



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.paramounthealthcare.com/member-handbooks](http://www.paramounthealthcare.com/member-handbooks) or call 1-866-452-6128 to request a copy.

| Important Questions   | Answers  | Why this Matters:  |
|---|--|--|
| What is the overall <u>deductible</u> ?                             | <b>\$1,750</b> Single (In-Network) <b>\$3,500</b> Family (In-Network) <b>\$4,000</b> Single (Out-of-Network) <b>\$8,000</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> .   |
| Are there services covered before you meet your <u>deductible</u> ? | Yes, <u>preventive care</u>  | This <u>plan</u> covers some items and services even if you haven't yet met the annual <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 cost-sharing 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> |
| Are there other <u>deductibles</u> for specific services?           | No (Paramount Ohio HMO Network) No (Out-of-Network)  | 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> ?       | Deductible and <u>Coinsurance</u> not to exceed <b>\$7,000</b> Single (In-Network) <b>\$14,000</b> Family (In-Network) <b>\$14,000</b> Single (Out-of-Network) <b>\$28,000</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.  |
| What is not included in the <u>out-of-pocket limit</u> ?            | Premiums, financial penalties imposed for failure to obtain required preauthorization, balanced-billed charges 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> .   |

| Important Questions  | Answers   | Why this Matters:  |
|--|---|--|
| Will you pay less if you use a <u>network provider</u> ?   | Yes. See <a href="http://www.paramountinsurancecompany.com">www.paramountinsurancecompany.com</a> or call 1-866-452-6128 for a list of network providers. | 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 (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. |
| 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 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 <u>provider's</u> office or clinic   | Primary care visit to treat an injury or illness | \$25 <u>Copayment</u> /visit, <u>Deductible</u> does not apply | 50% <u>Coinsurance</u> , Subject to <u>Deductible</u> | —————none—————  |
|   | <u>Specialist</u> visit                          | \$50 <u>Copayment</u> /visit, <u>Deductible</u> does not apply | 50% <u>Coinsurance</u> , Subject to <u>Deductible</u> | —————none—————  |
|   | <u>Preventive care/screening/immunization</u>    | No Charge  | Not Covered   | 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  | <u>Diagnostic test</u> (x-ray, blood work)       | 20% <u>Coinsurance</u> , Subject to <u>Deductible</u>          | 50% <u>Coinsurance</u> , Subject to <u>Deductible</u> | —————none—————  |
|   | Imaging (CT/PET scans, MRIs)                     | 20% <u>Coinsurance</u> , Subject to <u>Deductible</u>          | 50% <u>Coinsurance</u> , Subject to <u>Deductible</u> | —————none—————  |
| If you need drugs to treat your <u>illness or condition</u> More information about <u>prescription drug</u> | Prescription Drug Coverage                       | Not Covered By Paramount.                                      | Not Covered By Paramount.                             | Not Covered By Paramount.   |

| 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              |   |
| coverage is available at <a href="http://www.paramounthealthcare.com/thinking-about-enrolling-843">www.paramounthealthcare.com/thinking-about-enrolling-843</a> |  |  |  |   |
| If you have outpatient surgery  | Facility fee (e.g., ambulatory surgery center) | 20% <u>Coinsurance</u> , Subject to <u>Deductible</u>          | 50% <u>Coinsurance</u> , Subject to <u>Deductible</u>          | ————none————  |
|   | Physician/surgeon fees                         | 20% <u>Coinsurance</u> , Subject to <u>Deductible</u>          | 50% <u>Coinsurance</u> , Subject to <u>Deductible</u>          | ————none————  |
| If you need immediate medical attention   | Emergency room care                            | \$350 <u>Copayment</u> /visit, Subject to <u>Deductible</u>    | \$350 <u>Copayment</u> /visit, Subject to <u>Deductible</u>    | Waived if Admitted.                                   |
|   | Emergency medical transportation               | 20% <u>Coinsurance</u> , Subject to <u>Deductible</u>          | 20% <u>Coinsurance</u> , Subject to <u>Deductible</u>          | ————none————  |
|   | Urgent care                                    | \$60 <u>Copayment</u> /visit, <u>Deductible</u> does not apply | \$60 <u>Copayment</u> /visit, <u>Deductible</u> does not apply | ————none————  |
| If you have a hospital stay   | Facility fee (e.g., hospital room)             | 20% <u>Coinsurance</u> , Subject to <u>Deductible</u>          | 50% <u>Coinsurance</u> , Subject to <u>Deductible</u>          | ————none————  |
|   | Physician/surgeon fees                         | 20% <u>Coinsurance</u> , Subject to <u>Deductible</u>          | 50% <u>Coinsurance</u> , Subject to <u>Deductible</u>          | ————none————  |
| If you need mental health, behavioral health, or substance abuse services   | Outpatient services                            | \$25 <u>Copayment</u> /visit, <u>Deductible</u> does not apply | 50% <u>Coinsurance</u> , Subject to <u>Deductible</u>          | ————none————  |
|   | Inpatient services                             | 20% <u>Coinsurance</u> , Subject to <u>Deductible</u>          | 50% <u>Coinsurance</u> , Subject to <u>Deductible</u>          | ————none————  |
| If you are pregnant   | Office visits                                  | No Charge  | Not Covered  | Cost sharing does not apply for preventive services.  |
|   | Childbirth/delivery professional services      | 20% <u>Coinsurance</u> , Subject to <u>Deductible</u>          | 50% <u>Coinsurance</u> , Subject to <u>Deductible</u>          | ————none————  |
|   | Childbirth/delivery facility services          | 20% <u>Coinsurance</u> , Subject to <u>Deductible</u>          | 50% <u>Coinsurance</u> , Subject to <u>Deductible</u>          | ————none————  |

| 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 | Home health care          | 20% <u>Coinsurance</u> , Subject to <u>Deductible</u>   | 50% <u>Coinsurance</u> , Subject to <u>Deductible</u>                                       | —————none—————   |
|  | Rehabilitation services   | Inpatient: 20% <u>Coinsurance</u> , Subject to <u>Deductible</u><br>Outpatient: 20% <u>Coinsurance</u> , Subject to <u>Deductible</u> | Inpatient: 50% <u>Coinsurance</u> , Subject to <u>Deductible</u><br>Outpatient: Not Covered | Outpatient: ST covered up to 30 visits per year.<br>Outpatient: Cardiac and pulmonary covered up to 30 visits per year.<br>Outpatient: PT/OT/Chiro covered up to 30 visits per year.   |
|  | Habilitation services     | Inpatient: 20% <u>Coinsurance</u> , Subject to <u>Deductible</u><br>Outpatient: 20% <u>Coinsurance</u> , Subject to <u>Deductible</u> | Inpatient: 50% <u>Coinsurance</u> , Subject to <u>Deductible</u><br>Outpatient: Not Covered | Outpatient: ST covered up to 30 visits per year.<br>Outpatient: Cardiac and pulmonary covered up to 30 visits per year.<br>Outpatient: PT/OT/Chiro covered up to 30 visits per year.<br>Coverage provided for screening, diagnosis, and treatment of Autism Spectrum Disorder (ASD) for Covered Persons under the age of nineteen (19). Subject to applicable cost sharing and benefit limits per type of service. |
|  | Skilled nursing care      | 20% <u>Coinsurance</u> , Subject to <u>Deductible</u>   | 50% <u>Coinsurance</u> , Subject to <u>Deductible</u>                                       | Limited to 45 days per year  |
|  | Durable medical equipment | 20% <u>Coinsurance</u> , Subject to <u>Deductible</u>   | 50% <u>Coinsurance</u> , Subject to <u>Deductible</u>                                       | Subject to Medicare Part B Guidelines and deductible.  |

| 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     |  |
|  | Hospice services           | No Charge after Deductible                    | 50% <u>Coinsurance</u> , Subject to <u>Deductible</u> | Limited to 45 days per year  |
| If your child needs dental or eye care | Children's eye exam        | No Charge                                     | Not Covered   | Limited to 1 routine vision exam every 12 months   |
|  | Children's glasses         | No Charge                                     | Not Covered   | Limited to 1 frames every 12 months<br>Limited to 1 lenses/contacts in lieu of glasses every 12 months |
|  | Children's dental check-up | Not Covered                                   | Not Covered   | —————none—————   |

### 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.)

- |  |                              |   |
|--|------------------------------|---|
| • <b>Abortion</b> (Except in cases of rape, incest, or when the life of the mother is endangered.) | • <b>Dental care (Adult)</b> | • <b>Non-emergency care when traveling outside the U.S.</b> |
| • <b>Acupuncture</b>   | • <b>Hearing Aids</b>        | • <b>Private-duty nursing</b>                               |
| • <b>Cosmetic surgery</b>  | • <b>Long-term care</b>      | • <b>Routine foot care</b>                                  |

#### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- |                            |   |                               |
|----------------------------|---|-------------------------------|
| • <b>Bariatric surgery</b> | • <b>Infertility treatment</b> (Covered services are subject to applicable Member Deductible, Copayment or Coinsurance based on type of service.) | • <b>Weight loss programs</b> |
| • <b>Chiropractic care</b> | • <b>Routine eye care (Adult)</b>   |                               |

**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: (734) 529-7800, Toll-Free 1-888-241-5604, 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**

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 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> | \$1,750 |
| <u>Specialist</u> <u>copayment</u>          | \$50    |
| 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>\$12,700</b> |
|---------------------------|-----------------|

#### In this example, you would pay:

| <i>Cost Sharing</i>               |                |
|-----------------------------------|----------------|
| <u>Deductibles</u>                | \$1,750        |
| <u>Copayments</u>                 | \$0            |
| <u>Coinsurance</u>                | \$1,600        |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$70           |
| <b>The total you would pay is</b> | <b>\$3,420</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> | \$1,750 |
| <u>Specialist</u> <u>copayment</u>          | \$50    |
| 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>\$5,600</b> |
|---------------------------|----------------|

#### In this example, you would pay:

| <i>Cost Sharing</i>               |                |
|-----------------------------------|----------------|
| <u>Deductibles</u>                | \$100          |
| <u>Copayments</u>                 | \$300          |
| <u>Coinsurance</u>                | \$0            |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$4,300        |
| <b>The total you would pay is</b> | <b>\$4,700</b> |

### Simple Fracture

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

|   |         |
|---|---------|
| The <u>plan's</u> overall <u>deductible</u> | \$1,750 |
| <u>Specialist</u> <u>copayment</u>          | \$50    |
| 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>\$2,800</b> |
|---------------------------|----------------|

#### In this example, you would pay:

| <i>Cost Sharing</i>               |                |
|-----------------------------------|----------------|
| <u>Deductibles</u>                | \$1,750        |
| <u>Copayments</u>                 | \$100          |
| <u>Coinsurance</u>                | \$200          |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$5            |
| <b>The total you would pay is</b> | <b>\$2,055</b> |

Note: These numbers assume that the patient received care from an IHCP provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher.

## 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:** (0765-047-888-1 :liJ9 ,oJl eilLa ,ë,) 9853-264-008-1 ,Ë.I {Oïl :LSAJLI "J .Ei9iï Ëi9AJJl ÖTGLNAJl ÜLATS iEE iËAJJl .LZl UTTiï ÜiL iZl :Ë"9TJA

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

**Bengali:** VB7 #৮০০ ৫৫৭ W৯৫৭ \$৭°V7, #৫7 \$V\u ff7\af, u7X\|V £০%7ab7e u7B7 PX7eu7 ff৫a\B\$7 SffVB W\| CN7f #৮ 5-800-462-3589 (TTY: 5-888-740-5670)

**Chinese:** 稔シ: \$ë®\$[椽\$}ë[fi屣縹手婆妨mm÷終fi○嫗α囑 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:** %07\$%0:B\$ T Ç±Çh@.↓\$ > T @Çsfi"\$½flfeg1-800-462-3589 (TTY:1-888-740-5670)£½.ç峠± €s今ãCÇ"

**Korean:** 接®: 觀÷©≥ K 觀K÷ Q°, ®© K 蓄 k<sup>a</sup>p.m.≥ °™ © 觀; ; ®10日fl. 1-800-462-3589 (TTY: 1-888-740-5670) ¼°™ ½騰撥接gK°.

**Nepali:** éP7b h|b, \hflç: JP7\”U` b`P7U2 Bhub, \ç§ åb` JP7\”§h hb£bJ å7B7 fl\7PJ7 fl`§7\” hb:ª, u§ ”PB7 7PUoff § | Æhb §b, \hflç 1-800-462- 3589 (h7h7§7\ç: 1-888-740-5670) |

Wann du **Deutsch (Pennsylvania German / Dutch)**: schwetzscht, 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).



**Polish:** UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-462-3589 (TTY: 1-888-740-5670).

**Romanian:** ATENȚIE: Dacă vorbii limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-800-462-3589 (TTY: 1-888-740-5670).

**Russian:** BHNMAHNE: ECNN BΘ FOBOPNTE HA PYCCKOM ESΘKE, TO BAM GOCTYMHΘ 6ECMNATHΘE YCNYFN MEPEBOGA. 3BOHNTE 1-800-462-3589 (TENETANM: 1-888-740-5670).

**Serbo-Croatian:** OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-800-462-3589 (TTY-Telefon za osobe sa oštećenim govorom ili sluhom: 1-888-740-5670).

**Spanish:** ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-462-3589 (TTY: 1-888-740-5670).

**Syriac:** 1-800-462-3589- C,,2,,22£M 2..z ٧>za .B.ZC,,2,,Z..M C,,2,,2£2Z c,,bz..z..w٧ c,,b..m2£. ٧>B.22Z...A٧ ٧>b.z,,m rc,,z,,z.>b,,c C,,2,,2£2 ٧>B.2M£ÇM..W C,,2 ٧>b...c ٧c :c,,z,,w.>z- (TTY: 1-888-740- 5670)

**Tagalog:** PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-462-3589 (TTY: 1-888-740-5670).

**Ukrainian:** VBAFA! RKYO BN POSMOBNESTE YKPAÏHCAKOD MOBOD, BN MOMETE SBEPHYTNCE go 6ESKOMTOBHOÏ CNYM6N MOBHOÏ MIGTPNMKN. TENE\$OHYNTE sa HOMEPOM 1-800 -462-3589 (TENETANM: 1-888-740-5670).

**Vietnamese:** CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 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  
300 Madison Avenue, Suite 270  
Toledo, Ohio 43604  
Alternate in Person  
Delivery Address: 650 Beaver Creek, Suite 100  
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@MedMutual.com](mailto:Paramount.MemberServices@MedMutual.com)

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>.