

Consumers Union Tools

SBC Calculator

Insurance Company 1: Plan Option 1

Summary of Benefits and Coverage: What This Plan Covers & What It Costs

Coverage Period: 01/01/2016 - 12/31/2016
Coverage Not Individually Customizable | Plan Type: PPO

 **Important:** We don't offer services (for example, \$100) 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 a new plan **deductible**.

The amount the plan pays for covered services is based on the **allowed amount**. If an actual network provider charges more than the **allowed amount**, you may have to pay the difference. For example, if an actual network hospital charges \$1,100 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the 10% difference. (This is called **balance billing**.)

This plan **will** encourage you to use participating providers by offering you lower **deductibles**, **copayments** and **coinsurance amounts**.

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

Common Medical Event	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
	Therapeutic care, including psychotherapy	10% coinsurance	40% coinsurance	none
If you have a test	Diagnostic test (x-ray, blood work)	\$0 copay/test	40% coinsurance	none
	Imaging (CT, PET, x-ray, MRI)	\$0 copay/test	40% coinsurance	none

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2 of 2

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

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

The Consumers Union Guide To Buying For Babies

Jin-Ying Zhang



The Consumers Union Guide To Buying For Babies:

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Unveiling the Magic of Words: A Overview of "**The Consumers Union Guide To Buying For Babies**"

In a world defined by information and interconnectivity, the enchanting power of words has acquired unparalleled significance. Their power to kindle emotions, provoke contemplation, and ignite transformative change is truly awe-inspiring. Enter the realm of "**The Consumers Union Guide To Buying For Babies**," a mesmerizing literary masterpiece penned by a distinguished author, guiding readers on a profound journey to unravel the secrets and potential hidden within every word. In this critique, we shall delve in to the book is central themes, examine its distinctive writing style, and assess its profound affect the souls of its readers.

<https://archive.kdd.org/book/scholarship/Documents/Structures%20And%20Buildings.pdf>

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