COMPLIANCE MINIMUM VALUE PLAN

SUMMARY OF BENEFITS & COVERAGE

Coverage Period: January 01, 2024 - December 31, 2024
Coverage For: Employee/Child(ren) | **Plan Type:** Open Network

What this Plan Covers & What You Pay for Covered Services

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 at breckpoint.linked.exchange or call (844) 798-4878. 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 breckpoint.linked.exchange or call (844) 798-4878 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	$8,700.00 individual participating providers $17,400.00 family participating providers	Generally, you must pay all 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. In-network preventive care (adult & child)	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 **https://www.healthcare.gov/coverage/preventive-care-benefits/**
Are there other deductibles for specific services?	No	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	$8,700.00 individual participating providers $17,400.00 family participating providers	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?	Not applicable	This plan does not have an out-of-pocket limit on your expenses.
Will you pay less if you use a network provider?	No. You may seek treatment from any licensed physician/hospital/provider of medical services of your choice and the Plan will pay benefits for covered expenses based upon an Allowable Charge.	This plan treats providers the same in determining payment for all services.
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. Maximum Allowable Charges (MAC) are used as the maximum allowable charge for all provider services. The fee schedule applies to provider billing codes (CPT's, DRG's, etc.) and will cover most charges made by providers. The reimbursement schedule is 125% of the Medicare reimbursement rate for physicians and 145% of the Medicare reimbursement rate for facilities. This means the reimbursement is set at 25% and 45% more under this plan than is paid for providing the same service to a Medicare patient. Any provider charge in excess of the MAC will not be a covered expense under the terms of this plan and will be the responsibility of the covered person. Allowable charges for covered services that do not have the Medicare equivalent pricing will be 45% of the billed charges.

Common Medical Event	Services You May Need	What You Will Pay	Limitations, Exceptions, & Other Important Information
If you visit a health care provider's office or clinic	Preventive care/screening/ immunization	No charge, deductible does not apply	Will be subject to age and developmentally appropriate frequency limitations determined by the U.S. Preventive Services Task Force (USPSTF), unless specifically stated this Schedule of Benefits, and can be located using the following website(s): **http://www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations/**
	Primary care visit to treat an injury or illness	No charge after deductible, balance over MAC is not eligible	You are responsible for provider charges over MAC.
	Specialist visit	No charge after deductible, balance over MAC is not eligible	You are responsible for provider charges over MAC.
	Chiropractic services	No charge after deductible, balance over MAC is not eligible	You are responsible for provider charges over MAC.
If you have a test	Diagnostic test (x-ray, blood work)	No charge after deductible, balance over MAC is not eligible	You are responsible for provider charges over MAC.
	Imaging (CT/PET scans, MRIs)	No charge after deductible, balance over MAC is not eligible	You are responsible for provider charges over MAC.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at **www.ShieldPBM.com**	Preventive drugs	At pharmacy & mail order: No charge, deductible does not apply	Covers up to a 30 day supply (retail) & 31-90 day supply (mail order). All prescription brand drugs not paid for by the Plan are available at a discount off of retail through Shield PBM.
	Generic drugs	At pharmacy: No charge after deductible, balance over MAC is not eligible Mail order: No charge after deductible, balance over MAC is not eligible	Covers up to a 30 day supply (retail) & 31-90 day supply (mail order). All prescription brand drugs not paid for by the Plan are available at a discount off of retail through Shield PBM. You are responsible for provider charges over MAC.
	Preferred brand drugs		
	Non-preferred brand drugs		
	Specialty drugs	No charge after dedcutible, balance over MAC is not eligible	Covers up to a 30 day supply (retail). Mail order is not covered. Call Shield PBM or visit their website for more information. You are responsible for provider charges over MAC.

Common Medical Event	Services You May Need	What You Will Pay	Limitations, Exceptions, & Other Important Information
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge after deductible, balance over MAC is not eligible	You are responsible for provider charges over MAC.
	Physician/surgeon fees	No charge after deductible, balance over MAC is not eligible	You are responsible for provider charges over MAC.
If you need immediate medical attention	Emergency room care	For medical emergency: No charge after deductible, balance over MAC is not eligible	You are responsible for provider charges over MAC.
	Emergency medical transportation	No charge after deductible, balance over MAC is not eligible	You are responsible for provider charges over MAC.
	Urgent care	No charge after deductible, balance over MAC is not eligible	You are responsible for provider charges over MAC.
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge after deductible, balance over MAC is not eligible	You are responsible for provider charges over MAC.
	Physician/surgeon fees	No charge after deductible, balance over MAC is not eligible	You are responsible for provider charges over MAC.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Mental and Behavioral Health: Office visits: No charge after deductible, balance over MAC is not eligible Intermediate care: No charge after deductible, balance over MAC is not eligible Substance Abuse: Office visits: No charge after deductible, balance over MAC is not eligible Intermediate care: No charge after deductible, balance over MAC is not eligible	You are responsible for provider charges over MAC.
	Inpatient services	Mental and Behavioral Health: No charge after deductible, balance over MAC is not eligible Substance Abuse: No charge after deductible, balance over MAC is not eligible	You are responsible for provider charges over MAC.
If you are pregnant	Office Visits	No charge after deductible, balance over MAC is not eligible	You are responsible for provider charges over MAC.
	Childbirth/delivery professional services	No charge after deductible, balance over MAC is not eligible	You are responsible for provider charges over MAC.
	Childbirth/delivery facility services	No charge after deductible, balance over MAC is not eligible	You are responsible for provider charges over MAC.

Common Medical Event	Services You May Need	What You Will Pay	Limitations, Exceptions, & Other Important Information
If you need help recovering or have other special health needs	Home health care	No charge after deductible, balance over MAC is not eligible	You are responsible for provider charges over MAC.
	Rehabilitation services	Occupational Therapy OR Speech Therapy OR Physical Therapy: No charge after deductible, balance over MAC is not eligible	You are responsible for provider charges over MAC.
	Habilitation services	No charge after deductible, balance over MAC is not eligible	Services are limited to 20 visits per covered person per year. You are responsible for provider charges over MAC.
	Skilled nursing care	No charge after deductible, balance over MAC is not eligible	Limited to 120 days beginning no later than 14 days after a 3 day hospital confinement. You are responsible for provider charges over MAC.
	Durable medical equipment	No charge after deductible, balance over MAC is not eligible	You are responsible for provider charges over MAC.
	Hospice service	No charge after deductible, balance over MAC is not eligible	Terminal illness with death expectancy in 6 months or less. You are responsible for provider charges over MAC.
If your child needs dental or eye care	Children's eye exam	Not covered	Unless mandated by the Affordable Care Act.
	Children's glasses	Not covered	Unless mandated by the Affordable Care Act.
	Children's dental check-up	Not covered	Unless mandated by the Affordable Care Act.

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.)

- Abortion
- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care (adult & child) unless mandated by the Affordable Care Act
- Experimental treatments or procedures
- Hearing aids
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (adult & child) unless mandated by the Affordable Care Act
- Routine foot care
- Weight loss programs (unless plan provisions are met)

Other Covered Services:

(Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Chiropractic care
- Habilitation Services limited to 20 visits per covered person per/year
- Temporomandibular Joint Dysfunction Syndrome (TMJ)

Other Ancillary Products:

- In addition to benefits under this plan, you have other service options including telehealth and other service providers. Please see your enrollment guide or HR Representative for more information.

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 Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. 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: the plan sponsor at (844) 798-4878 or the plan's Claims administrator at (844) 798-4878, or the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? Yes. If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standard? 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.

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	**$8,700.00**
Primary Care Provider coinsurance	**0%**
Hospital (facility) coinsurance	**0%**
Other	**0%**
This EXAMPLE event includes services like: Primary care office visits (prenatal care), Childbirth/ Delivery Professional Services, Childbirth/Delivery Facility Services, Diagnostic tests (ultrasounds and blood work), Specialist visit (anesthesia)	
Total Example Cost	**$12,800**
In this example, Peg would pay:	
Cost Sharing	
Deductibles	$8,700
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Peg would pay is	**$8,700**

Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)	
The plan's overall deductible	**$8,700.00**
Primary Care Provider coinsurance	**0%**
Hospital (facility) coinsurance	**0%**
Other	**0%**
This EXAMPLE event includes services like: Primary care office visits (including disease education), Diagnostic tests (blood work), Prescription drugs, Durable medical equipment (glucose meter)	
Total Example Cost	**$7,400**
In this example, Joe would pay:	
Cost Sharing	
Deductibles	$7,400
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Joe would pay is	**$7,400**

Mia's Simple Fracture (in-network emergency room visit and follow up care)	
The plan's overall deductible	**$8,700.00**
Primary Care Provider coinsurance	**0%**
Hospital (facility) coinsurance	**0%**
Other	**0%**
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	**$1,050**
In this example, Mia would pay:	
Cost Sharing	
Deductibles	$1,050
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,050**

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