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, contact HealthEZ at 1-800-948-3253. 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 www.dol.gov/ebsa/pdf/sbcuniformglossary.pdf or call 1-800-948-3253 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	**$5,000** individual/ **$10,000** family for in-network providers. There is **no coverage** for out-of-network providers.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible. **Deductible year runs 10/01 to 9/30.**
Are there services covered before you meet your deductible?	Yes. Preventive care services are covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	**$6,450** individual/ **$12,900** family for in-network providers. There is **no coverage** for out-of-network providers.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
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.
Will you pay less if you use a network provider?	Yes. See www.ltfbenefits.com or call 1-800-948-3253 for a list of in-network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

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)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	10% Coinsurance	Not Covered	None
	Specialist visit	10% Coinsurance	Not Covered	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	Diagnostic test (x-ray, blood work)	10% Coinsurance	Not Covered	Preventive services: No Charge
	Imaging (CT/PET scans, MRIs)	10% Coinsurance	Not Covered	Precertification required
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 & Mail order: 10% Coinsurance		Retail and mail order available up to 90-day supply. Preventive Drugs per PBM List are covered at No Charge.
	Preferred brand drugs	Retail & Mail order: 10% Coinsurance		
	Non-preferred brand drugs	Retail & Mail order: 10% Coinsurance		
	Specialty drugs	Retail & Mail order: 10% Coinsurance		Retail and mail order available up to 30-day supply
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% Coinsurance	Not Covered	Preauthorization required for procedures performed outside of a physician's office. Out-of-network elective surgery is not covered.
	Physician/surgeon fees	10% Coinsurance	Not Covered	
If you need immediate medical attention	Emergency room care	10% Coinsurance	Covered as in-network in true emergencies	True emergency covered at in-network level
	Emergency medical transportation	10% Coinsurance	Not Covered	True emergency covered at in-network level
	Urgent care	10% Coinsurance	Not Covered	None

* For more information about limitations and exceptions, see the plan or policy document at www.ltfbenefits.com.

If you have a hospital stay	Facility fee (e.g., hospital room)	10% Coinsurance	Not Covered	Preauthorization required
	Physician/surgeon fees	10% Coinsurance	Not Covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	10% Coinsurance	Not Covered	None
	Inpatient services	10% Coinsurance	Not Covered	Preauthorization required
If you are pregnant	Office visits	No Charge	Not Covered	Cost sharing does not apply to certain preventive services. Depending on the type of services, coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	10% Coinsurance	Not Covered	
	Childbirth/delivery facility services	10% Coinsurance	Not Covered	
If you need help recovering or have other special health needs	Home health care	10% Coinsurance	Not Covered	Preauthorization required 100 visit limit per year.
	Rehabilitation services	10% Coinsurance	Not Covered	30 visit limit per therapy per year. Chiropractic Services: No visit limit if completed at Life Time locations. Preauthorization required for occupational or speech therapy. Preauthorization required for physical therapy visits in excess of annual limit. No visit limit per therapy if completed at Life Time locations.
	Habilitation services	10% Coinsurance	Not Covered	
	Skilled nursing care	10% Coinsurance	Not Covered	Preauthorization required 90-day limit per year.
	Durable medical equipment	10% Coinsurance	Not Covered	Precertification required for charges in excess of $1,000.
	Hospice services	10% Coinsurance	Not Covered	None
If your child needs dental or eye care	Children's eye exam	No Charge	Not Covered	Limit of 1 routine exam per year.
	Children's glasses	Not Covered	Not Covered	None
	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.)

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

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

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

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. For more information on your rights to continue coverage, contact the plan at 1-800-948-3253. You may also Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform, your state insurance department, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov. 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 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: HealthEZ at 1-800-948-3253 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform.

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.

Language Access Services:
[Spanish (Español): Para obtener asistencia en Español, llame al 1-800-948-3253
[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-948-3253
[Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-800-948-3253
[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-948-3253

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

* For more information about limitations and exceptions, see the plan or policy document at www.ltfbenefits.com.

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.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

The plan's overall deductible	$5,000
Specialist coinsurance	10%
Hospital (facility) coinsurance	10%
Other coinsurance	10%

This EXAMPLE event includes services like:
Specialist office visits (*prenatal care)*
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work)*
Specialist visit *(anesthesia)*

Total Example Cost	**$12,840**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$5,000
Copayments	$0
Coinsurance	$1,260
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$6,320**

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	$5,000
Specialist coinsurance	10%
Hospital (facility) coinsurance	10%
Other coinsurance	10%

This EXAMPLE event includes services like:
Primary care physician office visits (*including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(glucose meter)*

Total Example Cost	**$7,460**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$5,000
Copayments	$0
Coinsurance	$720
What isn't covered	
Limits or exclusions	$60
The total Joe would pay is	**$5,780**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	$5,000
Specialist coinsurance	10%
Hospital (facility) coinsurance	10%
Other coinsurance	10%

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic test *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$1,410**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$1,230
Copayments	$0
Coinsurance	$140
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,370**

The plan would be responsible for the other costs of these EXAMPLE covered services.