Life Time Fitness: HSA $5,000 Plan

Coverage Period: 10/1/2016 – 9/30/2017

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

Coverage for: Individual/Family | **Plan Type:** HSA

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.ltfbenefits.com or by calling 1-800-948-3253.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	**$5,000** individual/**$10,000** family for in-network providers. **$10,000** individual/**$20,000** family for out-of-network providers. Deductible does not apply to preventive services or copayments.	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 chart starting on page 2 for how much you pay for covered services after you meet the **deductible**. **Deductible year runs 10/1 to 9/30.**
Are there other deductibles for specific services?	No.	You don't have to meets **deductibles** for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out–of–pocket limit on my expenses?	Yes. **$6,450** individual/**$12,900** family for in-network providers. **$12,900** individual/**$25,800** family 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 healthcare expenses.
What is not included in the out–of–pocket limit?	Premiums, balance-billed charges, and health care this plan does not cover.	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.ltfbenefits.com** **or call 1-800-948-3253** 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 chart starting on page 2 for how this plan pays different kinds of **providers**.
Do I need a referral to see a specialist?	No. You don't 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 5. See your policy or plan document for additional information about **excluded services**

Questions: Call 1-800-948-3253 or visit us at www.ltfbenefits.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.dol.gov/ebsa/pdf/sbcuniformglossary.pdf or call 1-800-948-3253 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	10% Coinsurance after deductible	50% Coinsurance after deductible	----------none----------
	Specialist visit	10% Coinsurance after deductible	50% Coinsurance after deductible	----------none----------
	Other practitioner office visit	10% Coinsurance after deductible	50% Coinsurance after deductible	Chiropractic: 30 visit limit per year. Precertification required for visits in excess of annual visit limit Out-of-Network Chiropractic Care is not covered
	Preventive care/screening/ immunization	No Charge	Not Covered	----------none----------
If you have a test	Diagnostic test (x-ray, blood work)	10% Coinsurance after deductible	50% Coinsurance after deductible	----------none----------
	Imaging (CT/PET scans, MRIs)	10% Coinsurance after deductible	50% Coinsurance after deductible	Precertification required

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 drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.ltfbenefits.com.	Generic drugs	Retail: 10% Coins. after deductible Mail Order: 10% Coins. after deductible		Mail order available up to 90-day supply
	Preferred brand drugs	Retail: 10% Coins. after deductible Mail Order: 10% Coins. after deductible		Mail order available up to 90-day supply
	Non-preferred brand drugs	Retail: 10% Coins. after deductible Mail Order: 10% Coins. after deductible		Mail order available up to 90-day supply
	Specialty drugs	Retail: 10% Coins. after deductible Mail Order: 10% Coins. after deductible		Mail order available up to 30-day supply
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% Coinsurance after deductible	50% Coinsurance after deductible	Precertification required for procedures performed outside of a physician's office. Out-of-Network elective surgery is not covered.
	Physician/surgeon fees	10% Coinsurance after deductible	50% Coinsurance after deductible	----------none----------
If you need immediate medical attention	Emergency room services	10% Coinsurance after deductible	50% Coinsurance after deductible	True emergency covered at in-network level
	Emergency medical transportation	10% Coinsurance after deductible	50% Coinsurance after deductible	True emergency covered at in-network level
	Urgent care	10% Coinsurance after deductible	50% Coinsurance after deductible	----------none----------
If you have a hospital stay	Facility fee (e.g., hospital room)	10% Coinsurance after deductible	50% Coinsurance after deductible	Precertification required
	Physician/surgeon fee	10% Coinsurance after deductible	50% Coinsurance after deductible	----------none----------

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 mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	10% Coinsurance after deductible	50% Coinsurance after deductible	----------none----------
	Mental/Behavioral health inpatient services	10% Coinsurance after deductible	50% Coinsurance after deductible	Precertification required
	Substance use disorder outpatient services	10% Coinsurance after deductible	50% Coinsurance after deductible	----------none----------
	Substance use disorder inpatient services	10% Coinsurance after deductible	50% Coinsurance after deductible	Precertification required
If you are pregnant	Prenatal and postnatal care	10% Coinsurance after deductible	50% Coinsurance after deductible	Routine prenatal care covered under Preventive Care, pursuant to PPACA
	Delivery and all inpatient services	10% Coinsurance after deductible	50% Coinsurance after deductible	----------none----------
If you need help recovering or have other special health needs	Home health care	10% Coinsurance after deductible	50% Coinsurance after deductible	Precertification required 100 visit limit per year.
	Rehabilitation services	10% Coinsurance after deductible	50% Coinsurance after deductible	30 visit combined limit per year Precertification required for occupational or speech therapy. Precertification required for physical therapy visits in excess of annual limit.
	Habilitation services			
	Skilled nursing care	10% Coinsurance after deductible	50% Coinsurance after deductible	Precertification required 90-day limit per year.
	Durable medical equipment	10% Coinsurance after deductible	50% Coinsurance after deductible	Precertification required for charges in excess of $1,000.
	Hospice service	10% Coinsurance after deductible	50% Coinsurance after deductible	----------none----------
If your child needs dental or eye care	Eye exam	No Charge	50% Coinsurance after deductible	Limit of 1 routine exam per year.
	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.)**

- Cosmetic surgery
- Weight loss programs
- Bariatric Surgery
- Routine foot care
- Acupuncture
- Dental Care
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Hearing Aids

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.)**

- Infertility Treatment (correction of physiological abnormalities)
- Routine Eye Care (one visit/yr)
- Emergency care when traveling outside the U.S.
- Private Duty Nursing (inpatient only)
- Chiropractic Care (in-network only)

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 the plan at 1-800-948-3253. 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: HealthEZ, 7201 W. 78th St., Suite 100, Bloomington, MN 55439 or Department of Labor's 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:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-948-3253.

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** $2,900
- **Patient pays** $4,640

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	$4,490
Copays	$0
Coinsurance	$0
Limits or exclusions	$150
Total	**$4,640**

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

- **Amount owed to providers:** $5,400
- **Plan pays** $310
- **Patient pays** $5,090

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	$5,000
Copays	$0
Coinsurance	$10
Limits or exclusions	$80
Total	**$5,090**

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.