



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.pwplans.org/employees/piedmont or by calling **1-855-275-1269**

Important Questions	Answers	Why this Matters:
<p>What is the overall <u>deductible</u>?</p>	<p>For in-network, Tier 1 providers \$1,500 employee / \$3,000 employee+spouse/DP, employee+child(ren), family</p> <p>For in-network, Tier 2 providers \$2,000 employee / \$4,000 employee+spouse/DP, employee+child(ren), family</p> <p>For out-of-network providers \$3,000 employee / \$6,000 employee+spouse/DP, employee+child(ren), family</p> <p>Doesn't apply to in-network preventive care</p>	<p>You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> 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 <u>deductible</u>.</p> <p>If you participate in your employer's Healthy Incentive Account (HIA), the HIA will pay for or reimburse you for certain, qualified medical expenses for amounts under the deductible, up to the balance available in your HIA.</p>
<p>Are there other <u>deductibles</u> for specific services?</p>	<p>Yes \$150 Prescription Brand Drug Annual Deductible</p>	<p>See the chart starting on page 2 for other costs for services this plan covers.</p>
<p>Is there an <u>out-of-pocket limit</u> on my expenses?</p>	<p>For in-network Tier 1 providers \$3,500 employee / \$7,000 employee+spouse/DP, employee+child(ren), family</p> <p>For in-network Tier 2 providers \$6,000 employee / \$12,000 employee+spouse/DP, employee+child(ren), family</p> <p>For out-of-network providers \$10,000 employee / \$20,000 employee+spouse/DP, employee+child(ren), family</p> <p>For prescription drugs \$1,000 annual maximum</p>	<p>The <u>out-of-pocket limit</u> 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.</p>
<p>What is not included in the <u>out-of-pocket limit</u>?</p>	<p>Premiums, balance-billed charges, copayments penalties for failure to obtain pre-authorization for services and</p>	<p>Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u>.</p>

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	health care this plan doesn't cover.	
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 <i>specific</i> covered services, such as office visits.
Does this plan use a network of providers?	Yes. See http://www.pwplans.org/employees/piedmont or call 1-855-275-1269 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?	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 4. 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 Piedmont **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

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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 <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	Tier 1: 10% coinsurance Tier 2: 30% coinsurance	50% coinsurance	—————none—————
	Specialist visit	Tier 1: 10% coinsurance Tier 2: 30% coinsurance	50% coinsurance	—————none—————
	Other practitioner office visit	Tier 1: 10% coinsurance Tier 2: 30% coinsurance	50% coinsurance	20 day limit for chiropractor. 10 day limit for acupuncture
	Preventive care/screening/immunization	No Charge	Not covered	—————none—————
If you have a test	Diagnostic test (x-ray, blood work)	Tier 1: 10% coinsurance Tier 2: 30% coinsurance	50% coinsurance	—————none—————
	Imaging (CT/PET scans, MRIs)	Tier 1: 10% coinsurance Tier 2: 30% coinsurance	50% coinsurance	—————none—————
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.pwplans.org/employees/piedmont .	Generic drugs	\$10 co-pay \$25 co-pay for 90-day mail order	Not Covered	—————none—————
	Preferred brand drugs	\$40 co-pay \$100 co-pay for 90-day mail order	Not Covered	—————none—————
	Non-preferred brand drugs	\$80 co-pay \$200 co-pay for 90-day mail order	Not Covered	—————none—————
	Specialty drugs	\$10 co-pay generic \$40 co-pay preferred brand \$80 co-pay non-preferred brand	Not Covered	—————none—————
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Tier 1: 10% coinsurance Tier 2: 30% coinsurance	50% coinsurance	—————none—————
	Physician/surgeon fees	Tier 1: 10% coinsurance Tier 2: 30% coinsurance	50% coinsurance	—————none—————

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Piedmont WellStar HealthPlans: MyHealth360

Coverage Period: 01/01/2014 – 12/31/2014

Summary of Benefits and Coverage: What this Plan Covers & What it Costs Coverage for: Employee, Employee+Spouse/DP, Employee+Child/ren, Family | Plan Type: HDHP

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 immediate medical attention	Emergency room services	Tier 1: 10% coinsurance Tier 2: 30% coinsurance	30% coinsurance	Not covered for non-emergency services
	Emergency medical transportation	Tier 1: 10% coinsurance Tier 2: 30% coinsurance	30% coinsurance	Not covered for non-emergency services
	Urgent care	Tier 1: 10% coinsurance Tier 2: 30% coinsurance	50% coinsurance	Not covered for non-emergency services
If you have a hospital stay	Facility fee (e.g., hospital room)	Tier 1: 10% coinsurance Tier 2: 30% coinsurance	50% coinsurance	Pre-authorization required
	Physician/surgeon fee	Tier 1: 10% coinsurance Tier 2: 30% coinsurance	50% coinsurance	Pre-authorization required
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	Tier 1: 10% coinsurance Tier 2: 30% coinsurance	50% coinsurance	—————none—————
	Mental/Behavioral health inpatient services	Tier 1: 10% coinsurance Tier 2: 30% coinsurance	50% coinsurance	—————none—————
	Substance use disorder outpatient services	Tier 1: 10% coinsurance Tier 2: 30% coinsurance	50% coinsurance	—————none—————
	Substance use disorder inpatient services	Tier 1: 10% coinsurance Tier 2: 30% coinsurance	50% coinsurance	—————none—————
If you are pregnant	Prenatal and postnatal care	Tier 1: 10% coinsurance Tier 2: 30% coinsurance	50% coinsurance	—————none—————
	Delivery and all inpatient services	Tier 1: 10% coinsurance Tier 2: 30% coinsurance	50% coinsurance	—————none—————

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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	Tier 1: 10% coinsurance Tier 2: 30% coinsurance	50% coinsurance	Limited to 100 days per calendar year
	Rehabilitation services	Tier 1: 10% coinsurance Tier 2: 30% coinsurance	50% coinsurance	Occupational and Physical Therapy: Combined limit of 60 days.
	Habilitation services	Tier 1: 10% coinsurance Tier 2: 30% coinsurance	50% coinsurance	Occupational and Physical Therapy: Combined limit of 60 days.
	Skilled nursing care	Tier 1: 10% coinsurance Tier 2: 30% coinsurance	50% coinsurance	Pre-authorization required. Limited to 60 days per benefit period.
	Durable medical equipment	Tier 1: 10% coinsurance Tier 2: 30% coinsurance	50% coinsurance	—————none—————
	Hospice service	Tier 1: 10% coinsurance Tier 2: 30% coinsurance	50% coinsurance	
If your child needs dental or eye care	Eye exam	No Charge	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 <u>excluded services</u> .)		
<ul style="list-style-type: none"> • Cosmetic Surgery • Dental Care • Elective Abortions 	<ul style="list-style-type: none"> • Hearing Aids • Infertility Treatment • Long Term Care 	<ul style="list-style-type: none"> • Non-emergency care when traveling outside the U.S • Routine Foot Care • Weight Loss Program

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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.)

- Acupuncture
- Bariatric Surgery
- Chiropractic Care
- Private Duty Nursing (pre-authorization required)
- Routine Eye Care
- Skilled Nursing Facility
- Travel and Lodging for Organ Transplants

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 **1-855-275-1269**. 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: **1-855-275-1269**. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (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.**

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

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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** \$5,310
- **Patient pays** \$2,230

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	\$1,500
Copays	\$0
Coinsurance	\$580
Limits or exclusions	\$150
Total	\$2,230

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

- **Amount owed to providers:** \$5,400
- **Plan pays** \$3,730
- **Patient pays** \$1,670

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	\$1,500
Copays	\$0
Coinsurance	\$90
Limits or exclusions	\$80
Total	\$1,670

If you participate in your employer's Healthy Incentive Account (HIA), the HIA will pay for or reimburse you for certain, qualified medical expenses (including co-pays and coinsurance) for amounts under the deductible, up to the balance available in your HIA.

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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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