



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.crescenths.com](http://www.crescenths.com) or call 800-707-7726. 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 <https://www.healthcare.gov/sbc-glossary> or call 800-707-7726 to request a copy.

Important Questions	Answers		Why this Matters:
What is the overall <a href="#">deductible</a> ?	<b>In-Network:</b> Individual: <b>\$500</b> Family: <b>\$1,500</b>	<b>Out-of-Network:</b> Individual: <b>\$1,000</b> Family: <b>\$3,000</b>	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Your <a href="#">deductible</a> accumulates during the period from 07/01/2020 to 06/30/2021.		
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes, the following services are covered before you meet your <a href="#">deductible</a> – In-Network Preventive Care, In-Network Urgent Care.		This <a href="#">plan</a> covers some items and services even if you haven't met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply.
Are there other <a href="#">deductibles</a> for specific services?	No.		You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	<b>In-Network:</b> Individual: <b>\$3,500</b> Family: <b>\$10,500</b>	<b>Out-of-Network:</b> Individual: <b>\$7,000</b> Family: <b>\$21,000</b>	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
	Out-of-network applies to in-network amount and vice-versa.		
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">Balance-billing</a> charges, Health care the plan doesn't cover, Penalties for failing to follow precertification, Medical and Prescription drug copayments		Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.crescenths.com">www.crescenths.com</a> or call 828-670-9145 for a list of <a href="#">network providers</a> .		This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from the <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware that your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No		You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	Plan pays 100% (after \$25 <a href="#">copayment</a> /visit) Deductible does not apply	40% <a href="#">coinsurance</a> (after deductible)	For in-network, Plan pays 100% after \$25 copayment up to a maximum benefit of \$200 for primary care including all labs and x-rays. Then deductible and coinsurance apply. Maximum payment of \$500 per visit. For out-of-network, Plan pays 60%, up to maximum payment of \$500 per visit.
	<a href="#">Specialist</a> visit	Plan pays 100% (after \$50 <a href="#">copayment</a> /visit) Deductible does not apply	40% <a href="#">coinsurance</a> (after deductible)	For in-network, Plan pays 100% after \$50 copayment up to a maximum benefit of \$400 for specialist care including all labs and x-rays. Then deductible and coinsurance apply. Maximum payment of \$1,000 per visit. For out-of-network, Plan pays 60%, up to maximum payment of \$1,000 per visit.
	<a href="#">Preventive care/screening</a> /immunization	Plan pays 100% <a href="#">Deductible</a> does not apply	40% <a href="#">coinsurance</a> (after deductible)	For in-network, Plan pays 100% for immunizations, after \$25 copayment. . You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	20% <a href="#">coinsurance</a> (after deductible)	40% <a href="#">coinsurance</a> (after deductible)	If performed and billed by a physician's office, please see benefits under Primary Care Office Visit and Specialist Office Visit.
	Imaging (CT/PET scans, MRIs)	20% <a href="#">coinsurance</a> (after deductible)	40% <a href="#">coinsurance</a> (after deductible)	Precertification required. If performed and billed by a physician's office, please see benefits under Primary Care Office Visit and Specialist Office Visit.
<b>If you need drugs to treat your illness or condition</b>	Generic drugs	\$10 <a href="#">copayment</a> / prescription (30 day retail) \$25 <a href="#">copayment</a> / prescription (90 day retail or mail-order)	Not Covered	None
More information about <a href="#">prescription drug coverage</a> is available at	Preferred brand drugs	\$30 <a href="#">copayment</a> / prescription (30 day retail) \$75 <a href="#">copayment</a> / prescription (90 day retail or mail-order)	Not Covered	If a brand drug is dispensed when a generic drug is available, you must pay the difference between the cost of the generic drug and the brand name drug PLUS your applicable copay.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<a href="http://www.sonapharmacybenefits.com">www.sonapharmacybenefits.com</a>	Non-preferred brand drugs	\$60 <a href="#">copayment</a> / prescription (30 day retail) \$150 <a href="#">copayment</a> / prescription (90 day retail or mail-order)	Not Covered	If a brand drug is dispensed when a generic drug is available, you must pay the difference between the cost of the generic drug and the brand name drug PLUS your applicable copay.
	<a href="#">Specialty drugs</a>	\$60 <a href="#">copayment</a> / prescription (30 day retail) Mail-order not available	Not Covered	For information on ordering specialty medications and dispensing limitation contact Sona Benefits at 1-800-880-9988. Mail order not available.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <a href="#">coinsurance</a> (after deductible)	40% <a href="#">coinsurance</a> (after deductible)	Precertification required. Payment may be reduced if precertification is not obtained.
	Physician/surgeon fees	20% <a href="#">coinsurance</a> (after deductible)	40% <a href="#">coinsurance</a> (after deductible)	Precertification required.
If you need immediate medical attention	<a href="#">Emergency room care</a>	20% <a href="#">coinsurance</a> (after \$150 <a href="#">copayment</a> /visit)	20% <a href="#">coinsurance</a> (after \$150 <a href="#">copayment</a> /visit)	<a href="#">Copayment</a> waived if admitted in-network or out-of-network.
	<a href="#">Emergency medical transportation</a>	20% <a href="#">coinsurance</a> (after deductible)	40% <a href="#">coinsurance</a> (after deductible)	Includes air transportation, if applicable.
	<a href="#">Urgent care</a>	Plan pays 100% (after \$30 <a href="#">copayment</a> /visit) Deductible does not apply	40% <a href="#">coinsurance</a> (after deductible)	Separate facility copayment of \$30 applies.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <a href="#">coinsurance</a> (after deductible)	40% <a href="#">coinsurance</a> (after deductible)	Precertification required. Payment may be reduced if precertification is not obtained.
	Physician/surgeon fees	20% <a href="#">coinsurance</a> (after deductible)	40% <a href="#">coinsurance</a> (after deductible)	Precertification required. Payment may be reduced if precertification is not obtained.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Plan pays 100% (after \$50 <a href="#">copayment</a> /visit) Deductible does not apply	40% <a href="#">coinsurance</a> (after deductible)	For in-network office visit, Plan pays 100% after \$50 copayment up to a maximum benefit of \$400 for specialist care including all labs and x-rays. Then deductible and coinsurance apply. Maximum payment of \$1,000 per visit. For out-of-network office visit, Plan pays 60%, up to maximum payment of \$1,000 per visit.
	Inpatient services	20% <a href="#">coinsurance</a> (after deductible)	40% <a href="#">coinsurance</a> (after deductible)	Precertification required. Payment may be reduced if precertification is not obtained.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you are pregnant</b>	Office visits	\$25 <a href="#">copayment</a> /visit	40% <a href="#">coinsurance</a> (after deductible)	For in-network, Plan pays 100% after \$25 copayment up to a maximum benefit of \$200 for primary care including all labs and x-rays. Then deductible and coinsurance apply. Maximum payment of \$500 per visit. For out-of-network, Plan pays 60%, up to maximum payment of \$500 per visit.
	Childbirth/delivery professional services	20% <a href="#">coinsurance</a> (after deductible)	40% <a href="#">coinsurance</a> (after deductible)	Coverage for employee and spouse pregnancies only.
	Childbirth/delivery facility services	20% <a href="#">coinsurance</a> (after deductible)	40% <a href="#">coinsurance</a> (after deductible)	Precertification required for extended stay.
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	20% <a href="#">coinsurance</a> (after deductible)	40% <a href="#">coinsurance</a> (after deductible)	Precertification required. Payment may be reduced if precertification is not obtained.
	<a href="#">Rehabilitation services</a>	20% <a href="#">coinsurance</a> (after deductible)	40% <a href="#">coinsurance</a> (after deductible)	Check with <a href="#">plan</a> for limitations that may apply based on type of therapy. Therapies included: Cardiac Rehabilitation, Occupational, Physical, Pulmonary/Respiratory, Speech. Precertification required for outpatient rehabilitation.
	<a href="#">Habilitation services</a>	Not Covered	Not Covered	Not Covered
	<a href="#">Skilled nursing care</a>	20% <a href="#">coinsurance</a> (after deductible)	40% <a href="#">coinsurance</a> (after deductible)	Limited to 60 days per year. Precertification required. Payment may be reduced if precertification is not obtained.
	<a href="#">Durable medical equipment</a>	20% <a href="#">coinsurance</a> (after deductible)	40% <a href="#">coinsurance</a> (after deductible)	<a href="#">Durable medical equipment</a> includes medical supplies. Precertification required.
	<a href="#">Hospice service</a>	20% <a href="#">coinsurance</a> (after deductible)	40% <a href="#">coinsurance</a> (after deductible)	Precertification required. Payment may be reduced if precertification is not obtained.
<b>If your child needs dental or eye care</b>	Children's eye exam	Not Covered	Not Covered	None
	Children's glasses	Not Covered	Not Covered	None
	Children's dental check-up	Not Covered	Not Covered	See separate Dental Plan.

**Excluded Services & Other Covered Services:**

Services Your <a href="#">Plan</a> Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>• Acupuncture (for rehabilitation purposes)</li> <li>• Cosmetic Surgery</li> <li>• Dental Care (Adult)</li> <li>• Hearing Aids</li> </ul>	<ul style="list-style-type: none"> <li>• Long-term Care</li> <li>• Most Coverage Provided Outside the U.S.</li> <li>• Non-Emergency Care while Traveling outside the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>• Routine Eye Care (Adult)</li> <li>• Routine Foot Care</li> <li>• Weight Loss Programs</li> </ul>
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)		
<ul style="list-style-type: none"> <li>• Chiropractic Care</li> </ul>	<ul style="list-style-type: none"> <li>• Hospice Care</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: The Department of Labor's Employee Benefits Security Administration, 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). 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](http://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 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: The Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). Additionally, a consumer assistance program may be available to help you file your [appeal](#). Contact [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) for more information.

**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 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](#).

*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.

is Having a baby (9 months of in-network pre-natal care and a hospital delivery)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$500	■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$500	■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$500
■ <a href="#">Specialist copayment</a>	\$50	■ <a href="#">Specialist copayment</a>	\$50	■ <a href="#">Specialist copayment</a>	\$50
■ Hospital (facility) <a href="#">coinsurance</a>	20%	■ Hospital (facility) <a href="#">copayment</a>	\$150	■ Hospital (facility) <a href="#">copayment</a>	\$150
■ Other <a href="#">copayment</a>	\$25	■ Other <a href="#">coinsurance</a>	20%	■ Other <a href="#">coinsurance</a>	20%
<b>This EXAMPLE event includes services like:</b> Specialist office visits ( <i>prenatal care</i> ) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests ( <i>ultrasounds and blood work</i> ) Specialist visit ( <i>anesthesia</i> )		<b>This EXAMPLE event includes services like:</b> Primary care physician office visits ( <i>including disease education</i> ) Diagnostic tests ( <i>blood work</i> ) Prescription drugs Durable medical equipment ( <i>glucose meter</i> )		<b>This EXAMPLE event includes services like:</b> Emergency room care ( <i>including medical supplies</i> ) Diagnostic test ( <i>x-ray</i> ) Durable medical equipment ( <i>crutches</i> ) Rehabilitation services ( <i>physical therapy</i> )	
<b>Total Example Cost</b>	<b>\$12,800</b>	<b>Total Example Cost</b>	<b>\$7,400</b>	<b>Total Example Cost</b>	<b>\$1,900</b>
<b>In this example, Peg would pay:</b>		<b>In this example, Joe would pay:</b>		<b>In this example, Mia would pay:</b>	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
Deductibles	\$500	Deductibles	\$500	Deductibles	\$500
Copayments	\$30	Copayments	\$1,000	Copayments	\$0
Coinsurance	\$2,500	Coinsurance	\$200	Coinsurance	\$300
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$100	Limits or exclusions	\$200	Limits or exclusions	\$200
<b>The total Peg would pay is</b>	<b>\$3,130</b>	<b>The total Joe would pay is</b>	<b>\$1,900</b>	<b>The total Mia would pay is</b>	<b>\$1,000</b>