RUAN

DEDICATION THAT MOVES YOUR BUSINESS

Plan Year: 1/1/2015 to 12/31/2015

Participant,

To help you easily understand your health plan benefits, attached is a Summary of Benefits and Coverage (SBC) for your current health plan. Together, this letter and the SBC contain a full description of your health plan and benefits. They are designed to be read in conjunction to provide simple and consistent information using terminology and a format that has been standardized among all health insurance companies.

The SBC summarizes the key features of your policy such as a description of the coverage, deductible amounts, cost-sharing obligations and coverage limitations and exceptions.

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 <u>does provide</u> 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 <u>does meet</u> the minimum value standard for the benefits it provides.

If you should have any questions, please call the Human Resources Hotline at 1-800-845-6675 option 4.

Sincerely,

Ruan Benefits Department

Wellmark

Choice Savings Plus

Coverage Period: 01/01/2015 – 12/31/2015
Coverage for: Single & Family | **Plan Type:** PPO

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

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.wellmark.com or by calling 1-800-211-6773.

Important Questions	Answers	Why this Matters:
What is the overall **deductible**?	In-Network: **$2,000** person/**$4,000** family per calendar year Out-of-Network: **$3,000** person/**$6,000** family per calendar year Does not apply to well-child care and in-network preventive care. Your employer allocates up to $420(S)/$840(F) in HRA for unreimbursed 213(d) medical expenses to include premium expenses for COBRA/Continuation coverage and retiree coverage, dental expenses and prescription drug expenses. The entire family deductible must be satisfied before benefits are available for any family member.	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 or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the Common Medical Event chart on the following pages for how much you pay for covered services after you meet the **deductible**.
Are there other **deductibles** for specific services?	No. There are no other **deductibles**.	You don't have to meet **deductibles** for specific services, but see the Common Medical Event chart on the following pages for other costs for services this plan covers.
Is there an **out–of–pocket limit** on my expenses?	Yes. In-Network: **$2,000** person/ **$4,000** family per calendar year Out-Of-Network: **$3,000** person/ **$6,000** family per calendar year	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, pre-service review penalties, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit**.

Questions: Call 1-800-211-6773 or visit us at www.wellmark.com. If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at **www.cciio.cms.gov** or call 1-800-211-6773 to request a copy.

01/07/2014;01/01/2015;___;___;86701-43;94447-41;00017710;N;NGF

Important Questions	Answers	Why this Matters:
Is there an overall annual limit on what the plan pays?	No.	See the Common Medical Event chart on the following pages which 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.wellmark.com for a list of in-network 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 Common Medical Event chart on the following pages for how this plan pays different kinds of **providers**.
Do I need a referral to see a **specialist**?	No. You do not need a referral to see a specialist.	You can see the **specialist** you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 7. See your policy or plan document for additional information about **excluded services**.

- **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		Limitations & Exceptions
		In-Network (IN) Provider	Out-of-Network (OON) Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	0% coinsurance	0% coinsurance	------None------
	Specialist visit	0% coinsurance	0% coinsurance	------None------
	Other practitioner office visit	0% coinsurance for Chiropractors	0% coinsurance for Chiropractors	Coverage is limited to $400 for chiropractic care per calendar year.
	Preventive care/screening/ immunization	No charge	0% coinsurance	One preventive exam and one gynecological exam with Pap smear per calendar year. One mammogram per calendar year. One colonoscopy every 10 years beginning at age 50. Well-child care is covered to age 7. Waive cost-share for in-network and out-of-network well-child care up to 24 months.
If you have a test	Diagnostic test (x-ray, blood work)	0% coinsurance	0% coinsurance	Failure to obtain prior approval for services listed on Wellmark.com will result in denial with review rights.
	Imaging (CT /PET scans, MRIs)	0% coinsurance	0% coinsurance	Failure to obtain prior approval for imaging services listed on Wellmark.com will result in denial.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.wellmark.com.	Generic drugs	Greater of $15 copay or 25% coinsurance	Greater of $15 copay or 50% coinsurance	Drugs listed on Wellmark's Drug List are covered. Drugs not on the Drug List are not covered. For OON, you may be balance billed. 1 copay or coinsurance for 30-day supply. 3 copays or coinsurance for 90-day supply (Generic retail maintenance). 3 copays or coinsurance for 90-day supply (Mail order maintenance). Failure to obtain prior authorization or prior approval for drugs listed on Wellmark.com will result in denial with review rights.
	Preferred brand drugs	Greater of $30 copay or 25% coinsurance	Greater of $30 copay or 50% coinsurance	
	Non-preferred brand drugs	Greater of $45 copay or 25% coinsurance	Greater of $45 copay or 50% coinsurance	
	Select non-preferred brand drugs	Greater of $45 copay or 25% coinsurance	Greater of $45 copay or 50% coinsurance	
	Specialty drugs	$85 copay	$85 copay	

Common Medical Event	Services You May Need	Your Cost If You Use an		Limitations & Exceptions
		In-Network (IN) Provider	Out-of-Network (OON) Provider	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	0% coinsurance	0% coinsurance	Failure to obtain prior approval for services listed on Wellmark.com will result in denial with review rights.
	Physician / surgeon fees	0% coinsurance	0% coinsurance	Failure to obtain prior approval for services listed on Wellmark.com will result in denial with review rights.
If you need immediate medical attention	Emergency room services	0% coinsurance	$75 copay	Emergency medical conditions treated OON are reimbursed at the IN level however, you may be balance billed. Dental treatment for accidental injury is limited to care completed within 6 months of the injury.
	Emergency medical transportation	0% coinsurance	0% coinsurance	Benefits for non-participating ambulance providers are based on actual billed charges.
	Urgent care	0% coinsurance	0% coinsurance	------None------
If you have a hospital stay	Facility fee (e.g., hospital room)	0% coinsurance	0% coinsurance	Reduction for failure to precertify is 50%.
	Physician / surgeon fee	0% coinsurance	0% coinsurance	Failure to obtain prior approval for services listed on Wellmark.com will result in denial with review rights.
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	0% coinsurance	0% coinsurance	------None------
	Mental/Behavioral health inpatient services	0% coinsurance	0% coinsurance	Reduction for failure to precertify is 50%.
	Substance use disorder outpatient services	0% coinsurance	0% coinsurance	------None------
	Substance use disorder inpatient services	0% coinsurance	0% coinsurance	Reduction for failure to precertify is 50%.
If you are pregnant	Prenatal and postnatal care	0% coinsurance	0% coinsurance	------None------
	Delivery and all inpatient services	0% coinsurance	0% coinsurance	------None------

Common Medical Event	Services You May Need	Your Cost If You Use an		Limitations & Exceptions
		In-Network (IN) Provider	Out-of-Network (OON) Provider	
If you need help recovering or have other special health needs	Home health care	0% coinsurance	0% coinsurance	Reduction for failure to precertify is 50%.
	Rehabilitation services	0% coinsurance	0% coinsurance	Reduction for failure to precertify is 50%.
	Habilitative services	0% coinsurance	0% coinsurance	Reduction for failure to precertify is 50%.
	Skilled nursing care	0% coinsurance	0% coinsurance	Reduction for failure to precertify is 50%.
	Durable medical equipment	0% coinsurance	0% coinsurance	Failure to obtain prior approval for services listed on Wellmark.com will result in denial with review rights.
	Hospice service	0% coinsurance	0% coinsurance	Hospice respite care is limited to 15 inpatient and 15 outpatient days per lifetime.
If your child needs dental or eye care	Eye exam	Not covered	Not covered	------None------
	Glasses	Not covered	Not covered	------None------
	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
- Dental check-up
- Eye exam
- Glasses
- Hearing aids
- Long-term care
- Routine eye care - Adult
- Routine foot care
- Weight loss programs

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 ($400 per calendar year)
- Infertility treatment (excludes some services)
- Most coverage provided outside the U.S.
- Private-duty nursing

Your Rights to Continue Coverage:
If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact your employer or group sponsor. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

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: Wellmark at 1-800-211-6773 or Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform.

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:
Para recibir asistencia en espanõl, por favor comuníquense al servicio de cliente, al número que aparence en su tarjeta de identificación.

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 also will 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** $5,390
- **Patient pays** $2,150

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	$2,000
Copays	$0
Coinsurance	$0
Limits or exclusions	$150
Total	**$2,150**

Note: These numbers do not account for reimbursements made to you from the HRA funds allocated by your employer.

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

- **Amount owed to providers:** $5,400
- **Plan pays** $3,880
- **Patient pays** $1,520

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	$20
Copays	$1,050
Coinsurance	$290
Limits or exclusions	$160
Total	**$1,520**

Note: These numbers do not account for reimbursements made to you from the HRA funds allocated by your employer.

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 Example 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.

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