



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.meritain.com or call (315) 686-2615. 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 Meritain Health, Inc. at (800) 925-2272 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u>?	For participating <u>providers</u> : \$0 person / \$0 family For non-participating <u>providers</u> : \$483 person / \$1,448 family	Generally, you must pay all of 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 <u>deductible</u>?	Yes. For participating <u>providers</u> : All services are covered before you meet a <u>deductible</u> . For non-participating <u>providers</u> : <u>Emergency room care</u> , <u>emergency medical transportation</u> (<u>emergency services</u> only), inpatient hospital facility charges (including mental health & substance abuse) and <u>skilled nursing care</u> services 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 <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u>?	For participating <u>providers</u> : \$7,350 person / \$14,700 family For non-participating <u>providers</u> : \$932 person / \$2,763 family	The <u>out-of-pocket limit</u> 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 <u>out-of-pocket limit</u>?	<u>Premiums</u> , <u>balance billing</u> charges, <u>preauthorization</u> penalty amounts, certain specialty pharmacy drugs (those considered non-essential) 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.aetna.com/docfind/custom/mymeritain or call (800) 343-3140 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 <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
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		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating 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	\$25 <u>copay</u> /visit (office visit)/ No Charge (all other services)	20% <u>coinsurance</u>	<u>Copay</u> applies to the physician office visit only. Includes telemedicine from <u>providers</u> other than Teladoc. You pay a \$10 <u>copay</u> (<u>deductible</u> does not apply) if you receive consultation services through Teladoc.
	<u>Specialist</u> visit	\$25 <u>copay</u> /visit (office visit)/ No Charge (all other services)	20% <u>coinsurance</u>	
	<u>Preventive care/screening/immunization</u>	No Charge	20% <u>coinsurance</u>	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services you need are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Lab services & other <u>diagnostic tests</u> : No Charge / X-rays: No Charge (freestanding facility) / \$35 <u>copay</u> /visit (all other outpatient)	20% <u>coinsurance</u>	The <u>copay</u> is waived for interpretation fees.
	Imaging (CT/PET scans, MRIs)	No Charge (freestanding facility) / \$35 <u>copay</u> /visit (all other outpatient)	20% <u>coinsurance</u>	<u>Preauthorization</u> required for PET scans and non-orthopedic CT/MRI's. If you don't get <u>preauthorization</u> , benefits could be reduced by 50% up to \$250 of the total cost of the service. The <u>copay</u> is waived for interpretation fees.
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.express-scripts.com	Generic drugs	Not Covered	Not Covered	Not Covered
	Preferred brand drugs	Not Covered	Not Covered	
	Non-preferred brand drugs	Not Covered	Not Covered	
	<u>Specialty drugs</u>	Not Covered	Not Covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	20% <u>coinsurance</u>	<u>Preauthorization</u> required for certain surgeries, including infusion therapy costing over \$2,000 per drug per month. If you don't get <u>preauthorization</u> , benefits could be reduced by 50% up to \$250 of the total cost of the service. See your <u>plan</u> document for a detailed listing.
	Physician/surgeon fees	No Charge	20% <u>coinsurance</u>	
If you need immediate medical attention	<u>Emergency room care</u>	\$75 <u>copay</u> /visit	\$75 <u>copay</u> /visit	Non-participating <u>providers</u> paid at the participating <u>provider</u> level of benefits.
	<u>Emergency medical transportation</u>	\$50 <u>copay</u> /trip (emergency services) / No Charge (non-emergency services)	\$50 <u>copay</u> /trip (emergency services) / 20% <u>coinsurance</u> (non-emergency services)	Non-participating <u>providers</u> paid at the participating <u>provider</u> level of benefits for <u>emergency services</u> .
	<u>Urgent care</u>	\$25 <u>copay</u> /visit	20% <u>coinsurance</u>	<u>Copay</u> applies per visit regardless of what services are rendered.
If you have a hospital stay	Facility fee (e.g., hospital room)	\$125 <u>copay</u> /admission	\$125 <u>copay</u> /admission	<u>Preauthorization</u> required. If you don't get <u>preauthorization</u> , benefits could be reduced by 50% up to \$250 of the total cost of the service.
	Physician/surgeon fees	No Charge	20% <u>coinsurance</u>	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$25 <u>copay</u> /visit (office visits) / No Charge (all other outpatient)	20% <u>coinsurance</u>	Includes telemedicine from <u>providers</u> other than Teladoc. You pay a \$10 <u>copay</u> (<u>deductible</u> does not apply) if you receive behavioral health services through Teladoc.
	Inpatient services	Facility charges: \$125 <u>copay</u> /admission / Professional fees: No Charge	Facility charges: \$125 <u>copay</u> /admission / Professional fees: 20% <u>coinsurance</u>	<u>Preauthorization</u> required. If you don't get <u>preauthorization</u> , benefits could be reduced by 50% up to \$250 of the total cost of the service.
If you are pregnant	Office visits	No Charge	20% <u>coinsurance</u>	<u>Preauthorization</u> required for inpatient hospital stays in excess of 48 hrs (vaginal delivery) or 96 hrs (c-section). If you don't get <u>preauthorization</u> , benefits could be reduced by 50% up to \$250 of the total cost of the service. <u>Cost sharing</u> does not apply to <u>preventive services</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). Baby does not count toward the mother's expense; therefore the family <u>deductible</u> amount may apply. <u>Copay</u> is waived for interpretation fees.
	Childbirth/delivery professional services	No Charge	20% <u>coinsurance</u>	
	Childbirth/delivery facility services	\$125 <u>copay</u> /admission	\$125 <u>copay</u> /admission	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you need help recovering or have other special health needs	<u>Home health care</u>	No Charge	20% <u>coinsurance</u>	Limited to 80 visits per year. <u>Preauthorization</u> required. If you don't get <u>preauthorization</u> , benefits could be reduced by 50% up to \$250 of the total cost of the service.
	<u>Rehabilitation services</u>	Outpatient <u>rehabilitation services</u> : Physical, speech/hearing & occupational therapy: \$25 <u>copay</u> /visit (office) / \$35 <u>copay</u> /visit (outpatient)/ Cardiac & respiratory/pulmonary rehab: No Charge (office)/ \$35 <u>copay</u> /visit (outpatient) / Inpatient <u>rehabilitation services</u> : \$125 <u>copay</u> /admission	Outpatient <u>rehabilitation services</u> : 20% <u>coinsurance</u> / Inpatient <u>rehabilitation services</u> : \$125 <u>copay</u> /admission	Includes physical therapy. Outpatient speech/hearing, occupational, respiratory/pulmonary therapies and cardiac rehab limited to a combined maximum of 80 visits per year. Inpatient <u>rehabilitation services</u> limited to 60 days per year and <u>preauthorization</u> is required. If you don't get <u>preauthorization</u> , benefits could be reduced by 50% up to \$250 of the total cost of the service.
	<u>Habilitation services</u>	Office: \$25 <u>copay</u> /visit / All other outpatient: \$35 <u>copay</u> /visit	20% <u>coinsurance</u>	Includes physical therapy. Speech/hearing, occupational, respiratory/pulmonary therapies and cardiac rehab limited to a combined maximum of 80 visits per year.
	<u>Skilled nursing care</u>	\$125 <u>copay</u> /admission	\$125 <u>copay</u> /admission	Limited to 60 days per year. <u>Preauthorization</u> required. If you don't get <u>preauthorization</u> , benefits could be reduced by 50% up to \$250 of the total cost of the service.
	<u>Durable medical equipment</u>	No Charge	20% <u>coinsurance</u>	<u>Preauthorization</u> required for electric/motorized scooters or wheelchairs and pneumatic compression devices. If you don't get <u>preauthorization</u> , benefits could be reduced by 50% up to \$250 of the total cost of the service.
	<u>Hospice services</u>	No Charge	20% <u>coinsurance</u>	Bereavement counseling is covered if received within 12 months of death, limited to 5 visits per occurrence. <u>Hospice services</u> limited to 210 visits/days per year.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	\$20 <u>copay</u> /visit	No Charge (maximum of \$61)	Coverage is provided through a stand-alone vision plan (refer to Davis Vision for further details).
	Children's glasses	No Charge	No Charge (maximum of \$111 – frames, single vision lenses combined)	Coverage is provided through a stand-alone vision plan (refer to Davis Vision for further details).
	Children's dental check-up	Not Covered	Not Covered	Not Covered

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u> .)			
• Acupuncture • Cosmetic surgery • Dental care (Adult & Child) • Long-term care	• Non-emergency care when traveling outside the U.S. • Private-duty nursing (except for home health care & hospice)	• Routine foot care (except for metabolic or peripheral vascular disease) • Weight loss programs	
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)			
• Bariatric surgery (for morbid obesity only) • Chiropractic care	• Glasses (Adult & Child – through a stand-alone vision plan with Davis Vision) • Hearing aids (1 hearing aid per hearing impaired ear every 3 years)	• Infertility treatment (3 cycles per lifetime) • Routine eye care (Adult & Child – through a stand-alone vision plan with Davis Vision)	

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 Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at (877) 267-2323 x 61565 or www.cciio.cms.gov, or Jefferson-Lewis et. al. School Employees' Healthcare Plan at (315) 686-2615. 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 on how 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 Jefferson-Lewis et. al. School Employees' Healthcare Plan at (315) 686-2615 or Meritain Health, Inc. at (800) 925-2272.

Additionally, a consumer assistance program can help you file your [appeal](#). Contact the Community Health Advocates, Community Service Society of New York at (888) 614-5400.

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](#).

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-378-1179.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-378-1179.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-800-378-1179.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiiijigo holne' 1-800-378-1179.

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 <u>plan's</u> overall <u>deductible</u>	\$0
■ <u>Primary care physician coinsurance</u>	0%
■ Hospital (facility) <u>coinsurance</u>	\$125
■ Other <u>coinsurance</u>	0%

This EXAMPLE event includes services like:

Primary care physician 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:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$200
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$260

Managing Joe's Type 2 Diabetes

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

■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ <u>Specialist copayment</u>	\$25
■ Hospital (facility) <u>coinsurance</u>	0%
■ Other <u>coinsurance</u>	0%

This EXAMPLE event includes services like:

Specialist 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:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$800
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$820

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ <u>Specialist copayment</u>	\$25
■ Hospital (facility) <u>copayment</u>	\$75
■ Other <u>coinsurance</u>	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
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$400
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$400

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