

Consumers Union Tools

SBC Calculator

Insurance Company 1: Plan Option 1 Coverage Period: 01/01/2016 - 12/31/2016
 Summary of Benefits and Coverage: What the Plan Covers & What it Costs Coverage Not Included • Special | Plan Type: PPO

Key Information:

- Expenses are paid either directly (for example, \$100) or you pay for covered health care, usually when you receive the service.
- **Copayment** 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 **copayment** percentage of 20% would be \$200. This may change if you have an out-of-pocket **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**, member have to pay the difference. For example, if an out-of-network hospital charges \$1,100 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$100 difference. (This is called **balance billing**.)
- This plan may encourage you to use participating providers by offering you lower **deductibles, copayments and out-of-pocket amounts**.

Common Medical Events	Services You May Need	Your Share if You Use a Participating Provider	Your Share if You Use a Non-Participating Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$0 copay/visit	40% coinsurance	none
	Specialist visit	\$0 copay/visit	40% coinsurance	none
	Other professional office visit	20% coinsurance for diagnostic and preventative care	40% coinsurance for diagnostic and preventative care	none
If you have a test	Diagnostic test (such as blood work)	\$0 copay/visit	40% coinsurance	none
	Imaging (CT, MRI, x-ray, etc.)	\$0 copay/visit	40% coinsurance	none

Questions: Call 1-800-368-6287 or visit us at www.consumersunion.org.
 If you aren't able to find what you're looking for on this page, visit our full website. This tool uses the following information: (www.consumersunion.org) or request a copy.

2 of 6

Remember, the insurance company gets to decide how much it will pay for out-of-pocket costs. You're responsible for the rest. It can be a lot.

Think about your own medical needs and look at the total in pages 2-4 of the form to estimate what you can expect to pay for those specific services.

<http://www.consumerreports.org/health/resources/pdf/SBCInfo.pdf>

The Consumers Union Guide To Buying For Babies

Marcel A. Müller



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William L. Johnston,United States. Office of Consumers' Education,Nancy B. Greenspan,1978 *DHEW Publication No.*
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Adopting the Beat of Term: An Psychological Symphony within **The Consumers Union Guide To Buying For Babies**

In a global consumed by displays and the ceaseless chatter of quick communication, the melodic beauty and psychological symphony created by the prepared term often disappear in to the backdrop, eclipsed by the persistent noise and distractions that permeate our lives. However, situated within the pages of **The Consumers Union Guide To Buying For Babies** a charming fictional prize filled with raw emotions, lies an immersive symphony waiting to be embraced. Crafted by an outstanding musician of language, this captivating masterpiece conducts readers on a mental trip, skillfully unraveling the concealed songs and profound influence resonating within each cautiously constructed phrase. Within the depths with this poignant evaluation, we will discover the book is main harmonies, analyze their enthralling writing fashion, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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