

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Single/Family | Plan Type: PPO



This is only a summary*: A quick reference guide to coverage and costs under the Plan. If you want more detail about your coverage and costs, you

can get the complete terms in the policy or plan document at www.co.lucas.oh.us/index.aspx?nid=236 or by calling 1-419-213-4189

Important Questions	Answers	Why this Matters:
What is the overall deductible?	There is NO overall deductible associated with this plan.	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, March 1 st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible. Does not currently apply to Lucas County employees.
Are there other deductibles for specific services?	Yes. There is a \$500 deductible for inpatient or outpatient services at a Center of Excellence.	You must pay all the costs up to the deductible amount at Centers of Excellence before this plan begins to pay for covered services you use. Deductibles start over March 1 st . See the chart starting on page 2 for how much you pay for covered services after you meet the deductible.
Is there an <u>out-of-pocket limit</u> on my expenses?	\$2000 Single (In-Network.) \$4000 Family (In-Network). No limit for services incurred Out-of-Network.	The <u>out-of-pocket limit</u> is the most co-insurance 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 <u>out-of-pocket limit</u>?	Premiums and copayments will not accumulate toward satisfying these yearly maximums. Deductibles for Centers of Excellence will accumulate toward satisfying the annual out-of-pocket maximum.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
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 <u>network of providers</u>?	Yes. See www.frontpathcoalition.com for a list of FrontPath Network Providers.	If you use an in-network doctor or other health care <u>provider</u> , 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 <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers in their network</u> . 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 can see the <u>specialist</u> 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 5. See your policy or plan document for additional information about excluded services.

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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 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 30% would be \$300. 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 **balancebilling**.)
- This plan may encourage you to use In-Network **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 FrontPath PPO Network Provider	Your Cost If You Use A(n) Out-of-Network Provider	Limitations & Exclusions
If you visit a health care <u>provider's office or clinic</u>	Primary care visit to treat an injury or illness	\$10 Co-pay/visit.	50%	—————none—————
	Specialist visit	\$15 Co-pay/visit.	50%	—————none—————
	Other practitioner office visit	\$20 for Chiropractic Services.	50%.	Chiropractic paid at 70%.
	Preventive/care/screening/immunization	Covered in full.	50%	—————none—————
If you have a test	Diagnostic test (x-ray, blood work)	30% Co-Insurance.	50%	—————none—————
	Imaging (CT/PET scans, MRIs)	30% Co-Insurance.	50%	Prior authorization may be required.
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.co.lucas.oh.us/index.aspx?nid=237	Prescription Drug Coverage	Lucas County coverage through Navitus	Lucas County coverage through Navitus	See Prescription Drug Coverage at www.co.lucas.oh.us/index.aspx?nid=237
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% Co-Insurance.	50%	Prior authorization may be required.
	Physician/surgeon fees	30% Co-Insurance.	50%	—————none—————
If you need immediate medical attention	Emergency room services	\$200 Co-pay/visit.	50%	Waived if admitted. Any covered member who utilizes an urgent care facility first and is sent to the ER by the urgent care facility may appeal the additional \$100 co-payment amount. If documentation of your urgent care visit is included with the appeal request, the additional \$100 co-pay will be waived for that visit.
	Emergency medical transportation	30% Co-Insurance.	50%	—————none—————

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Common Medical Event	Services You May Need	Your Cost If You Use A(n) FrontPath Network Provider	Your Cost If You Use A(n) Out-of-Network Provider	Limitations & Exclusions
If you need immediate medical attention	Urgent care	\$15 Co-pay/visit.	50%	—————none—————
If you have a hospital stay	Facility fee (e.g., hospital room)	30% Co-Insurance.	50%	Prior authorization required.
	Physician/surgeon fee	30% Co-Insurance.	50%	—————none—————
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	Covered Services subject to the same deductible, copayments and/or coinsurance as any other physical disease or condition.	50%	—————none—————
	Mental/Behavioral health inpatient services	Covered Services subject to the same deductible, copayments and/or coinsurance as any other physical disease or condition.	50%	—————none—————
	Substance abuse disorder outpatient services	Covered Services subject to the same deductible, copayments and/or coinsurance as any other physical disease or condition.	50%	—————none—————

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Common Medical Event	Services You May Need	Your Cost If You Use A(n) FrontPath Network Provider	Your Cost If You Use A(n) Out-of-Network Provider	Limitations & Exclusions
If you have mental health, behavioral health, or substance abuse needs (continued)	Substance abuse disorder inpatient services	Covered Services subject to the same deductible, copayments and/or coinsurance as any other physical disease or condition.	50%	none
If you are pregnant	Prenatal and postnatal care	\$10 co-pay for initial visit Prenatal/Postnatal covered in full	50%	none
	Delivery and all inpatient services	30% Co-Insurance.	50%	none
If you need help recovering or have other special health needs	Home health care	30% Co-Insurance.	50%	none
	Rehabilitation services	30% Co-Insurance.	50%	Inpatient Rehabilitation is covered at 30% Coinsurance up to 60 days per contract year. Outpatient physical and occupational therapy 30% Coinsurance up to 20 visits. Additional visits with prior authorization. Speech therapy is covered at 30% Co-insurance with prior authorization.
	Habilitation services	30% Co-Insurance.	50%	Inpatient Habilitation is covered at 30% Co- insurance up to 60 days per contract year. Outpatient physical, occupational and speech therapy 30% Coinsurance up to 20 visits. Additional visits with prior authorization. Speech therapy is covered at 30% Co-insurance with prior authorization.
	Skilled nursing care	30% Co-Insurance.	50%	Limited to 100 days per condition. Requires prior authorization
	Durable medical equipment	30% Co-Insurance.	50%	Subject to Medicare Part B Guidelines. Pre-authorization over \$1,500.
	Hospice service	30% Co-Insurance.	Not covered.	none
	If your child needs dental or eye care	Eye exam	Covered in full.	50%
Glasses		\$100 Rebate	\$100 Rebate	Vision Hardware: Rebate every 24 months toward the purchase of vision hardware with itemized receipt from any vision or optical provider.
Dental check-up		Covered on Dental Plan	Covered on Dental Plan	none

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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 <u>excluded services</u> .)		
<ul style="list-style-type: none"> • Acupuncture • Dental care (Adult) • Non-emergencycare when traveling outside the U.S. • Routine foot care 	<ul style="list-style-type: none"> • Bariatric Surgery • Hearing Aids • Prescription Drugs • Weight loss programs 	<ul style="list-style-type: none"> • Cosmetic surgery • Long-term care • Private-duty nursing • Infertility treatment
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.)		
<ul style="list-style-type: none"> • Chiropractic care 	<ul style="list-style-type: none"> • Allergy Treatment 	<ul style="list-style-type: none"> • 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 1-419-213-4211. You may also contact your state insurance department at (614) 644-2673, 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 NFP Benefit Alliance at (419) 244-0135 or Toll Free at 1(877) 934-4272, or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Additionally, you can contact the Ohio Department of Insurance at (614) 644-2673, or Toll Free at (800) 686-1526.

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About these Coverage Examples:

These examples show how a 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:	\$6,100
• Patient pays:	\$1,440
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
Co-pays	\$0
Co-insurance	\$1,270
Limits or exclusions	\$170
Total	\$1,440

Managing type 2 diabetes (routine maintenance of a well-controlled condition)	
• Amount owed to providers:	\$5,400
• Plan pays:	\$2,000
• Patient pays:	\$3,400
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
Co-pays	\$130
Co-insurance	\$350
Limits or exclusions	\$2,930
Total	\$3,400

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 US 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 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 would 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.

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Lucas County Prescription Drug Plan Summary of Benefits and Coverage

*A quick reference guide to coverage and costs under the Plan

Administered by: Navitus Health Solutions, 2601 West Beltline Highway, Suite 600, Madison, WI 53713 1-866-333-2757

The benefit plan year for all benefits begins March 1, 2016 and continues through February 28, 2017

Benefit level for Non-Drug Use Review

Participants and Mail Order:

- TIER I: 20% co-pay for generic medication, with a minimum \$5 per script and a maximum of \$20 per script up to a 30-day supply retail & 90-day supply mail order.
- TIER II: 20% co-pay with a minimum \$40 per script and a maximum \$100 per script for brand name medication up to a 30-day supply retail & 90-day supply mail order.
- TIER III: 20% or \$40.00 (whichever is greater) co-pay with no cap up to a 30-day supply retail & 30-day supply mail order

Benefit level for Drug Use Review Participants:

- TIER I: 20% co-pay for generic medication up to \$8 per script for up to a 90-day supply.
- TIER II: \$25 per script for brand name medication up to a 90-day supply.
- TIER III: 20% or \$40.00 (whichever is greater) co-pay up to a 30-day supply.
- Enrollees who complete the program will have their annual out-of-pocket maximum for Tier II brand

name medications limited to \$350.00/year and a \$500.00/year out-of-pocket maximum for Tier III medications.

- Enrollees will also be eligible to receive up to \$50.00 worth of coupons toward their Tier II prescription drug co-payments at the participating pharmacy.
- **Medications may be subject to change among Tiers during the course of the plan year.**
- **All medications costing in excess of \$500 must be referred to the claims administrator for prior authorization. Any specialty medication costing in excess of \$1,000 per script will be subject to medical management review and may be redirected for dispensing only through a specifically selected specialty pharmacy.**
- **Employees and/or family members on certain medications will be required to comply with a mandatory step formulary component.**
- **All brand name proton pump inhibitors, including Nexium, are not covered.**
- **The Plan will continue to pay 100% of the cost of certain over the counter (OTC) medications for enrollees with a prescription. These include, but may not necessarily be limited to: Prilosec OTC 20 mg, Prevacid 24 hr., Claritin Syrup, Claritin Tablets, Claritin Reditab, Claritin-D 24 and store brand laratadine D-24 tablets. You must have a valid written prescription from your physician in order to receive this benefit.**
- **NEW: Effective March 1, 2013, consistent with the provisions of the Affordable Care Act Rules on expanding access to preventive services for women, the plan will provide access to certain FDA approved generic contraceptive**

Coverage for: Single/Family | Plan Type: PPO medications without the requirement of a co-payment or co-insurance (excludes abortifacient drugs).

If you use a non-participating pharmacy, eligible expenses will be reimbursed at a reduced level. If you are vacationing or traveling outside of the network, you must purchase the prescription and submit eligible expenses for reimbursement, minus the applicable deductible. You may obtain reimbursement claim forms on the Lucas County Employee Benefits website, or in the Employee Benefits Department, Suite 440, in the Government Center.

Injectible insulin and oral contraceptives are covered. Disposable syringes and needles are also covered, but only when prescribed with insulin. Insulin and Human Organ Transplant drugs shall be considered generic for purposes of the Lucas County Drug Plan and are subject to the generic co-pay.

Generic Drug Policy:

If a Brand Drug is dispensed when a generic equivalent is available, then the Member is responsible for the copay plus any cost differential between the Brand name and the Generic.

Coordination of Benefits Policy:

If any eligible person is entitled to prescription drug benefits under another plan, and the eligible person is primary on that plan, expenses will be coordinated so that the primary plan pays first and the secondary plan pays the remaining eligible expense to the applicable co-payment amount. Dependent children fall under the "Birthday Rule" which states that whichever parent's birthday comes first in the calendar year, that parent's coverage will be primary, unless a specific court order states otherwise. In order to receive the secondary refund to the applicable co-payment amount, a claim form must be completed and submitted to Navitus at the address above.

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