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, go to www.integratpa.com or call 1-800-959-3518. 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.integratpa.com or call 1-800-959-3518 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For participating providers **$1,600** person For non-participating providers **$3,200** person	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible?	Yes, see below for benefits. Swift MD 833-SWIFTMD (833-794-3863) http://www.swiftmd.com	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply
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?	For participating providers **$3,000** person For non-participating providers **$6,000** person	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, Health Care this plan does not cover and Non Compliance Pre Cert Penalties	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 dorchestercounty.claimsbridge.com for a list of HPN participating providers Or https://www.firsthealthcomplementary.com for First Health participating 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		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	Deductible	Deductible, 30% coinsurance	---none---
	Specialist visit	Deductible	Deductible, 30% coinsurance	---none---
	Preventive care/screening/ immunization	No Charge	Deductible, 30% coinsurance	You may have to pay for services that are not preventive. Ask your provider if the services you need are preventive.
If you have a test	Diagnostic test (x-ray, blood work)	Deductible	Deductible, 30% coinsurance	Labs: HPN includes LabCorp, Beebe Express Labs, TidalHealth Labs, UM Shore Medical Pavilion at Easton, UM Shore Regional Health Diagnostics at Teal Drive and UM Shore Regional Health Diagnostics at Sunburst Center
	Imaging (CT/PET scans, MRIs)	Deductible	Deductible, 30% coinsurance	---none---
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.integratpa.com	Generic drugs	$15 copayment prescription for 30 Day Supply $30 copayment prescription for 90 Day Supply	N/A	Self-Pay Until Deductible is Met.
	Preferred brand drugs	$50 copayment prescription for 30 Day Supply $100 copayment prescription for 90 Day Supply	N/A	Self-Pay Until Deductible is Met.
	Non-preferred brand drugs	$75 copayment prescription for 30 Day Supply $150 copayment prescription for 90 Day Supply	N/A	Self-Pay Until Deductible is Met.
	Specialty drugs	$75 copayment prescription for 30 Day Supply	N/A	No 90 Day Mail Order. Self-Pay Until Deductible is Met.

[* For more information about limitations and exceptions, see the plan or policy document at www.integratpa.com.]

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Deductible	Deductible, 30% coinsurance	Pre-authorization required. Failure to pre-authorize will result in a penalty.
	Physician/surgeon fees	Deductible	Deductible, 30% coinsurance	---none---
If you need immediate medical attention	Emergency room care	Deductible	Deductible	For Non-Emergency Use: Deductible, 50% coinsurance
	Emergency medical transportation	Deductible	Deductible	---none---
	Urgent care	Deductible	Deductible	---none---
If you have a hospital stay	Facility fee (e.g., hospital room)	Deductible	Deductible, 30% coinsurance	Semi Private Room. Pre-authorization required. Failure to pre-authorize will result in a penalty.
	Physician/surgeon fees	Deductible	Deductible, 30% coinsurance	---none---
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Deductible	Deductible, 30% coinsurance	---none---
	Inpatient services	Deductible	Deductible, 30% coinsurance	Pre-authorization required. Failure to pre-authorize will result in a penalty.
If you are pregnant	Office visits	Deductible	Deductible, 30% coinsurance	Routine Pre-Natal and Post-Natal covered under Global Delivery Fee.
	Childbirth/delivery professional services	Deductible	Deductible, 30% coinsurance	---none---
	Childbirth/delivery facility services	Deductible	Deductible, 30% coinsurance	---none---

[* For more information about limitations and exceptions, see the plan or policy document at www.integratpa.com.]

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	Deductible	Deductible, 30% coinsurance	Coverage is limited to 100 visits per Plan Year. Pre-authorization required. Failure to pre-authorize will result in a penalty.
	Rehabilitation services	Deductible	Deductible, 30% coinsurance	Coverage is limited to 100 Days per Plan Year. Pre-authorization required. Failure to pre-authorize will result in a penalty.
	Habilitation services	Deductible	Deductible, 30% coinsurance	Coverage is limited to 50 visits per Plan Year.
	Skilled nursing care	Deductible	Deductible, 30% coinsurance	Coverage is limited to 100 Days per Plan Year. Pre-authorization required. Failure to pre-authorize will result in a penalty.
	Durable medical equipment	Deductible	Deductible, 30% coinsurance	Pre-authorization required. Failure to pre-authorize will result in a penalty.
	Hospice services	Deductible	Deductible, 30% coinsurance	---none---
If your child needs dental or eye care	Children's eye exam	No Charge	Deductible, 30% coinsurance	You may have to pay for services that are not preventive. Ask your provider if the services you need are preventive.
	Children's glasses	N/A	N/A	Dental/Vision/Hearing benefits may be available, but are not part of the Medical Plan, therefore are not listed on this SBC
	Children's dental check-up	N/A	N/A	Dental/Vision/Hearing benefits may be available, but are not part of the Medical Plan, therefore are not listed on this SBC

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	• Dental care (Adult)
• Hearing aids	• Long-term care	• Non-emergency care when traveling outside the U.S.
• Private-duty nursing	• 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.)		
• Bariatric surgery	• Chiropractic care	• Infertility treatment

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: For more information on your rights to continue coverage, contact the plan at 1-800-959-3518. You may also contact your state insurance department, 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. 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: Your health plan at 1-800-959-3518, or the Department of Labor's Employee Benefits Security Administration at 1 866 444-EBSA (3272) or http://www.dol.gov/ebsa/healthreform.
Maryland: Additionally, a consumer assistance program can help you file your appeal. Contact Maryland Office of the Attorney General Health Education and Advocacy Unit, 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, (877) 261-8807 http://www.oag.state.md.us/consumer/heau.htm. A list of states with Consumer Assistance Programs is available at www.dol.gov/ebsa/healthreform and http://cciio.cms.gov/programs/consumer/capgrants/index.html.

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 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.

Language Access Services:
[Spanish (Español): Para obtener asistencia en Español, llame al 800-959-3518, INTEGRA Customer Service / Language Line.
[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 800-959-3518, INTEGRA Customer Service / Language Line.
[Chinese (中文): 如果需要中文的帮助，请拨打这个号码 800-959-3518, INTEGRA Customer Service / Language Line.
[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 800-959-3518, INTEGRA Customer Service / Language Line.

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

[* For more information about limitations and exceptions, see the plan or policy document at www.integratpa.com.]

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	$1,600
Specialist copayment	$0
Hospital (facility) coinsurance	0%
Other coinsurance	0%

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**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$1,600
Copayments	$10
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$1,670**

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

The plan's overall deductible	$1,600
Specialist copayment	$0
Hospital (facility) coinsurance	0%
Other coinsurance	0%

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	$1,600
Copayments	$700
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$2,320**

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

The plan's overall deductible	$1,600
Specialist copayment	$0
Hospital (facility) coinsurance	0%
Other coinsurance	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	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$1,600
Copayments	$10
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,610**

*Note: This plan may have other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row on Page 1.

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