Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

Coverage Period: 01/01/2026 – 12/31/2026
Coverage for: Single & Family | Plan Type: HMO

City of Cedar Rapids NBU BU1 and Transit Traditional 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?	**$500** person/**$1,000** family per calendar year.	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. Deductible applies only to services for ambulance, home health care, physical therapy, durable medical equipment (excluding arm and leg prosthetics) and outpatient blood. All other medical services waive deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. 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 www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	Yes. **$100** person/**$300 family** per calendar year for drug card. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan?	Health: **$1,500** person/**$3,000** family per calendar year. Drug Card: **$500** person/**$500** family per calendar year. The In- Network health and drug card out-of- pocket 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 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?	Premiums, balance-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.

Will you pay less if you use a network provider?	Yes. See www.wellmark.com or call 1-800-524-9242 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of- network provider for some services (such as lab work). Check with your provider before you get 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.

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 copay per date of service	Not covered	For this plan you must select a Designated Primary Care Provider (PCP). PCP provider types can be found in the What You Pay section of your plan document.
	Specialist visit	$25 copay per date of service	Not covered	Applies to Non-PCP providers. Hearing exams are covered according to ACA guidelines. $10 copay per date of service for in-network chiropractic services.
	Preventive care/screening/ immunization	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. Copay, deductible and coinsurance are waived. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	Independent labs: $25 copay per date of service Facility: 10% coinsurance	Not covered	For a test in a provider's office or clinic, your cost is included in the cost-share listed above.
	Imaging (CT/PET scans, MRIs)	10% coinsurance	Not covered	For a test in a provider's 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 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. Visitwww.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)	40% coinsurance	Not covered	
	Specialty Drugs	Generic: 10% coinsurance Preferred: 25% coinsurance Non-preferred: 40% coinsurance	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	Not covered	Waive cost-share for in-network colonoscopies.
	Physician/surgeon fees	10% coinsurance	Not covered	------None------
If you need immediate medical attention	Emergency room care	10% coinsurance	10% coinsurance	For emergency medical conditions treated out-of-network, it is likely you may not be balance billed pursuant to the federal rules developed for implementation of the No Surprises Act.
	Emergency medical transportation	10% coinsurance	10% coinsurance	For covered non-emergent situations, out-of-network ground ambulance services are NOT reimbursed at the in- network level. You may be balance billed for any out-of- network service as established under the rules developed for implementation of the No Surprises Act. Benefits for non-participating ambulance providers are based on actual billed charges.
	Urgent care	$25 copay per date of service for facility and physician(s) combined	Not covered	------None------
If you have a hospital stay	Facility fee (e.g., hospital room)	$500 copay and 10% coinsurance per admission	Not covered	------None------
	Physician/surgeon fees	10% coinsurance	Not covered	------None------

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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 copay per date of service Facility: 10% coinsurance	Not covered	------None------
	Inpatient services	$500 copay and 10% coinsurance per admission	Not covered	------None------
If you are pregnant	Office visits	10% coinsurance	Not covered	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Cost sharing does not apply for preventive services. For any in-network services that fall outside of routine obstetric care, the office visit benefits shown above may apply.
	Childbirth/delivery professional services	10% coinsurance	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	$500 copay and 10% coinsurance per admission	Not covered	Copay waived for newborn's initial hospitalization.
If you need help recovering or have other special health needs	Home health care	10% coinsurance	Not covered	------None------
	Rehabilitation services	Office: $25 copay per date of service Facility: 10% coinsurance	Not covered	$25 copay per date of service applies to in-network Physical and Occupational Therapists and Speech Pathologists.
	Habilitation services	Office: $25 copay per date of service Facility: 10% coinsurance	Not covered	$25 copay per date of service applies to in-network Physical and Occupational Therapists and Speech Pathologists.
	Skilled nursing care	10% coinsurance	Not covered	------None------
	Durable medical equipment	10% coinsurance	Not covered	.------None------
	Hospice services	10% coinsurance	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 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 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: 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.

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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 deductible $500/$100
- PCP copayment $25
- Hospital(facility) copay/coinsurance $500 & 10%
- Rx (tier 1) coinsurance 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*)

Total Example Cost	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$260
Copayments	$500
Coinsurance	$400
What isn't covered	
Limits or exclusions	**$110**
The total Peg would pay is	**$1,210**

Managing Joe's Type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- The plan's overall deductible $500/$100
- Specialist copayment $25
- Hospital(facility) coinsurance 10%
- Rx (tiers 1 & 2) coinsurance 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**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$150
Copayments	$200
Coinsurance	$600
What isn't covered	
Limits or exclusions	**$20**
The total Joe would pay is	**$970**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- The plan's overall deductible $500/$100
- Specialist copayment $25
- Hospital(facility) coinsurance 10%
- Rx (tier 1) coinsurance 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**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$500
Copayments	$0
Coinsurance	$100
What isn't covered	
Limits or exclusions	**$10**
The total Mia would pay is	**$610**

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.