



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, contact Paramount at 1-866-452-6128 or [www.paramounthealthcare.com/member-handbooks](http://www.paramounthealthcare.com/member-handbooks). 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.paramountinsurancecompany.com](http://www.paramountinsurancecompany.com) or call 1-866-452-6128 to request a copy.

Important Questions	Answers	Why this Matters:
<b>What is the overall deductible?</b>	<b>\$5500</b> Single (In-Network) <b>\$11000</b> Family (In-Network) <b>\$11000</b> Single (Out-of-Network) <b>\$22000</b> Family (Out-of-Network) Does not apply to preventive care or covered services requiring a copayment.	Generally, you must pay all of the costs from providers 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> .
<b>Are there services covered before you meet your deductible?</b>	Yes, <u>preventive care</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 preventive services without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other deductibles for specific services?</b>	No (In-Network) No (Out-of-Network)	You don't have to meet <u>deductibles</u> for specific services.
<b>What is the out-of-pocket limit for this plan?</b>	<b>\$6500</b> Single (In-Network) <b>\$13000</b> Family (In-Network) <b>\$13000</b> Single (Out-of-Network) <b>\$26000</b> Family (Out-of-Network)	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.
<b>What is not included in the out-of-pocket limit?</b>	Premiums, Out-of-Network financial penalties imposed for failure to obtain required pre-authorization, balanced-billed charges and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
<b>Will you pay less if you use a network provider?</b>	Yes. See <a href="http://www.paramountinsurancecompany.com/FindAProvider">www.paramountinsurancecompany.com/FindAProvider</a> or call 1-866-452-6128 for a list of CDHP providers, including Curanet and Encore networks.	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 charge</u> and what your <u>plan</u> pays (a <u>balance bill</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.
<b>Do you need a referral to see a specialist?</b>	No	You can see the <u>specialist</u> 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
		Your Cost If You Use A(n) In-Network Provider	Your Cost If You Use A(n) Out-of-Network Provider	
If you visit a health care provider's office or clinic	Primary Care visit to treat an injury or illness	20% <u>Co-Insurance</u> .	50% <u>Co-Insurance</u> .	—————none—————
	<u>Specialist</u> visit	20% <u>Co-Insurance</u> .	50% <u>Co-Insurance</u> .	—————none—————
	<u>Preventive care/screening</u> /immunization	No charge.	50% <u>Co-Insurance</u> .	You may have to pay for services that aren't preventive. Ask your provider 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)	20% <u>Co-Insurance</u> .	50% <u>Co-Insurance</u> .	—————none—————
	Imaging (CT/PET scans, MRIs)	20% <u>Co-Insurance</u> .	50% <u>Co-Insurance</u> .	Pre-Notification Required if using an <u>Out-of-Network</u> Provider. Penalty for non-compliance is a decrease in Covered Expenses.
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at <a href="http://www.paramounthealthcare.com/Employers-PharmacyResources-CommercialDrugBenefits">www.paramounthealthcare.com/Employers-PharmacyResources-CommercialDrugBenefits</a>	Preferred Generics	20% <u>Co-insurance</u> / prescription (retail) 20% <u>Co-insurance</u> / prescription (mail order)	50% of <u>allowed amount</u>	Covers up to a 1-30 day supply (retail prescription); 31-90 day supply (mail order prescription) ACA Mandated Preventive Drugs - \$0. Paramount Value-Added Preventive Medications - \$0. Oral Chemotherapy Drugs - \$100. Drug Formulary - ACA/Alliance
	Non-Preferred Generics	20% <u>Co-insurance</u> / prescription (retail) 20% <u>Co-insurance</u> / prescription (mail order)	50% of <u>allowed amount</u>	Same as Generic Drugs
	Preferred Brands	35% <u>Co-insurance</u> / prescription (retail) 35% <u>Co-insurance</u> / prescription (mail order)	50% of <u>allowed amount</u>	Same as Generic Drugs

\*For more information about limitations and exceptions, see the plan or policy document at [www.paramountinsurancecompany.com](http://www.paramountinsurancecompany.com).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Your Cost If You Use A(n) In-Network Provider	Your Cost If You Use A(n) Out-of-Network Provider	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.paramounthealthcare.com/Employers-PharmacyResources-CommercialDrugBenefits">www.paramounthealthcare.com/Employers-PharmacyResources-CommercialDrugBenefits</a>	Non-Preferred Brands	35% <u>Co-insurance</u> / prescription (retail) 35% <u>Co-insurance</u> / prescription (mail order)	50% of <u>allowed amount</u>	Same as Generic Drugs
	Preferred Specialty	35% <u>Co-insurance</u> / prescription (retail)	50% of <u>allowed amount</u>	Same as Specialty Drugs
	Non-Preferred Specialty	45% <u>Co-insurance</u> / prescription (retail)	50% of <u>allowed amount</u>	Same as Specialty Drugs
	Specialty Drugs	Applicable Copay Applies up to a maximum 30-day supply per fill	50% of <u>allowed amount</u>	Specialty drugs are available through a limited specialty network and not available through standard mail-order benefits. Subject to deductible.
	Oral Chemotherapy Drugs	\$100.00 Copay per fill	50% of <u>allowed amount</u>	Subject to deductible. Subject to prior authorization, quantity limits and dispensing limits. Up to one month supply may be dispensed per fill.
	ACA Mandated Preventive Drugs	\$0.00 Copay	50% of <u>allowed amount</u>	Preventive Drugs covered in accordance with PPACA mandates. This includes products from the following categories: aspirin, vitamins, smoking cessation medications, women's contraceptive medications and devices, vaccines and bowel preparations. These drugs are not subject to the deductible. This list is subject to change.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% <u>Co-Insurance.</u>	50% <u>Co-Insurance.</u>	Pre-Notification Required if using an <u>Out-of-Network</u> Provider. Penalty for non-compliance is a decrease in Covered Expenses.
	Physician/surgeon fees	20% <u>Co-Insurance.</u>	50% <u>Co-Insurance.</u>	—————none—————
<b>If you need immediate medical attention</b>	Emergency room care	20% <u>Co-Insurance.</u>	20% <u>Co-Insurance.</u>	You may be balanced billed for <u>out-of-network</u> services. To prevent this, use PHCS Healthy Directions network providers when out of the service area.

\*For more information about limitations and exceptions, see the [plan](#) or policy document at [www.paramountinsurancecompany.com](http://www.paramountinsurancecompany.com).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Your Cost If You Use A(n) In-Network Provider	Your Cost If You Use A(n) Out-of-Network Provider	
If you need immediate medical attention	<u>Emergency medical transportation</u>	20% <u>Co-Insurance.</u>	50% <u>Co-Insurance.</u>	You may be balanced billed for <u>out-of-network</u> services. To prevent this, use PHCS Healthy Directions network providers when out of the service area.
	<u>Urgent care</u>	20% <u>Co-Insurance.</u>	50% <u>Co-Insurance.</u>	You may be balanced billed for <u>out-of-network</u> services. To prevent this, use PHCS Healthy Directions network providers when out of the service area.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>Co-Insurance.</u>	50% <u>Co-Insurance.</u>	Pre-Notification Required if using an <u>Out-of-Network</u> Provider. Penalty for non-compliance is a decrease in Covered Expenses.
	Physician/surgeon fees	20% <u>Co-Insurance.</u>	50% <u>Co-Insurance.</u>	—————none—————
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% <u>Co-Insurance.</u>	50% <u>Co-Insurance.</u>	—————none—————
	Inpatient services	20% <u>Co-Insurance.</u>	50% <u>Co-Insurance.</u>	—————none—————
If you are pregnant	Office visits	20% <u>Co-Insurance.</u>	50% <u>Co-Insurance.</u>	Cost sharing does not apply for preventive services.
	Childbirth/delivery professional services	20% <u>Co-Insurance.</u>	50% <u>Co-Insurance.</u>	—————none—————
	Childbirth/delivery facility services	20% <u>Co-Insurance.</u>	50% <u>Co-Insurance.</u>	—————none—————
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>Co-Insurance.</u>	50% <u>Co-Insurance.</u>	Limited to 100 visits per calendar year.
	<u>Rehabilitation services</u>	20% <u>Co-Insurance.</u>	50% <u>Co-Insurance.</u>	Inpatient Rehabilitation is limited to 60 days per calendar year. Outpatient Physical, Occupational, Speech Therapy and Pulmonary Rehabilitation limited to 20 visits. Cardiac Rehabilitation limited to 36 visits.
	<u>Habilitation services</u>	20% <u>Co-Insurance.</u>	50% <u>Co-Insurance.</u>	Outpatient physical Habilitation is limited to 20 visits. Visits are combined with Rehabilitation services. Medically diagnosed Autism Spectrum disorders are limited to children up to age twenty-one (21) if medically necessary.
	<u>Skilled nursing care</u>	20% <u>Co-Insurance.</u>	50% <u>Co-Insurance.</u>	Limited to 90 days per calendar year.

\*For more information about limitations and exceptions, see the plan or policy document at [www.paramountinsurancecompany.com](http://www.paramountinsurancecompany.com).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Your Cost If You Use A(n) In-Network Provider	Your Cost If You Use A(n) Out-of-Network Provider	
If you need help recovering or have other special health needs	Durable medical equipment	20% <u>Co-Insurance</u> .	50% <u>Co-Insurance</u> .	Subject to Medicare Part B Guidelines and deductible.
	Hospice services	No charge.	50% <u>Co-Insurance</u> .	—————none—————
If your child needs dental or eye care	Children's eye exam	No charge.	50% <u>Co-Insurance</u> .	Limited to one (1) routine vision exam every twelve (12) months.
	Children's glasses	No charge for Pediatric Vision	Not covered.	Limited to lenses/contacts in lieu of glasses one (1) every twelve (12) months. Frames one (1) every twelve (12) months. From Collection
	Children's dental check-up	Not covered.	Not covered.	—————none—————

\*For more information about limitations and exceptions, see the plan or policy document at [www.paramountinsurancecompany.com](http://www.paramountinsurancecompany.com).

## 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.)		
<ul style="list-style-type: none"><li>• Acupuncture</li><li>• Dental care (Adult)</li><li>• Non-emergency care when traveling outside the U.S.</li></ul>	<ul style="list-style-type: none"><li>• Bariatric Surgery</li><li>• Hearing Aids</li><li>• Routine foot care</li></ul>	<ul style="list-style-type: none"><li>• Cosmetic surgery</li><li>• Long-term care</li><li>• Weight loss programs</li></ul>

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please check your plan document.)		
<ul style="list-style-type: none"><li>• Chiropractic care</li><li>• Routine eye care (Adult)</li></ul>	<ul style="list-style-type: none"><li>• Infertility treatment</li></ul>	<ul style="list-style-type: none"><li>• Private-duty nursing</li></ul>

**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: Department of Labor's Employee Benefits Security Administration, 1-866-444-EBSA (3272), [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform)

**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: Paramount Insurance Co., Member Service Department at: (419) 887-2525, Toll Free: 1-800-462-3589, or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform)

### 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 Standard? 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 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.

### Having a Baby (9 months of in-network pre-natal care and a hospital delivery)

The <u>Plan's</u> overall <u>deductible</u>	\$5500
<u>Specialist</u> <u>coinsurance</u>	20%
Hospital (facility) <u>coinsurance</u>	20%
Other <u>coinsurance</u>	20%

#### 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*)

<b>Total Example Cost</b>	<b>\$12,731</b>
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#### In this example, you would pay:

Cost Sharing	
Deductibles	\$5,500
Co-pays	\$0
Co-insurance	\$1,000
What isn't covered	
Limits or exclusions	\$60
<b>The total you would pay is</b>	<b>\$6,560</b>

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

The <u>Plan's</u> overall <u>deductible</u>	\$5500
<u>Specialist</u> <u>coinsurance</u>	20%
Hospital (facility) <u>coinsurance</u>	20%
Other <u>coinsurance</u>	20%

#### 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*)

<b>Total Example Cost</b>	<b>\$7,389</b>
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#### In this example, you would pay:

Cost Sharing	
Deductibles	\$5,290
Co-pays	\$0
Co-insurance	\$1,210
What isn't covered	
Limits or exclusions	\$60
<b>The total you would pay is</b>	<b>\$6,560</b>

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

The <u>Plan's</u> overall <u>deductible</u>	\$5500
<u>Specialist</u> <u>coinsurance</u>	20%
Hospital (facility) <u>coinsurance</u>	20%
Other <u>coinsurance</u>	20%

#### This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)  
 Diagnostic test (*x-ray*)  
 Durable medical equipment (*crutches*)  
 Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$1,925</b>
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#### In this example, you would pay:

Cost Sharing	
Deductibles	\$1,540
Co-pays	\$0
Co-insurance	\$390
What isn't covered	
Limits or exclusions	\$0
<b>The total you would pay is</b>	<b>\$1,930</b>

## Language Access Services:

**English:** ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-462-3589 (TTY: 1-888-740-5670).

**Albanian:** KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-800-462-3589 (TTY: 1-888-740-5670).

**Arabic:** ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-462-3589 (رقم هاتف الصم والبكم: 1-888-740-5670).

**Bantu:** ICITONDERWA: Nimba uvuga Ikirundi, uzohabwa serivisi zo gufasha mu ndimi, ku buntu. Woterefona 1-800-462-3589 (TTY: 1-888-740-5670).

**Bengali:** লক্ষ্য করুন: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নি:খরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন করুন ১-৮০০-৪৬২-৩৫৮৯ (TTY: ১-৮৮৮-৭৪০-৫৬৭০)।

**Chinese:** 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-462-3589 (TTY：1-888-740-5670)。

**Cushite:** XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-800-462-3589 (TTY: 1-888-740-5670).

**Dutch:** AANDACHT: Als u nederlands spreekt, kunt u gratis gebruikmaken van de taalkundige diensten. Bel 1-800-462-3589 (TTY: 1-888-740-5670).

**French:** ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-462-3589 (ATS : 1-888-740-5670).

**German:** ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-462-3589 (TTY: 1-888-740-5670).

**Italian:** ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-462-3589 (TTY: 1-888-740-5670).

**Japanese:** 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-462-3589 (TTY:1-888-740-5670) まで、お電話にてご連絡ください。

**Korean:** 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-462-3589 (TTY: 1-888-740-5670) 번으로 전화해 주십시오.

**Nepali:** ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता सेवाहरू नि:शुल्क रूपमा उपलब्ध छ । फोन गर्नुहोस् 1-800-462-3589 (टिटिवाइ: 1-888-740-5670) ।

**Wann du [Deutsch (Pennsylvania German / Dutch)]:** schwetzsch, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-800-462-3589 (TTY: 1-888-740-5670).





## Notice of Nondiscrimination and Accessibility: Discrimination is Against the Law

Paramount Insurance Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Paramount Insurance Company does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Paramount Insurance Company provides:

- Free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Member Services at 1-800-462-3589.

If you believe that Paramount Insurance Company has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance. You can file a grievance in person or by mail, fax, or email.

Member Services  
1901 Indian Wood Circle, Maumee OH 43537  
Phone: 419-887-2525  
Toll Free: 1-800-462-3589  
TTY: 1-888-740-5670  
Fax: 419-887-2047  
Email: [Paramount.MemberServices@ProMedica.org](mailto:Paramount.MemberServices@ProMedica.org)

If you need help filing a grievance, Member Services is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
1-800-368-1019, 800-537-7697 (TDD)  
Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.