Total Health Care USA, Inc.: Total HMO 3VSH2T

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/2017 - 12/31/2017

Coverage for: Individual/Family | Plan Type: POS

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at **www.THCmi.com** or by calling **1-800-826-2862**

Important Questions	Answers	Why this Matters:
What is the overall deductible?	In Network: **$1,000** per individual/ **$2,000** per family. Does not apply to preventive care.	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy plan or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	No	You must pay all of the costs for these services up to the specific **deductible** amount before this plan begins to pay for these services.
Is there an out-of-pocket-limit on my expenses?	Yes, for in-network providers **$6,350** individual/**$12,700** family. No, for out-of-network providers.	The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out–of– pocket limit?	Premiums, balance-billed charges, healthcare this plan doesn't cover and out-of-network services.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit**.
Is there an overall annual limit on what the plan pays?	No	The chart starting on page 2 describes any limits on what the plan will pay for *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes. See **www.THCmi.com** or call **1-800-826-2862** for a list of participating providers.	If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**.
Do I need a referral to see a specialist?	Yes, Chiropractic/Podiatry visits require written PCP referral.	This plan will pay some or all of the costs to see a **specialist** for covered services but only if you have the plan's permission before you see the **specialist**.
Are there services this plan doesn't cover?	Yes	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about **excluded services**.

Questions: Call **1-800-826-2862** or visit us at **www.THCmi.com**.
If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at **www.ccio.cms.gov** or call **1-800-826-2862** to request a copy.

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount** you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**).
- This plan may encourage you to use in-network **providers** by charging you lower **deductibles**, **copayments**, and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$20 Copay/visit	Not covered	-----None-----
	Specialist visit	$40 Copay/visit	Not covered	-----None-----
	Other practitioner office visit	$40 Copay/visit	Not covered	-----None-----
	Preventive care/screening/immunization	No charge	Not covered	-----None-----
If you have a test	Diagnostic test (x-ray, blood work)	Subject to deductible	Not covered	-----None-----
	Imaging (CT/PET scans, MRIs)	Subject to deductible	Not covered	Written PCP referral required
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.THCmi.com/Pharmacy.	Generic drugs	$15 Copay	Not covered	Retail Prescription: up to 30 day supply. Mail Order: 90 day supply.
	Preferred brand drugs	$30 Copay	Not covered	Retail Prescription: up to 30 day supply. Mail Order: 90 day supply.
	Non-preferred brand drugs	$30 Copay	Not covered	Prior Authorization and Step Therapy apply to select drugs. Retail Prescription: up to 30 day supply. Mail Order: 90 day supply.
	Specialty drugs	$30 Copay	Not covered	Prior Authorization and Step Therapy apply to select drugs. Retail Prescription: up to 30 day supply.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Subject to deductible	Not covered	Written PCP referral required.
	Physician/surgeon fees	Subject to deductible	Not covered	Written PCP referral required.
If you need immediate medical attention	Emergency room services	$150 /visit	$150 /visit	Waived if admitted directly to the hospital from the emergency room
	Emergency medical transportation	$75 Copay	$75 Copay	-----None-----
	Urgent care	$40 Copay/visit	Not covered	-----None-----
If you have a hospital stay	Facility fee (e.g., hospital room)	Subject to deductible	Not covered	Prior approval by the Plan required.
	Physician/surgeon fee	Subject to deductible	Not covered	Prior approval by the Plan required.
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$40 Copay	Not covered	-----None-----
	Mental/Behavioral health inpatient services	Subject to deductible	Not covered	Prior approval by the Plan required.
	Substance use disorder outpatient services	$40 Copay	Not covered	-----None-----
	Substance use disorder inpatient services	Subject to deductible	Not covered	Prior approval by the Plan required.
If you are pregnant	Prenatal and postnatal care	$40/one time copay	Not covered	-----None-----
	Delivery and all inpatient services	Subject to deductible	Not covered	No prior authorization required for hospital stays for a mother & her newborn up to 48 hours following a vaginal delivery & 96 hours following a cesarean section.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	No charge	Not covered	Prior approval by the Plan required. Home healthcare (100 days per calendar year).
	Rehabilitation services	$40 Copay	Not covered	Prior approval required. Physical, speech and occupational therapy (combined 45 visits per calendar year). Osteopathic & chiropractic manipulation (combined 20 visits per calendar year).
	Habilitation services	$40 Copay	Not covered	Prior approval by the Plan required.
	Skilled nursing care	Subject to deductible	Not covered	Prior approval required. (45 visits per calendar year).
	Durable medical equipment	No charge	Not covered	-----None-----
	Hospice service	No charge	Not covered	Prior approval by the Plan required. Hospice care services (45 days per calendar year).
If your child needs dental or eye care	Eye exam	No charge	Not covered	Limit to 1 exam per year.
	Glasses	100% on selected lenses and frames	Not covered	Limit 1 pair per year up to age 18. Limit 1 pair every 2 years adults 18 & over.
	Dental check-up	Not covered	Not covered	-----None-----

Excluded Services & Other Covered Services

Services Your Plan Does Not Cover **(This isn't a complete list. Check your policy or plan document for other excluded services.)**

- Acupuncture
- Cosmetic surgery
- Dental care (Adult)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care

Other Covered Services **(This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)**

- Bariatric surgery
- Chiropractic care
- Hearing aids
- Routine eye care (Adult)
- Weight loss programs

Your Rights to Continue Coverage

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at 1-800-826-2862. You may also contact your state insurance department at Department of Insurance and Financial Services, PO Box 30220, Lansing, MI 48909-7720 877-999-6442.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: Department of Insurance and Financial Services, PO Box 30220 Lansing, MI48909-7720 877-999-6442.
1-800-826-2862.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-826-2862

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $7,250
- **Patient pays** $290

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays

Deductibles	$0
Copays	$290
Coinsurance	$0
Limits or exclusions	$0
Total	**$290**

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $5,110
- **Patient pays** $290

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays

Deductibles	$0
Copays	$290
Coinsurance	$0
Limits or exclusions	$0
Total	**$290**

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Examples helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ **No**. Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ **No**. Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes**. When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes**. An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.