

2016 2017 Standard Benefit Plan Designs
9.5 EHB
Date: May 21, 2015 February 11, 2016



Summary of Benefits and Coverage

Member Cost Share amounts describe the Enrollee's out of pocket costs.

Actuarial Value - AV Calculator		Platinum Coinsurance Plan	Platinum Copay Plan
Actuarial Value - AV Calculator		89.72%	90.46%
Plan design includes a deductible?		No	No
Integrated Individual deductible		\$0	\$0
Integrated Family deductible		\$0	\$0
Individual deductible, NOT integrated: Medical / Pharmacy / Dental		\$0 / \$0 / \$0	\$0 / \$0 / \$0
Family deductible, NOT integrated: Medical / Pharmacy / Dental		\$0 / \$0 / \$0	\$0 / \$0 / \$0
Individual Out-of-pocket maximum		\$4,000	\$4,000
Family Out-of-pocket maximum		\$8,000	\$8,000
HSA plan: Self-only coverage deductible		N/A	N/A
HSA family plan: Individual deductible		N/A	N/A

Common Medical Event	Service Type	Member Cost Share	Deductible Applies	Member Cost Share	Deductible Applies
Health care provider's office or clinic visit	Primary care visit to treat an injury, illness, or condition	\$20 \$15		\$20 \$15	
	Other practitioner office visit	\$20 \$15		\$20 \$15	
	Specialist visit	\$40		\$40	
	Preventive care/ screening/ immunization	No charge		No charge	
Tests	Laboratory Tests	\$20		\$20	
	X-rays and Diagnostic Imaging	\$40		\$40	
	Imaging (CT/PET scans, MRIs)	10%		\$150	
Drugs to treat illness or condition	Tier 1	\$5		\$5	
	Tier 2	\$15		\$15	
	Tier 3	\$25		\$25	
	Tier 4	10% up to \$250 per script		10% up to \$250 per script	
Outpatient services	Surgery facility fee (e.g., ASC)	10%		\$250	
	Physician/surgeon fees	10%		\$40	
	Outpatient visit	10%		10%	
Need immediate attention	Emergency room facility fee (waived if admitted)	\$150		\$150	
	Emergency room physician fee (waived if admitted)	No charge		No charge	
	Emergency medical transportation	\$150		\$150	
	Urgent care	\$40 \$15		\$40 \$15	
Hospital stay	Facility fee (e.g. hospital room)	10%		\$250 per day up to 5 days	
	Physician/surgeon fee	10%		\$40	
Mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient office visits	\$20 \$15		\$20 \$15	
	Mental/Behavioral health other outpatient items and services	\$20 \$15		\$20 \$15	
	Mental/Behavioral health inpatient facility fee (e.g.hospital room)	10%		\$250 per day up to 5 days	
	Mental/Behavioral health inpatient physician/surgeon fee	10%		\$40	
	Substance Use disorder outpatient office visits	\$20 \$15		\$20 \$15	
	Substance Use disorder other outpatient items and services	\$20 \$15		\$20 \$15	
	Substance Use inpatient facility fee (e.g. hospital room)	10%		\$250 per day up to 5 days	
	Substance use disorder inpatient physician/surgeon fee	10%		\$40	
Pregnancy	Prenatal care and preconception visits	No charge		No charge	
	Delivery and all inpatient services	Hospital	10%	\$250 per day up to 5 days	
		Professional	10%		\$40
Help recovering or other special health needs	Home health care	10%		\$20	
	Outpatient Rehabilitation services	\$20 \$15		\$20 \$15	
	Outpatient Habilitation services	\$20 \$15		\$20 \$15	
	Skilled nursing care	10%		\$150 per day up to 5 days	
	Durable medical equipment	10%		10%	
Child eye care	Hospice service	No charge		No charge	
	Eye exam	No charge		No charge	
	1 pair of glasses per year (or contact lenses in lieu of glasses)	No charge		No charge	
Child Dental Diagnostic and Preventive	Oral Exam				
	Preventive - Cleaning				
	Preventive - X-ray				
	Sealants per Tooth	Not Covered		Not Covered	
	Topical Fluoride Application				
Child Dental Basic Services	Space Maintainers - Fixed				
	Amalgam Fill - 1 Surface	Not Covered		Not Covered	
Child Dental Major Services	Root Canal- Molar			Not Covered	
	Gingivectomy per Quad			Not Covered	
	Extraction- Single Tooth Exposed Root or Erupted	Not Covered		Not Covered	
	Extraction- Complete Bony			Not Covered	
Child Orthodontics	Porcelain with Metal Crown			Not Covered	
	Medically necessary orthodontics	Not Covered		Not Covered	

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Date: May 21, 2015 February 11, 2016

Summary of Benefits and Coverage

Member Cost Share amounts describe the Enrollee's out of pocket costs.

		Gold Coinsurance Plan	Gold Copay Plan		
Actuarial Value - AV Calculator		80.2 80.86%	84.0 81.59%		
Plan design includes a deductible?		No	No		
Integrated Individual deductible		\$0	\$0		
Integrated Family deductible		\$0	\$0		
Individual deductible, NOT integrated: Medical / Pharmacy / Dental		\$0 / \$0 / \$0	\$0 / \$0 / \$0		
Family deductible, NOT integrated: Medical / Pharmacy / Dental		\$0 / \$0 / \$0	\$0 / \$0 / \$0		
Individual Out-of-pocket maximum		\$6,200 6,750	\$6,200 6,750		
Family Out-of-pocket maximum		\$12,400 13,500	\$12,400 13,500		
HSA plan: Self-only coverage deductible		N/A	N/A		
HSA family plan: Individual deductible		N/A	N/A		
Common Medical Event	Service Type	Member Cost Share	Deductible Applies	Member Cost Share	Deductible Applies
Health care provider's office or clinic visit	Primary care visit to treat an injury, illness, or condition	\$35 \$30		\$35 \$30	
	Other practitioner office visit	\$35 \$30		\$35 \$30	
	Specialist visit	\$55		\$55	
	Preventive care/ screening/ immunization	No charge		No charge	
Tests	Laboratory Tests	\$35		\$35	
	X-rays and Diagnostic Imaging Imaging (CT/PET scans, MRIs)	\$60 \$55 20%		\$60 \$55 \$260 \$275	
Drugs to treat illness or condition	Tier 1	\$15		\$15	
	Tier 2	\$60 \$55		\$60 \$55	
	Tier 3	\$70 \$75		\$70 \$75	
	Tier 4	20% up to \$250 per script		20% up to \$250 per script	
Outpatient services	Surgery facility fee (e.g., ASC)	20%		\$600	
	Physician/surgeon fees	20%		\$55	
	Outpatient visit	20%		20%	
Need immediate attention	Emergency room facility fee (waived if admitted)	\$260 \$325		\$260 \$325	
	Emergency room physician fee (waived if admitted)	20% No charge		No charge	
	Emergency medical transportation	\$250		\$250	
	Urgent care	\$60 \$30		\$60 \$30	
Hospital stay	Facility fee (e.g. hospital room)	20%		\$600 per day up to 5 days	
	Physician/surgeon fee	20%		\$55	
Mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient office visits	\$35 \$30		\$35 \$30	
	Mental/Behavioral health other outpatient items and services	\$35 \$30		\$35 \$30	
	Mental/Behavioral health inpatient facility fee (e.g.hospital room)	20%		\$600 per day up to 5 days	
	Mental/Behavioral health inpatient physician/surgeon fee	20%		\$55	
	Substance Use disorder outpatient office visits	\$35 \$30		\$35 \$30	
	Substance Use disorder other outpatient items and services	\$35 \$30		\$35 \$30	
	Substance Use inpatient facility fee (e.g. hospital room)	20%		\$600 per day up to 5 days	
	Substance use disorder inpatient physician/surgeon fee	20%		\$55	
Pregnancy	Prenatal care and preconception visits	No charge		No charge	
	Delivery and all inpatient services	Hospital	20%	\$600 per day up to 5 days	
		Professional	20%		\$55
Help recovering or other special health needs	Home health care	20%		\$30	
	Outpatient Rehabilitation services	\$35 \$30		\$35 \$30	
	Outpatient Habilitation services	\$35 \$30		\$35 \$30	
	Skilled nursing care	20%		\$300 per day up to 5 days	
Child eye care	Durable medical equipment	20%		20%	
	Hospice service	No charge		No charge	
	Eye exam	No charge		No charge	
Child Dental Diagnostic and Preventive	1 pair of glasses per year (or contact lenses in lieu of glasses)	No charge		No charge	
	Oral Exam				
	Preventive - Cleaning				
	Preventive - X-ray				
	Sealants per Tooth	Not Covered		Not Covered	
	Topical Fluoride Application				
Child Dental Basic Services	Space Maintainers - Fixed				
	Amalgam Fill - 1 Surface	Not Covered		Not Covered	
Child Dental Major Services	Root Canal- Molar			Not Covered	
	Gingivectomy per Quad			Not Covered	
	Extraction- Single Tooth Exposed Root or Erupted	Not Covered		Not Covered	
	Extraction- Complete Bony			Not Covered	
Child Orthodontics	Porcelain with Metal Crown			Not Covered	
	Medically necessary orthodontics	Not Covered		Not Covered	

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Date: May 21, 2015 February 11, 2016

Summary of Benefits and Coverage

Member Cost Share amounts describe the Enrollee's out of pocket costs.

		Individual		
		Silver Plan		
Actuarial Value - AV Calculator		70.4 71.53%		
Plan design includes a deductible?		Yes, Medical/Pharmacy		
Integrated Individual deductible		N/A		
Integrated Family deductible		N/A		
Individual deductible, NOT integrated: Medical / Pharmacy / Dental		\$2,260 2,500 / \$250 / \$0		
Family deductible, NOT integrated: Medical / Pharmacy / Dental		\$4,600 5,000 / \$500 / \$0		
Individual Out-of-pocket maximum		\$6260 6,800		
Family Out-of-pocket maximum		\$12,600 13,600		
HSA plan: Self-only coverage deductible		N/A		
HSA family plan: Individual deductible		N/A		
Common Medical Event	Service Type	Member Cost Share	Deductible Applies	
Health care provider's office or clinic visit	Primary care visit to treat an injury, illness, or condition	\$46 \$35		
	Other practitioner office visit	\$46 \$35		
	Specialist visit	\$70		
	Preventive care/ screening/ immunization	No charge		
Tests	Laboratory Tests	\$35		
	X-rays and Diagnostic Imaging	\$66 \$70		
	Imaging (CT/PET scans, MRIs)	\$260 \$300		
Drugs to treat illness or condition	Tier 1	\$15		
	Tier 2	\$60 \$55	Pharmacy deductible	
	Tier 3	\$70 \$80	Pharmacy deductible	
	Tier 4	20% up to \$250 per script after pharmacy deductible	Pharmacy deductible	
Outpatient services	Surgery facility fee (e.g., ASC)	20%		
	Physician/surgeon fees	20%		
	Outpatient visit	20%		
Need immediate attention	Emergency room facility fee (waived if admitted)	\$260 \$350	X	
	Emergency room physician fee (waived if admitted)	\$60 No charge	X	
	Emergency medical transportation	\$250	X	
	Urgent care	\$90 \$35		
Hospital stay	Facility fee (e.g. hospital room)	20%	X	
	Physician/surgeon fee	20%	X	
Mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient office visits	\$46 \$35		
	Mental/Behavioral health other outpatient items and services	\$46 \$35		
	Mental/Behavioral health inpatient facility fee (e.g.hospital room)	20%	X	
	Mental/Behavioral health inpatient physician/surgeon fee	20%	X	
	Substance Use disorder outpatient office visits	\$46 \$35		
	Substance Use disorder other outpatient items and services	\$46 \$35		
	Substance Use inpatient facility fee (e.g. hospital room)	20%	X	
	Substance use disorder inpatient physician/surgeon fee	20%	X	
Pregnancy	Prenatal care and preconception visits	No charge		
	Delivery and all inpatient services	Hospital	20%	X
		Professional	20%	X
Help recovering or other special health needs	Home health care	\$45		
	Outpatient Rehabilitation services	\$46 \$35		
	Outpatient Habilitation services	\$46 \$35		
	Skilled nursing care	20%	X	
	Durable medical equipment	20%		
Child eye care	Hospice service	No charge		
	Eye exam	No charge		
Child Dental Diagnostic and Preventive	1 pair of glasses per year (or contact lenses in lieu of glasses)	No charge		
	Oral Exam			
	Preventive - Cleaning			
	Preventive - X-ray	Not Covered		
	Sealants per Tooth			
	Topical Fluoride Application			
Child Dental Basic Services	Space Maintainers - Fixed			
	Amalgam Fill - 1 Surface	Not Covered		
Child Dental Major Services	Root Canal- Molar			
	Gingivectomy per Quad			
	Extraction- Single Tooth Exposed Root or Erupted	Not Covered		
	Extraction- Complete Bony			
Child Orthodontics	Porcelain with Metal Crown			
	Medically necessary orthodontics	Not Covered		

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Date: May 24, 2015 February 11, 2016

Summary of Benefits and Coverage

Member Cost Share amounts describe the Enrollee's out of pocket costs.

		SHOP CCSB		SHOP CCSB		
		Silver Coinsurance Plan		Silver Copay Plan		
Actuarial Value - AV Calculator		74-6 71.56%		74-3 71.25%		
Plan design includes a deductible?		Yes, Medical/Pharmacy		Yes, Medical/Pharmacy		
Integrated Individual deductible		N/A		N/A		
Integrated Family deductible		N/A		N/A		
Individual deductible, NOT integrated: Medical / Pharmacy / Dental		\$1,600 2,000/ \$250 / \$0		\$1,600 2,000/ \$250 / \$0		
Family deductible, NOT integrated: Medical / Pharmacy / Dental		\$3,000 4,000 / \$500 / \$0		\$3,000 4,000 / \$500 / \$0		
Individual Out-of-pocket maximum		\$6,600 6,800		\$6,600 6,800		
Family Out-of-pocket maximum		\$13,000 13,600		\$13,000 13,600		
HSA plan: Self-only coverage deductible		N/A		N/A		
HSA family plan: Individual deductible		N/A		N/A		
Common Medical Event	Service Type	Member Cost Share	Deductible Applies	Member Cost Share	Deductible Applies	
Health care provider's office or clinic visit	Primary care visit to treat an injury, illness, or condition	\$45		\$45		
	Other practitioner office visit	\$45		\$45		
	Specialist visit	\$70 \$75		\$70 \$75		
	Preventive care/ screening/ immunization	No charge		No charge		
Tests	Laboratory Tests	\$36 \$40		\$36 \$40		
	X-rays and Diagnostic Imaging	\$66 \$70		\$66 \$70		
	Imaging (CT/PET scans, MRIs)	20%	X	\$260 \$300		
Drugs to treat illness or condition	Tier 1	\$15		\$15		
	Tier 2	\$55	Pharmacy deductible	\$55	Pharmacy deductible	
	Tier 3	\$76 \$85	Pharmacy deductible	\$76 \$85	Pharmacy deductible	
	Tier 4	20% up to \$250 per script after pharmacy deductible	Pharmacy deductible	20% up to \$250 per script after pharmacy deductible	Pharmacy deductible	
Outpatient services	Surgery facility fee (e.g., ASC)	20%		20%		
	Physician/surgeon fees	20%		20%		
	Outpatient visit	20%		20%		
Need immediate attention	Emergency room facility fee (waived if admitted)	\$260 \$350	X	\$260 \$350	X	
	Emergency room physician fee (waived if admitted)	\$60 No charge	X	\$60 No charge	X	
	Emergency medical transportation	\$250	X	\$250	X	
	Urgent care	\$90 \$45		\$90 \$45		
Hospital stay	Facility fee (e.g. hospital room)	20%	X	20%	X	
	Physician/surgeon fee	20%	X	20%	X	
Mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient office visits	\$45		\$45		
	Mental/Behavioral health other outpatient items and services	\$45		\$45		
	Mental/Behavioral health inpatient facility fee (e.g.hospital room)	20%	X	20%	X	
	Mental/Behavioral health inpatient physician/surgeon fee	20%	X	20%	X	
	Substance Use disorder outpatient office visits	\$45		\$45		
	Substance Use disorder other outpatient items and services	\$45		\$45		
	Substance Use inpatient facility fee (e.g. hospital room)	20%	X	20%	X	
	Substance use disorder inpatient physician/surgeon fee	20%	X	20%	X	
Pregnancy	Prenatal care and preconception visits	No charge		No charge		
	Delivery and all inpatient services	Hospital	20%	X	20%	X
		Professional	20%	X	20%	X
Help recovering or other special health needs	Home health care	20%		\$45		
	Outpatient Rehabilitation services	\$45		\$45		
	Outpatient Habilitation services	\$45		\$45		
	Skilled nursing care	20%	X	20%	X	
	Durable medical equipment	20%		20%		
Child eye care	Hospice service	No charge		No charge		
	Eye exam	No charge		No charge		
	1 pair of glasses per year (or contact lenses in lieu of glasses)	No charge		No charge		
Child Dental Diagnostic and Preventive	Oral Exam					
	Preventive - Cleaning					
	Preventive - X-ray	Not Covered		Not Covered		
	Sealants per Tooth					
	Topical Fluoride Application					
Child Dental Basic Services	Space Maintainers - Fixed					
	Amalgam Fill - 1 Surface	Not Covered		Not Covered		
Child Dental Major Services	Root Canal- Molar			Not Covered		
	Gingivectomy per Quad			Not Covered		
	Extraction- Single Tooth Exposed Root or Erupted	Not Covered		Not Covered		
	Extraction- Complete Bony			Not Covered		
	Porcelain with Metal Crown			Not Covered		
Child Orthodontics	Medically necessary orthodontics	Not Covered		Not Covered		

2016 2017 Standard Benefit Plan Designs

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Date: May 21, 2015 February 11, 2016

Summary of Benefits and Coverage

Member Cost Share amounts describe the Enrollee's out of pocket costs.

		SHOP CCSB	
		Silver HSA HDHP Plan	
Actuarial Value - AV Calculator		70.6 71.16%	
Plan design includes a deductible?		Yes, integrated	
Integrated Individual deductible		\$2,000 integrated	
Integrated Family deductible		\$4,000 integrated	
Individual deductible, NOT integrated: Medical / Pharmacy / Dental		N/A	
Family deductible, NOT integrated: Medical / Pharmacy / Dental		N/A	
Individual Out-of-pocket maximum		\$6,260 6,650	
Family Out-of-pocket maximum		\$12,600 13,300	
HSA plan: Self-only coverage deductible		\$2,000	
HSA family plan: Individual deductible		\$2,600	
Common Medical Event	Service Type	Member Cost Share	Deductible Applies
Health care provider's office or clinic visit	Primary care visit to treat an injury, illness, or condition	20%	X
	Other practitioner office visit	20%	X
	Specialist visit	20%	X
	Preventive care/ screening/ immunization	No charge	
Tests	Laboratory Tests	20%	X
	X-rays and Diagnostic Imaging	20%	X
	Imaging (CT/PET scans, MRIs)	20%	X
Drugs to treat illness or condition	Tier 1	20% up to \$250 per script	X
	Tier 2	20% up to \$250 per script	X
	Tier 3	20% up to \$250 per script	X
	Tier 4	20% up to \$250 per script	X
Outpatient services	Surgery facility fee (e.g., ASC)	20%	X
	Physician/surgeon fees	20%	X
	Outpatient visit	20%	X
Need immediate attention	Emergency room facility fee (waived if admitted)	20%	X
	Emergency room physician fee (waived if admitted)	20% No charge	X
	Emergency medical transportation	20%	X
	Urgent care	20%	X
Hospital stay	Facility fee (e.g. hospital room)	20%	X
	Physician/surgeon fee	20%	X
Mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient office visits	20%	X
	Mental/Behavioral health other outpatient items and services	20%	X
	Mental/Behavioral health inpatient facility fee (e.g.hospital room)	20%	X
	Mental/Behavioral health inpatient physician/surgeon fee	20%	X
	Substance Use disorder outpatient office visits	20%	X
	Substance Use disorder other outpatient items and services	20%	X
	Substance Use inpatient facility fee (e.g. hospital room)	20%	X
	Substance use disorder inpatient physician/surgeon fee	20%	X
Pregnancy	Prenatal care and preconception visits	No charge	
	Delivery and all inpatient services	Hospital 20% Professional 20%	X
Help recovering or other special health needs	Home health care	20%	X
	Outpatient Rehabilitation services	20%	X
	Outpatient Habilitation services	20%	X
	Skilled nursing care	20%	X
	Durable medical equipment	20%	X
	Hospice service	0%	X
Child eye care	Eye exam	No charge	
	1 pair of glasses per year (or contact lenses in lieu of glasses)	No charge	
Child Dental Diagnostic and Preventive	Oral Exam		
	Preventive - Cleaning		
	Preventive - X-ray	Not Covered	
	Sealants per Tooth		
	Topical Fluoride Application		
Child Dental Basic Services	Space Maintainers - Fixed		
	Amalgam Fill - 1 Surface	Not Covered	
Child Dental Major Services	Root Canal- Molar		
	Gingivectomy per Quad		
	Extraction- Single Tooth Exposed Root or Erupted	Not Covered	
	Extraction- Complete Bony		
Child Orthodontics	Porcelain with Metal Crown		
	Medically necessary orthodontics	Not Covered	

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Date: May 21, 2015 February 11, 2016

Summary of Benefits and Coverage

Member Cost Share amounts describe the Enrollee's out of pocket costs.

Actuarial Value - AV Calculator		Silver Plan 100%-150% FPL		Silver Plan 150%-200% FPL	
		93.8 94.12%		86.8 87.48%	
Plan design includes a deductible?		Yes, Medical/Pharmacy		Yes, Medical/Pharmacy	
Integrated individual deductible		N/A		N/A	
Integrated Family deductible		N/A		N/A	
Individual deductible, NOT integrated: Medical / Pharmacy / Dental		\$75 / \$0 / \$0		\$660 / \$50 / \$50	
Family deductible, NOT integrated: Medical / Pharmacy / Dental		\$150 / \$0 / \$0		\$4,400 / \$1,300 / \$100 / \$0	
Individual Out-of-pocket maximum		\$2,260 2,350		\$2,260 2,350	
Family Out-of-pocket maximum		\$4,600 4,700		\$4,600 4,700	
HSA plan: Self-only coverage deductible		N/A		N/A	
HSA family plan: Individual deductible		N/A		N/A	
Common Medical Event	Service Type	Member Cost Share	Deductible Applies	Member Cost Share	Deductible Applies
Health care provider's office or clinic visit	Primary care visit to treat an injury, illness, or condition	\$5		\$16 \$10	
	Other practitioner office visit	\$5		\$16 \$10	
	Specialist visit	\$8		\$25	
	Preventive care/ screening/ immunization	No charge		No charge	
Tests	Laboratory Tests	\$8		\$15	
	X-rays and Diagnostic Imaging	\$8		\$25	
	Imaging (CT/PET scans, MRIs)	\$50		\$100	
Drugs to treat illness or condition	Tier 1	\$3		\$5	
	Tier 2	\$10		\$20	Pharmacy deductible
	Tier 3	\$15		\$35	Pharmacy deductible
	Tier 4	10% up to \$150 per script		15% up to \$150 per script after pharmacy deductible	Pharmacy deductible
Outpatient services	Surgery facility fee (e.g., ASC)	10%		15%	
	Physician/surgeon fees	10%		15%	
	Outpatient visit	10%		15%	
Need immediate attention	Emergency room facility fee (waived if admitted)	\$30 \$50	X	\$76 \$100	X
	Emergency room physician fee (waived if admitted)	\$25 No charge	X	\$40 No charge	X
	Emergency medical transportation	\$30	X	\$75	X
	Urgent care	\$6 \$5		\$30 \$10	
Hospital stay	Facility fee (e.g. hospital room)	10%	X	15%	X
	Physician/surgeon fee	10%	X	15%	X
Mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient office visits	\$5		\$16 \$10	
	Mental/Behavioral health other outpatient items and services	\$5		\$16 \$10	
	Mental/Behavioral health inpatient facility fee (e.g.hospital room)	10%	X	15%	X
	Mental/Behavioral health inpatient physician/surgeon fee	10%	X	15%	X
	Substance Use disorder outpatient office visits	\$5		\$16 \$10	
	Substance Use disorder other outpatient items and services	\$5		\$16 \$10	
	Substance Use inpatient facility fee (e.g. hospital room)	10%	X	15%	X
	Substance use disorder inpatient physician/surgeon fee	10%	X	15%	X
Pregnancy	Prenatal care and preconception visits	No charge		No charge	
	Delivery and all inpatient services	Hospital Professional	10% 10%	15% 15%	X X
Help recovering or other special health needs	Home health care	\$3		\$15	
	Outpatient Rehabilitation services	\$5		\$16 \$10	
	Outpatient Habilitation services	\$5		\$16 \$10	
	Skilled nursing care	10%	X	15%	X
Child eye care	Durable medical equipment	10%		15%	
	Hospice service	No charge		No charge	
Child Dental Diagnostic and Preventive	Eye exam	No charge		No charge	
	1 pair of glasses per year (or contact lenses in lieu of glasses)	No charge		No charge	
	Oral Exam				
	Preventive - Cleaning				
	Preventive - X-ray	Not Covered		Not Covered	
Child Dental Basic Services	Sealants per Tooth				
	Topical Fluoride Application				
Child Dental Major Services	Space Maintainers - Fixed				
	Amalgam Fill - 1 Surface	Not Covered		Not Covered	
	Root Canal- Molar				
	Gingivectomy per Quad	Not Covered		Not Covered	
Child Orthodontics	Extraction- Single Tooth Exposed Root or Erupted				
	Extraction- Complete Bony				
	Porcelain with Metal Crown				
	Medically necessary orthodontics	Not Covered		Not Covered	

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Summary of Benefits and Coverage

Member Cost Share amounts describe the Enrollee's out of pocket costs.

		Silver Plan 200%-250% FPL	
Actuarial Value - AV Calculator		72.8 73.67%	
Plan design includes a deductible?		Yes, Medical/Pharmacy	
Integrated individual deductible		N/A	
Integrated Family deductible		N/A	
Individual deductible, NOT integrated: Medical / Pharmacy / Dental		\$1,000 2,200 / \$250 / \$0	
Family deductible, NOT integrated: Medical / Pharmacy / Dental		\$3,000 4,400 / \$500 / \$0	
Individual Out-of-pocket maximum		\$6,400 5,700	
Family Out-of-pocket maximum		\$10,000 11,400	
HSA plan: Self-only coverage deductible		N/A	
HSA family plan: Individual deductible		N/A	
Common Medical Event	Service Type	Member Cost Share	Deductible Applies
Health care provider's office or clinic visit	Primary care visit to treat an injury, illness, or condition	\$40 \$30	
	Other practitioner office visit	\$40 \$30	
	Specialist visit	\$55	
	Preventive care/ screening/ immunization	No charge	
Tests	Laboratory Tests	\$35	
	X-rays and Diagnostic Imaging	\$60 \$65	
	Imaging (CT/PET scans, MRIs)	\$260 \$300	
Drugs to treat illness or condition	Tier 1	\$15	
	Tier 2	\$45 \$50	Pharmacy deductible
	Tier 3	\$70 \$75	Pharmacy deductible
	Tier 4	20% up to \$250 per script after pharmacy deductible	Pharmacy deductible
Outpatient services	Surgery facility fee (e.g., ASC)	20%	
	Physician/surgeon fees	20%	
	Outpatient visit	20%	
Need immediate attention	Emergency room facility fee (waived if admitted)	\$260 \$350	X
	Emergency room physician fee (waived if admitted)	\$60 No charge	X
	Emergency medical transportation	\$250	X
	Urgent care	\$80 \$30	
Hospital stay	Facility fee (e.g. hospital room)	20%	X
	Physician/surgeon fee	20%	X
Mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient office visits	\$40 \$30	
	Mental/Behavioral health other outpatient items and services	\$40 \$30	
	Mental/Behavioral health inpatient facility fee (e.g.hospital room)	20%	X
	Mental/Behavioral health inpatient physician/surgeon fee	20%	X
	Substance Use disorder outpatient office visits	\$40 \$30	
	Substance Use disorder other outpatient items and services	\$40 \$30	
	Substance Use inpatient facility fee (e.g. hospital room)	20%	X
	Substance use disorder inpatient physician/surgeon fee	20%	X
Pregnancy	Prenatal care and preconception visits	No charge	
	Delivery and all inpatient services	Hospital	20% X
		Professional	20% X
Help recovering or other special health needs	Home health care	\$40	
	Outpatient Rehabilitation services	\$40 \$30	
	Outpatient Habilitation services	\$40 \$30	
	Skilled nursing care	20%	X
	Durable medical equipment	20%	
Child eye care	Hospice service	No charge	
	Eye exam	No charge	
Child Dental Diagnostic and Preventive	1 pair of glasses per year (or contact lenses in lieu of glasses)	No charge	
	Oral Exam		
	Preventive - Cleaning		
	Preventive - X-ray	Not Covered	
	Sealants per Tooth		
Child Dental Basic Services	Topical Fluoride Application		
	Space Maintainers - Fixed		
Child Dental Major Services	Amalgam Fill - 1 Surface	Not Covered	
	Root Canal- Molar		
	Gingivectomy per Quad		
	Extraction- Single Tooth Exposed Root or Erupted	Not Covered	
Child Orthodontics	Extraction- Complete Bony		
	Porcelain with Metal Crown		

2016 2017 Standard Benefit Plan Designs

9.5 EHB

Date: ~~May 21, 2015~~ February 11, 2016

Summary of Benefits and Coverage

Member Cost Share amounts describe the Enrollee's out of pocket costs.

		Bronze Plan	Bronze HSA HDHP Plan
Actuarial Value - AV Calculator		61.9%	64.06 61.13%
Plan design includes a deductible?		Yes, Medical/Pharmacy	Yes, integrated
Integrated individual deductible		N/A	\$4,500 integrated
Integrated Family deductible		N/A	\$9,000 integrated
Individual deductible, NOT integrated: Medical / Pharmacy / Dental		\$6,000 6,300 / \$500 / \$0	N/A
Family deductible, NOT integrated: Medical / Pharmacy / Dental		\$12,000 12,600 / \$1,000 / \$0	N/A
Individual Out-of-pocket maximum		\$6,000 6,800	\$6,600 6,650
Family Out-of-pocket maximum		\$12,000 13,600	\$12,000 13,300
HSA plan: Self-only coverage deductible		N/A	\$4,500
HSA family plan: Individual deductible		N/A	\$4,500

Common Medical Event	Service Type	Member Cost Share	Deductible Applies	Member Cost Share	Deductible Applies
Health care provider's office or clinic visit	Primary care visit to treat an injury, illness, or condition	70 \$75	After 1st three non-preventive visits	40%	X
	Other practitioner office visit	70 \$75	After 1st three non-preventive visits	40%	X
	Specialist visit	90 \$105	After 1st three non-preventive visits	40%	X
	Preventive care/ screening/ immunization	No charge		No charge	
Tests	Laboratory Tests	\$40		40%	X
	X-rays and Diagnostic Imaging	100%	X	40%	X
	Imaging (CT/PET scans, MRIs)	100%	X	40%	X
Drugs to treat illness or condition	Tier 1	100% up to \$500 per script after pharmacy deductible	Pharmacy Deductible	40% up to \$500 per script	X
	Tier 2	100% up to \$500 per script after pharmacy deductible	Pharmacy Deductible	40% up to \$500 per script	X
	Tier 3	100% up to \$500 per script after pharmacy deductible	Pharmacy Deductible	40% up to \$500 per script	X
	Tier 4	100% up to \$500 per script after pharmacy deductible	Pharmacy Deductible	40% up to \$500 per script	X
Outpatient services	Surgery facility fee (e.g., ASC)	100%	X	40%	X
	Physician/surgeon fees	100%	X	40%	X
	Outpatient visit	100%	X	40%	X
Need immediate attention	Emergency room facility fee (waived if admitted)	100%	X	40%	X
	Emergency room physician fee (waived if admitted)	100% No charge	X	40% No charge	X
	Emergency medical transportation	100%	X	40%	X
Hospital stay	Urgent care	120 \$75	After 1st three non-preventive visits	40%	X
	Facility fee (e.g. hospital room)	100%	X	40%	X
Mental health, behavioral health, or substance abuse needs	Physician/surgeon fee	100%	X	40%	X
	Mental/Behavioral health outpatient office visits	70 \$75	After 1st three non-preventive visits	40%	X
	Mental/Behavioral health other outpatient items and services	70 \$75	After 1st three non-preventive visits	40%	X
	Mental/Behavioral health inpatient facility fee (e.g.hospital room)	100%	X	40%	X
	Mental/Behavioral health inpatient physician/surgeon fee	100%	X	40%	X
	Substance Use disorder outpatient office visits	70 \$75	After 1st three non-preventive visits	40%	X
	Substance Use disorder other outpatient items and services	70 \$75	After 1st three non-preventive visits	40%	X
	Substance Use inpatient facility fee (e.g. hospital room)	100%	X	40%	X
Pregnancy	Substance use disorder inpatient physician/surgeon fee	100%	X	40%	X
	Prenatal care and preconception visits	No charge		No charge	
Help recovering or other special health needs	Delivery and all inpatient services	100%	X	40%	X
	Home health care	100%	X	40%	X
	Outpatient Rehabilitation services	70 \$75		40%	X
	Outpatient Habilitation services	70 \$75		40%	X
	Skilled nursing care	100%	X	40%	X
	Durable medical equipment	100%	X	40%	X
Child eye care	Hospice service	No charge		0%	X
	Eye exam	No charge		No charge	
Child Dental Diagnostic and Preventive	1 pair of glasses per year (or contact lenses in lieu of glasses)	No charge		No charge	
	Oral Exam				
	Preventive - Cleaning				
	Preventive - X-ray	Not Covered		Not Covered	
	Sealants per Tooth				
Child Dental Basic Services	Topical Fluoride Application				
	Space Maintainers - Fixed				
Child Dental Major Services	Amalgam Fill - 1 Surface	Not Covered		Not Covered	
	Root Canal- Molar				
	Gingivectomy per Quad				
	Extraction- Single Tooth Exposed Root or Erupted	Not Covered		Not Covered	
Child Orthodontics	Extraction- Complete Bony				
	Porcelain with Metal Crown				
	Medically necessary orthodontics	Not Covered		Not Covered	

2016 2017 Standard Benefit Plan Designs

9.5 EHB

Date: May 21, 2015 February 11, 2016

Summary of Benefits and Coverage

Member Cost Share amounts describe the Enrollee's out of pocket costs.

Actuarial Value - AV Calculator		Catastrophic Plan		
Plan design includes a deductible?		Yes, integrated		
Integrated Individual deductible		\$6,860 7,150 integrated		
Integrated Family deductible		\$43,700 14,300 integrated		
Individual deductible, NOT integrated: Medical / Pharmacy / Dental		N/A		
Family deductible, NOT integrated: Medical / Pharmacy / Dental		N/A		
Individual Out-of-pocket maximum		\$6,860 7,150		
Family Out-of-pocket maximum		\$43,700 14,300		
HSA plan: Self-only coverage deductible		N/A		
HSA family plan: Individual deductible		N/A		
Common Medical Event	Service Type	Member Cost Share	Deductible Applies	
Health care provider's office or clinic visit	Primary care visit to treat an injury, illness, or condition	0%	After 1st three non-preventive visits	
	Other practitioner office visit	0%	After 1st three non-preventive visits	
	Specialist visit	0%	X	
	Preventive care/ screening/ immunization	No charge		
Tests	Laboratory Tests	0%	X	
	X-rays and Diagnostic Imaging	0%	X	
	Imaging (CT/PET scans, MRIs)	0%	X	
Drugs to treat illness or condition	Tier 1	0%	X	
	Tier 2	0%	X	
	Tier 3	0%	X	
	Tier 4	0%	X	
Outpatient services	Surgery facility fee (e.g., ASC)	0%	X	
	Physician/surgeon fees	0%	X	
	Outpatient visit	0%	X	
Need immediate attention	Emergency room facility fee (waived if admitted)	0%	X	
	Emergency room physician fee (waived if admitted)	0% No charge	X	
	Emergency medical transportation	0%	X	
	Urgent care	0%	After 1st three non-preventive visits	
Hospital stay	Facility fee (e.g. hospital room)	0%	X	
	Physician/surgeon fee	0%	X	
Mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient office visits	0%	After 1st three non-preventive visits	
	Mental/Behavioral health other outpatient items and services	0%	After 1st three non-preventive visits	
	Mental/Behavioral health inpatient facility fee (e.g.hospital room)	0%	X	
	Mental/Behavioral health inpatient physician/surgeon fee	0%	X	
	Substance Use disorder outpatient office visits	0%	After 1st three non-preventive visits	
	Substance Use disorder other outpatient items and services	0%	After 1st three non-preventive visits	
	Substance Use inpatient facility fee (e.g. hospital room)	0%	X	
Pregnancy	Prenatal care and preconception visits	No charge		
	Delivery and all inpatient services	Hospital	0%	X
		Professional	0%	X
Help recovering or other special health needs	Home health care	0%	X	
	Outpatient Rehabilitation services	0%	X	
	Outpatient Habilitation services	0%	X	
	Skilled nursing care	0%	X	
	Durable medical equipment	0%	X	
Child eye care	Hospice service	0%	X	
	Eye exam	No charge		
Child Dental Diagnostic and Preventive	1 pair of glasses per year (or contact lenses in lieu of glasses)	0%	X	
	Oral Exam			
	Preventive - Cleaning			
	Preventive - X-ray	Not Covered		
	Sealants per Tooth			
Child Dental Basic Services	Topical Fluoride Application			
	Space Maintainers - Fixed			
Child Dental Major Services	Amalgam Fill - 1 Surface	Not Covered		
	Root Canal- Molar			
	Gingivectomy per Quad			
	Extraction- Single Tooth Exposed Root or Erupted	Not Covered		
	Extraction- Complete Bony			
Child Orthodontics	Porcelain with Metal Crown			
	Medically necessary orthodontics	Not Covered		