



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 by calling 1-906-225.3145.

Important Questions	Answers	Why this Matters:
What is the overall deductible ?	\$ 0	Employee Assistance Program (EAP) counseling is provided at no cost to the employee, spouse or dependents.
Are there other deductibles for specific services?	No	Employee Assistance Program (EAP) counseling is provided at no cost to the employee, spouse or dependents.
Is there an out-of-pocket limit on my expenses?	Does not apply	There is no annual out of pocket expense for up to 8 non-medical counseling sessions.
What is not included in the out-of-pocket limit ?	Counseling sessions beyond the 8 session limit. Referrals to specialist counselors.	If continued counseling is required beyond the 8 session limit or if the participant is referred to an outside counselor, the participant will be required to pay for counseling costs or make arrangements for payment through their regular health care insurance provider.
Is there an overall annual limit on what the plan pays?	8 counseling sessions.	The plan will pay for up to 8 non-medical counseling sessions.
Does this plan use a network of providers ?	Yes.	Counseling is provided through Northstar Employee Assistance Program.
Do I need a referral to see a specialist ?	Not covered.	Counseling provided by specialist is not covered.
Are there services this plan doesn't cover?	Yes.	Medical services, medical counseling and specialist counseling are not covered under this plan.

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- **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 a single **provider** by offering the services at no charge when using this provider.

Common Medical Event	Services You May Need	Your cost if you use an		Limitations & Exceptions
		In-network Provider	Out-of-network Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	Not covered.	Not covered.	None
	Specialist visit	Not covered.	Not covered.	None
	Other practitioner office visit	Not covered.	Not covered.	None
	Preventive care/screening/immunization	Not covered.	Not covered.	None
If you have a test	Diagnostic test (x-ray, blood work)	Not covered.	Not covered.	None
	Imaging (CT/PET scans, MRIs)	Not covered.	Not covered.	None
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.[insert].	Generic drugs	Not covered.	Not covered.	None
	Preferred brand drugs	Not covered.	Not covered.	None
	Non-preferred brand drugs	Not covered.	Not covered.	None
	Specialty drugs	Not covered.	Not covered.	None
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Not covered.	Not covered.	None
	Physician/surgeon fees	Not covered.	Not covered.	None
If you need immediate medical	Emergency room services	Not covered.	Not covered.	None
	Emergency medical transportation	Not covered.	Not covered.	None

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Common Medical Event	Services You May Need	Your cost if you use an		Limitations & Exceptions
		In-network Provider	Out-of-network Provider	
attention	Urgent care	Not covered.	Not covered.	None
If you have a hospital stay	Facility fee (e.g., hospital room)	Not covered.	Not covered.	None
	Physician/surgeon fee	Not covered.	Not covered.	None
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	\$0	Not covered.	Coverage is limited to 8 sessions per problem area for non-medical/ non-clinical counseling only.
	Mental/Behavioral health inpatient services	Not covered.	Not covered.	None
	Substance use disorder outpatient services	Not covered.	Not covered.	None
	Substance use disorder inpatient services	Not covered.	Not covered.	None
If you are pregnant	Prenatal and postnatal care	Not covered.	Not covered.	None
	Delivery and all inpatient services	Not covered.	Not covered.	None
If you need help recovering or have other special health needs	Home health care	Not covered.	Not covered.	None
	Rehabilitation services	Not covered.	Not covered.	None
	Habilitation services	Not covered.	Not covered.	None
	Skilled nursing care	Not covered.	Not covered.	None
	Durable medical equipment	Not covered.	Not covered.	None
If your child needs dental or eye care	Hospice service	Not covered.	Not covered.	None
	Eye exam	Not covered.	Not covered.	None
	Glasses	Not covered.	Not covered.	None
	Dental check-up	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 .)		
• Medical Services	• Medical/ Specialty Counseling	• Psychiatric services

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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.)

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|-------------------------------|-----------------------------------|----------------------------------|
| • Marriage/ Family Counseling | Non Medical Individual Counseling | Assessment and referral services |
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Your Rights to Continue Coverage:

If you lose coverage under the plan, you will have to a per session fee (subject to change) for any additional sessions. We do not accept any type of other insurance plan.

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: [insert applicable contact information from instructions].

—————*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** \$
- **Patient pays** \$

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	\$
Co-pays	\$
Co-insurance	\$
Limits or exclusions	\$
Total	\$

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

- **Amount owed to providers:** \$4,100
- **Plan pays** \$
- **Patient pays** \$

Sample care costs:

Prescriptions	\$1,500
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$730
Education	\$290
Laboratory tests	\$140
Vaccines, other preventive	\$140
Total	\$4,100

Patient pays:

Deductibles	\$
Co-pays	\$
Co-insurance	\$
Limits or exclusions	\$
Total	\$

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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**, **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.

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