage for neurodevelopmental therapy is limited to services for claimants through age 17. |
| | Skilled nursing care | 20% co-insurance | 40% co-insurance | 40% co-insurance | Coverage is limited to 100 inpatient days / year. |
| | Durable medical equipment | 20% co-insurance | 40% co-insurance | 40% co-insurance | Coverage for a wig is limited to 1 wig / year. |
| | Hospice service | 20% co-insurance | 40% co-insurance | 40% co-insurance | Coverage is limited to 180 respite days / lifetime. |
| **If your child needs dental or eye care** | Eye exam | No charge | No charge | No charge | Coverage is limited to 1 routine exam / year, **deductible** waived. |
| | Glasses | No charge | No charge | No charge | Coverage is limited to $250 for hardware / year, **deductible** waived. |
| | Dental check-up | Not covered | Not covered | Not covered | ——none—— |

## 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.) | | |
|---|---|---|
| • Acupuncture<br>• Bariatric surgery<br>• Chiropractic care | • Cosmetic surgery, except congenital anomalies<br>• Dental care (Adult)<br>• Long-term care | • Private-duty nursing<br>• Routine foot care except for diabetic patients<br>• Weight loss programs except for nutritional counseling |

| **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.) | | |
|---|---|---|
| • Hearing aids for beneficiaries under 19 years of age, or for a spouse enrolled in an accredited educational institution | • Infertility treatment | • Non-emergency care when traveling outside the U.S.<br>• Routine eye care (Adult) |

## Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may 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. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1 (866) 240-9580. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1 (866) 444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1 (877) 267-2323 x61565 or www.cciio.cms.gov.

## 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 plan at 1 (866) 240-9580 or visit www.myRegence.com. You may also contact the Oregon Insurance Division by calling (503) 947-7984 or the toll free message line at 1 (888) 877-4894; by writing to the Oregon Insurance Division, Consumer Protection Unit, 350 Winter Street NE, Salem, OR 97301-3883; through the Internet at: www.insurance.oregon.gov/consumer/tomake.html; or by E-mail at: cp.ins@state.or.us or the U.S. Department of Labor, Employee Benefits Security Administration at 1 (866) 444-3272 or www.dol.gov/ebsa/healthreform.

SPANISH (Español): Para obtener asistencia en Español, llame al 1 (866) 240-9580.

*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** $5,720
- **Patient pays** $1,820

**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 | $250 |
| Co-pays | $20 |
| Co-insurance | $1,400 |
| Limits or exclusions | $150 |
| **Total** | **$1,820** |

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

- **Amount owed to providers:** $5,400
- **Plan pays** $3,510
- **Patient pays** $1,890

**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 | $250 |
| Co-pays | $1,570 |
| Co-insurance | $30 |
| Limits or exclusions | $40 |
| **Total** | **$1,890** |

# 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**, **co-payments**, and **co-insurance** 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 **co-payments**, **deductibles**, and **co-insurance**. 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.