The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 <u>www.paramounthealthcare.com/member-handbooks</u>. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>www.paramounthealthcare.com/member-handbooks</u> or call 1-866-452-6128 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	<b>\$5,000</b> Single (In-Network) <b>\$10,000</b> Family (In-Network) <b>\$10,000</b> Single (Out-of-Network) <b>\$20,000</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 <u>https://www.healthcare.gov/coverage/preventive-care- benefits/</u>
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 Coinsurance not to exceed <b>\$9,100</b> Single (In-Network) <b>\$18,200</b> Family (In-Network) <b>\$18,200</b> Single (Out-of-Network) <b>\$36,400</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-</u> pocket limit?	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> ?		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 **<u>copayment</u>** and <u>**coinsurance**</u> costs shown in this chart are after your <u>**deductible**</u> has been met, if a <u>**deductible**</u> applies.

		What You		
Common Medical Event	Services You May Need	Your Cost If You Use A(n) In-Network Provider	Your Cost If You Use A(n) Out-of-Network Provider	Limitations, Exceptions & Other Important Information
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$50 <u>Copayment</u> /visit, <u>Deductible</u> does not apply	50% <u>Coinsurance</u> , Subject to <u>Deductible</u>	none
	<u>Specialist</u> visit	\$80 <u>Copayment</u> /visit, <u>Deductible</u> does not apply	50% <u>Coinsurance</u> , Subject to <u>Deductible</u>	none
	Preventive care/screening/immunization	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 illness or condition More information about <u>prescription drug</u>	Prescription Drug Coverage	Not Covered By Paramount.	Not Covered By Paramount.	Not Covered By Paramount.

\*For more information about limitations and exceptions, see the <u>plan</u> or policy document at www.paramounthealthcare.com.

		What Yo		
Common Medical Event	Services You May Need	Your Cost If You Use A(n) In-Network Provider	Your Cost If You Use A(n) Out-of-Network Provider	Limitations, Exceptions & Other Important Information
<u>coverage</u> is available at www.paramounthealthcare.com/thinki ng-about-enrolling-843				
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	\$400 <u>Copayment</u> /visit, Subject to <u>Deductible</u>	\$400 <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	\$65 <u>Copayment</u> /visit, <u>Deductible</u> does not apply	\$65 <u>Copayment</u> /visit, <u>Deductible</u> does not apply	none
	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
If you have a hospital stay	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	Outpatient services	\$50 <u>Copayment</u> /visit, <u>Deductible</u> does not apply	50% <u>Coinsurance</u> , Subject to <u>Deductible</u>	none
abuse services	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

		What Yo		
Common Medical Event	Services You May Need	Your Cost If You Use A(n) In-Network Provider	Your Cost If You Use A(n) Out-of-Network Provider	Limitations, Exceptions & Other Important Information
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> Outpatient: 20% <u>Coinsurance</u> , Subject to <u>Deductible</u>	Inpatient: 50% <u>Coinsurance</u> , Subject to <u>Deductible</u> Outpatient: Not Covered	Outpatient: ST covered up to 30 visits per year. Outpatient: Cardiac and pulmonary covered up to 30 visits per year. Outpatient: PT/OT/Chiro covered up to 30 visits per year.
	Habilitation services	Inpatient: 20% <u>Coinsurance</u> , Subject to <u>Deductible</u> Outpatient: 20% <u>Coinsurance</u> , Subject to <u>Deductible</u>	Inpatient: 50% <u>Coinsurance</u> , Subject to <u>Deductible</u> Outpatient: Not Covered	Outpatient: ST covered up to 30 visits per year. Outpatient: Cardiac and pulmonary covered up to 30 visits per year. Outpatient: PT/OT/Chiro covered up to 30 visits per year. Coverage provided for screening, diagnosis, and treatment of Autism Spectrum Disorder (ASD) for Covered Persons under the age of ninteen (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.

		What Yo		
Common Medical Event	Services You May Need	Your Cost If You Use A(n) In-Network Provider	Your Cost If You Use A(n) Out-of-Network Provider	Limitations, Exceptions & Other Important Information
	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 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.)				
• Abortion (Except in cases of rape, incest, or when the life of	Dental care (Adult)	<ul> <li>Non-emergency care when</li> </ul>		
the mother is endangered.)		traveling outside the U.S.		
Acupuncture	Hearing Aids	<ul> <li>Private-duty nursing</li> </ul>		
Cosmetic surgery	Long-term care	Routine foot care		

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
Bariatric surgery	<ul> <li>Infertility treatment (Covered services are subject to          <ul> <li>Weight loss programs applicable Member Deductible, Copayment or Coinsurance based on type of service.)</li> </ul> </li> </ul>	
Chiropractic care	Routine eye care (Adult)	

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), <a href="http://www.doi.gov/ebsa/healthreform">www.doi.gov/ebsa/healthreform</a>

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim, appeal</u> or a <u>grievance</u> for any reason to your <u>plan</u>. 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 <u>www.dol.gov/ebsa/healthreform</u>

#### 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

# 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		Managing Type 2 Diabetes		<b>Simple Fracture</b>	
(9 months of in-network pre-natal care and a		(a year of routine in-network care of a well-		(in-network emergency room visit and follow up	
hospital delivery)		controlled condition)		care)	
The <u>plan's</u> overall <u>deductible</u>	\$5,000	The <u>plan's</u> overall <u>deductible</u>	\$5,000	The <u>plan's</u> overall <u>deductible</u>	\$5,000
<u>Specialist copayment</u>	\$80	<u>Specialist copayment</u>	\$80	<u>Specialist copayment</u>	\$80
Hospital (facility) <u>coinsurance</u>	20%	Hospital (facility) <u>coinsurance</u>	20%	Hospital (facility) <u>coinsurance</u>	20%
Other <u>coinsurance</u>	20%	Other <u>coinsurance</u>	20%	Other <u>coinsurance</u>	20%
This EXAMPLE event includes services like: <u>Specialist</u> office visits ( <i>prenatal care</i> ) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> ( <i>ultrasounds and blood work</i> ) <u>Specialist</u> visit ( <i>anesthesia</i> )		This EXAMPLE event includes service Primary care physician office visits (inclu- disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose met	ding	This EXAMPLE event includes service Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)	
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800

In this example, you would pay:			
Cost Sharing			
Deductibles	\$5,000		
<u>Copayments</u>	\$0		
Coinsurance	\$1,000		
What isn't covered			
Limits or exclusions	\$70		
The total you would pay is	\$6,070		

in this example, you would pay.	
Cost Sharing	
<u>Deductibles</u>	\$100
<u>Copayments</u>	\$400
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$4,300
The total you would pay is	\$4,800

### In this example, you would pay:

Cost Sharing			
Deductibles	\$2,700		
<u>Copayments</u>	\$80		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions	\$5		
The total you would pay is	\$2,785		

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.

In this oxemple, you would nev

## 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 :,IiJ¦9 ,oJ¦ eïLa ,ë,) 9853-264-008-1 ,Ë.I {OϦ .;LSAJLI "J .E¦9ÏÏ ËI9AJJ¦ ÖTGLNAJ¦ ÜLATS ¡EE IËAJJ¦ .LZ¦ UTTÏÏ ÜIL ¦Z! :˪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 ##% ¢£f Wff£f §7°V7, #£7 §V\u ff7\#f, u7X\V £f%7\*b7e u7B7 PX7eu7 ff£\*\B§7 SffVB W\§I CN7f ## 5-800-462-3589 (TTY: 5-888-74O-567O)I

**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: ‰印\$‰:B\$ 丁 Ç 冲 Çh@ g.↓§ > ⊤ @『Çsfi\$"½fl£g1-800-462-3589』(TTY:1-888-740-5670)£½,¢岍 中 €s 个 ã C 『 C" 』

<u>Nepali</u>: éP7b h\b,\hfl<sub>.</sub>: JP7\"U` b`P7U2 Bhub,\,¤§ åb` JP7\"§h hb£bJ å7B7 fl\7PJ7 fl`§7\" hb:ª,u§ "PB7 7PUoff § I Æhb §b,'\hfl<sub>.</sub> 1-800-462- 3589 (h7h7§7\: 1-888-740-5670) I

Wann du [Deitsch (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).

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

Polish: UWAGA: Jezeli mówisz po polsku, mozesz skorzystac z bezpłatnej pomocy jezykowej. Zadzwon pod numer 1-800-462-3589 (TTY: 1-888-740-5670).

**Romanian**: ATENŢIE: Dacă vorbili limba română, vă stau la dispozilie servicii de asistenlă lingvistică, gratuit. Sunali la 1-800-462-3589 (TTY: 1-888-740-5670).

**Russian:** BHNMAHNE: ECNN BØ FOBOPNTE HA PYCCKOM ESØKE, TO BAM GOCTYMHØ 6ECMNATHØE YCNYFN MEPEBOGA. 3BOHNTE 1-800-462-3589 (TENETANM: 1-888-740-5670).

<u>Serbo-Croatian</u>: OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezicke pomoci dostupne su vam besplatno. Nazovite 1-800-462-3589 (TTY-Telefon za osobe sa oštecenim 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 ..>za .B.ZC,2,Z..M C,2,2£2Z c,bz..z..w¿ c,b..m2£. ..>B.22Z..A¿ ..>b.z.,m rc,z,z.>b,c C,2,2£2 ..>B.2M£ÇM..W C,2 ..>b...c .fc :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).

<u>Ukrainian</u>: 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: Neu ban nói Tieng Vi¾t, có các d%ch vn ho tro ngôn ngu mien phí dành cho ban. GQi so 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
  - o 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

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.