

City of Cedar Rapids NBU BU1 and Transit Choice HMO



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 medical coverage, or to get a copy of the complete terms of coverage, visit www.wellmark.com or call 1-800-381-0214. For more information about your prescription drug coverage, visit www.cap-rx.com or call 1-833-599-0984. 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.healthcare.gov/sbc-glossary or call 1-319-286-5000 to request a copy

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$1,000 person/ \$2,000 family per calendar year.	Generally, you must pay all the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Your drug card costs, <u>preventive care</u> , physician maternity care, prosthetic limbs, office services, outpatient mental health/chemical dependency, <u>in-network</u> colonoscopies and services subject to <u>copayments</u> are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No. There are no other <u>deductibles</u> .	You don't have to meet <u>deductibles</u> for specific services.
What is the out-of-pocket limit for this <u>plan</u>?	Health: \$3,000 person/ \$6,000 family per calendar year. Drug Card: \$1,500 person/ \$4,500 family per calendar year. The In- Network health and drug card <u>out-of-pocket</u> maximum amounts accumulate separately.	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 <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	<u>Premiums</u> , <u>balance-billed charges</u> , and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u>?	Yes. See www.wellmark.com or call 1-800-524-9242 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an out-of- <u>network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's charge</u> and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an out-of- <u>network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.

Important Questions	Answers	Why this Matters:
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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 In-Network (IN) Provider (You will pay the least)	What You Will Pay Out-of-Network (OON) Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$25 <u>copay</u> per date of service	Not covered	For this <u>plan</u> you must select a Designated <u>Primary Care Provider</u> (PCP). PCP <u>provider</u> types can be found in the What You Pay section of your <u>plan</u> document.
	<u>Specialist</u> visit	\$25 <u>copay</u> per date of service	Not covered	Applies to Non-PCP <u>providers</u> . Hearing exams are covered according to ACA guidelines. \$10 <u>copay</u> per date of service for in- <u>network</u> chiropractic services.
	<u>Preventive care/screening/immunization</u>	No charge	Not covered	One preventive exam and one mammogram per calendar year. Well-child care is covered to age 7. In addition to a preventive physical exam, administrative type physicals performed for driver licensing are covered for the employee only. <u>Copay</u> , <u>deductible</u> and <u>coinsurance</u> are waived. You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Independent Lab: \$25 <u>copay</u> per date of service Facility: 10% <u>coinsurance</u>	Not covered	For a test in a <u>provider's</u> office or clinic, your cost is included in the cost-share listed above. Waive cost-share on in- <u>network</u> independent lab services for mental health/chemical dependency.
	Imaging (CT/PET scans, MRIs)	10% <u>coinsurance</u>	Not covered	For a test in a <u>provider's</u> office or clinic, your cost is included in the cost-share listed above.

For more information about limitations and exceptions, see your plan document or call the City of Cedar Rapids at 1-319-286-5000

Common Medical Event	Services You May Need	What You Will Pay In-Network (IN) Provider (You will pay the least)	What You Will Pay Out-of-Network (OON) Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.cap-rx.com	Tier 1 (Generic)	10% coinsurance	Not covered	Drugs listed on Capital Rx's drug list are covered. Drugs not listed on this drug list are not covered. 30-day supply for prescription drugs. 90-day prescription maximum (maintenance). Maintenance medications can be filled at retail pharmacies or through mail service. Specialty drugs are covered only when obtained through Costco Specialty Pharmacy. Visit www.cap-rx.com for more information about drugs and drug quantities which require prior authorization by Capital Rx in order to be covered by your plan.
	Tier 2 (Preferred Brands)	25% coinsurance	Not covered	
	Tier 3 (Non-Preferred Brands)	50% coinsurance	Not covered	
	Specialty Drugs	Generic: 10% coinsurance Preferred: 25% coinsurance Non-preferred: 50% coinsurance	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u>	Not covered	Waive cost-share for in- <u>network</u> colonoscopies.
	Physician/surgeon fees	10% <u>coinsurance</u>	Not covered	-----None-----
If you need immediate medical attention	<u>Emergency room care</u>	10% <u>coinsurance</u>	10% <u>coinsurance</u>	For emergency medical conditions treated out-of- <u>network</u> , it is likely you may not be balance billed pursuant to the federal rules developed for implementation of the No Surprises Act.
	<u>Emergency medical transportation</u>	10% <u>coinsurance</u>	10% <u>coinsurance</u>	For covered non-emergent situations, out-of- <u>network</u> ground ambulance services are NOT reimbursed at the in- <u>network</u> level. You may be balance billed for any out-of- <u>network</u> service as established under the rules developed for implementation of the No Surprises Act. Benefits for non-participating ambulance <u>providers</u> are based on actual billed charges.
	<u>Urgent care</u>	\$25 <u>copay</u> per date of service for facility and physician(s) combined	Not covered	\$25 <u>copay</u> per date of service on in- <u>network</u> services for mental health/chemical dependency.
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>coinsurance</u>	Not covered	-----None-----
	Physician/surgeon fees	10% <u>coinsurance</u>	Not covered	-----None-----

For more information about limitations and exceptions, see your plan document or call the City of Cedar Rapids at 1-319-286-5000

Common Medical Event	Services You May Need	What You Will Pay In-Network (IN) Provider (You will pay the least)	What You Will Pay Out-of-Network (OON) Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office: \$25 <u>copay</u> per date of service Facility: 10% <u>coinsurance</u>	Not covered	-----None-----
	Inpatient services	10% <u>coinsurance</u>	Not covered	-----None-----
If you are pregnant	Office visits	No charge	Not covered	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Cost sharing does not apply for <u>preventive services</u> . For any <u>in-network</u> services that fall outside of routine obstetric care, the office visit benefits shown above may apply.
	Childbirth/delivery professional services	No charge	Not covered	Benefits shown reflect OB/GYN practitioner services which are typically globally billed at time of delivery for pre-natal, post-natal and delivery services.
	Childbirth/delivery facility services	10% <u>coinsurance</u>	Not covered	<u>Copay</u> waived for newborn's initial <u>hospitalization</u> .
If you need help recovering or have other special health needs	<u>Home health care</u>	10% <u>coinsurance</u>	Not covered	-----None-----
	<u>Rehabilitation services</u>	Office: \$25 PCP <u>copay</u> per date of service Facility: 10% <u>coinsurance</u>	Not covered	\$25 <u>copay</u> per date of service applies to <u>in-network</u> Physical and Occupational Therapists and Speech Pathologists.
	<u>Habilitation services</u>	Office: \$25 PCP <u>copay</u> per date of service Facility: 10% <u>coinsurance</u>	Not covered	\$25 <u>copay</u> per date of service applies to <u>in-network</u> Physical and Occupational Therapists and Speech Pathologists.
	<u>Skilled nursing care</u>	10% <u>coinsurance</u>	Not covered	-----None-----
	<u>Durable medical equipment</u>	10% <u>coinsurance</u>	Not covered	-----None-----
	<u>Hospice services</u>	10% <u>coinsurance</u>	Not covered	Hospice respite care is limited to 15 inpatient and 15 outpatient days per lifetime.

For more information about limitations and exceptions, see your plan document or call the City of Cedar Rapids at 1-319-286-5000

Common Medical Event	Services You May Need	What You Will Pay In-Network (IN) Provider (You will pay the least)	What You Will Pay Out-of-Network (OON) Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	-----None-----
	Children's glasses	Not covered	Not covered	-----None-----
	Children's dental check-up	Not covered	Not covered	-----None-----

For more information about limitations and exceptions, see your [plan](#) document or call the City of Cedar Rapids at 1-319-286-5000

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.)

- Acupuncture
- Cosmetic surgery
- Custodial care - in home or facility
- Dental care - Adult
- Dental check-up
- Extended home skilled nursing
- Eye exam
- Glasses
- Hearing aids
- Long-term care
- Routine eye care - Adult
- 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.)

- Applied Behavior Analysis therapy
- Bariatric surgery
- Chiropractic care
- Infertility treatment (\$10,000 LTM)
- Most coverage provided outside the U.S.
- Private-duty nursing - short term intermittent home skilled nursing

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: the U.S. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 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, you can contact: the City of Cedar Rapids at 1-319-286-5000 or the Iowa Insurance Division at 515-654-6600

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.

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

This contains only a partial description of the benefits, limitations, exclusions and other provisions of the health care plan. It is not a contract or policy. It is a general overview only. It does not provide all the details of coverage, including benefits, exclusions, and policy limitations. In the event there are discrepancies between this document and the Coverage Manual, Certificate, or Policy, the terms and conditions of the Coverage Manual, Certificate, or Policy will govern.

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 hospital delivery)

■ The plan's overall <u>deductible</u>	\$1,000
■ PCP <u>copayment</u>	\$25
■ Hospital(facility) <u>coinsurance</u>	10%
■ Rx (tier 1) <u>coinsurance</u>	10%

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
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In this example, Peg would pay:

Cost Sharing	
<u>Deductibles</u>	\$1,000
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$700
What isn't covered	
Limits or exclusions	\$120
The total Peg would pay is	\$1,820

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall <u>deductible</u>	\$1,000
■ <u>Specialist</u> <u>copayment</u>	\$25
■ Hospital(facility) <u>coinsurance</u>	10%
■ Rx (tiers 1 & 2) <u>coinsurance</u>	10%/25%

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
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In this example, Joe would pay:

Cost Sharing	
<u>Deductibles</u>	\$50
<u>Copayments</u>	\$200
<u>Coinsurance</u>	\$800
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$1,070

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall <u>deductible</u>	\$1,000
■ <u>Specialist</u> <u>copayment</u>	\$25
■ Hospital(facility) <u>coinsurance</u>	10%
■ Rx (tier 1) <u>coinsurance</u>	10%

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
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In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$1,000
<u>Copayments</u>	\$100
<u>Coinsurance</u>	\$90
What isn't covered	
Limits or exclusions	\$10
The total Mia would pay is	\$1,200

RX Admin Note: Excluded charges include all pharmacy drugs. Immunizations in office are covered under medical as preventive. All amounts rounded to nearest \$10

The amounts shown in the maternity claim example above are based on amounts using a single per person deductible. Some plans may actually apply a two-person or family deductible to maternity services for the mother and newborn baby.

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

