

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 Included: Tobacco | Plan Type: PPO

 **Important:** We don't cover 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 more than **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

Questions: Call 1-800-662-6222 or visit us at www.consumersunion.org. If you can't find what you need, call 1-800-662-6222 or request a copy.

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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

J Dewey



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