



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. See [www.ohcementmasonsbenefits.org](http://www.ohcementmasonsbenefits.org) or call 1-330-779-8860. 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.healthcare.gov](http://www.healthcare.gov) or call 1-833-610-1799 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	<a href="#">Network</a> : \$1,000 per individual, \$2,000 per family <a href="#">Out-of-Network</a> : \$2,000 per individual, \$4,000 per family	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Network</a> office visits for illness or injury, <a href="#">network preventive care</a> , telemedicine visits, Minute Clinic (CVS retail clinic) visits, and <a href="#">prescription drugs</a> are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply.
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	<a href="#">Network</a> : \$5,000 per individual, \$10,000 per family <a href="#">Out-of-Network</a> : \$10,000 per individual, \$20,000 per family	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Copays</a> , <a href="#">premiums</a> , <a href="#">balance-billed</a> charges, <a href="#">prescription drugs</a> , and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.anthem.com">www.anthem.com</a> or call 1-833-610-1799 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .



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
		<a href="#">Network Provider</a> (You will pay the least)	<a href="#">Out-of-Network Provider</a> (You will pay the most)	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	30% <a href="#">coinsurance</a> after \$20 <a href="#">copay</a> per visit. <a href="#">Deductible</a> does not apply.	50% <a href="#">coinsurance of allowed amount</a>	30% <a href="#">coinsurance</a> after \$20 <a href="#">copay</a> per visit for all non-LiveHealth physician visits ( <a href="#">copay</a> waived for Anthem LiveHealth physician visits); <a href="#">deductible</a> does not apply; 30% <a href="#">coinsurance</a> after \$20 <a href="#">copay</a> per visit for Minute Clinics (CVS retail clinics); <a href="#">deductible</a> does not apply; diagnostic labs paid in full after <a href="#">copay</a> is paid.
	<a href="#">Specialist</a> visit	\$30 <a href="#">copay</a> per visit. <a href="#">Deductible</a> does not apply.	50% <a href="#">coinsurance of allowed amount</a>	Acupuncture is not covered. Chiropractic care is covered at 30% <a href="#">coinsurance</a> in <a href="#">network</a> and 50% <a href="#">coinsurance out-of-network</a> ; <a href="#">deductible</a> applies; limit of 12 visits per calendar year combined in <a href="#">network</a> and <a href="#">out-of-network</a> .
	<a href="#">Preventive care/screening/immunization</a>	No charge. <a href="#">Deductible</a> does not apply.	50% <a href="#">coinsurance of allowed amount</a>	None
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance of allowed amount</a>	Effective August 1, 2022, charges from <a href="#">out-of-network provider</a> rendered at an in-network facility will be covered at the in-network rate.
	Imaging (CT/PET scans, MRIs)	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance of allowed amount</a>	None
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.optum.com">www.optum.com</a> .	Generic Drugs and Brand Name Drugs	30% <a href="#">coinsurance</a> (retail and mail order); <a href="#">deductible</a> does not apply	You must submit <a href="#">claim</a> for reimbursement of the amount the <a href="#">plan</a> would have paid for the drug (retail or mail order) in <a href="#">network</a> minus 30% <a href="#">coinsurance</a> ; <a href="#">deductible</a> does not apply	Retail: 34-day supply; Mail Order: 90-day supply.  Over-the-counter drugs available only with a prescription.  If a brand name drug is prescribed "Dispense as Written" and a generic equivalent is available, you pay the cost difference between the brand and generic drug plus 20% <a href="#">coinsurance</a> .

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<a href="#">Network Provider</a> (You will pay the least)	<a href="#">Out-of-Network Provider</a> (You will pay the most)	
	<a href="#">Specialty drugs</a>	30% <a href="#">coinsurance</a> (retail and mail order); <a href="#">deductible</a> does not apply	You must submit <a href="#">claim</a> for reimbursement of the amount the <a href="#">plan</a> would have paid for the drug (retail or mail order) in <a href="#">network</a> minus 30% <a href="#">coinsurance</a> ; <a href="#">deductible</a> does not apply	Your <a href="#">cost sharing</a> does not count toward the <a href="#">out-of-pocket limit</a> .
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance of allowed amount</a>	None
	Physician/surgeon fees (Outpatient)	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance of allowed amount</a>	None
If you need immediate medical attention	<a href="#">Emergency room services</a>	30% <a href="#">coinsurance</a>	30% <a href="#">coinsurance of allowed amount</a>	50% <a href="#">coinsurance</a> applies for non-emergency medical conditions in out-of-network Emergency Rooms. Effective August 1, 2022, the <a href="#">Plan</a> will cover all <a href="#">emergency services</a> at out-of-network Emergency Rooms at the in-network rate.
	<a href="#">Emergency medical transportation</a>	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance of allowed amount</a>	Effective August 1, 2022, the <a href="#">Plan</a> will cover all emergency air ambulance services at the in-network rate.
	<a href="#">Urgent care</a>	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance of allowed amount</a>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance of allowed amount</a>	None
	Physician/surgeon fees	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance of allowed amount</a>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$30 <a href="#">copay</a> per visit for office visits; <a href="#">deductible</a> does not apply. 30% <a href="#">coinsurance</a> for all other services.	50% <a href="#">coinsurance of allowed amount</a>	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<a href="#">Network Provider</a> (You will pay the least)	<a href="#">Out-of-Network Provider</a> (You will pay the most)	
	Inpatient services	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance of allowed amount</a>	None
If you are pregnant	Office visits	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance of allowed amount</a>	Coverage for subscriber and subscriber spouse only.
	Childbirth/delivery professional services	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance of allowed amount</a>	Coverage for subscriber and subscriber spouse only.
	Childbirth/delivery facility services	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance of allowed amount</a>	Coverage for subscriber and subscriber spouse only.
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance of allowed amount</a>	Limited to 40 visits per calendar year.
	<a href="#">Rehabilitation services</a>	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance of allowed amount</a>	None
	<a href="#">Habilitation services</a>	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance of allowed amount</a>	None
	<a href="#">Skilled nursing care</a>	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance of allowed amount</a>	None
	<a href="#">Durable medical equipment (DME)</a>	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance of allowed amount</a>	None
	<a href="#">Hospice services</a>	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance of allowed amount</a>	None
If your child needs dental or eye care	Children's eye exam	One exam every 12 months; \$0 copay	Not Covered	Dental and Vision Coverage is a voluntary program that you purchase through your Dollar Bank. Out-of-Network vision allowances vary by materials (lens/contacts). Coverage is not available if you decline dental and vision coverage at Open Enrollment.
	Children's glasses	One pair of lenses every 12 months; \$180 frame allowance & \$0 lens/frame copay	Up to \$70 frame allowance	
	Children's dental check-up	100%	100%	

## 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](#).)

- Acupuncture
- Cosmetic surgery (except for [reconstructive surgery](#) following mastectomy)
- Hearing aids
- Infertility treatment
- Long-term Care
- Routine foot care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult and Child)

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

- Bariatric Surgery
- Chiropractic care (limited to 12 visits per calendar year)
- Private-duty nursing (only for [home health care](#))
- [Out-of-network emergency services](#)
- [Out-of-network providers](#) at [in-network](#) facilities
- Air ambulance services
- Dental/Vision coverage (Child and Adult, if purchased at open enrollment)

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa>. 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](http://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: the [Plan](#) at 330-779-8860 or visit <https://www.ourbenefitoffice.com/ohcementmasons/Benefits/MedicalBenefits.aspx>. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa>.

### 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 Services:** Language Access Services: Um Helf in Deutsch zu greige, rull dei Anthem Sales Representative, Drupp Blan Sponsor odder die Member Service uff dei ID karate aa. (Pennsylvania Dutch)

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

## 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 [network provider](#) pre-natal care and a hospital delivery)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$1,000
■ <a href="#">Specialist copayment</a>	\$30
■ Hospital (facility) <a href="#">coinsurance</a>	30%
■ Other <a href="#">coinsurance</a>	30%

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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

<a href="#">Cost Sharing</a>	
<a href="#">Deductibles</a>	\$1,000
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$3,490
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Peg would pay is</b>	<b>\$4,510</b>

### Managing Joe's type 2 Diabetes

(a year of routine [network provider](#) care of a well-controlled condition)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$1,000
■ <a href="#">Specialist copayment</a>	\$30
■ Hospital (facility) <a href="#">coinsurance</a>	30%
■ Other <a href="#">coinsurance</a>	30%

This EXAMPLE event includes services like:

[Primary care physician](#) office visits (*including disease education*)  
[Diagnostic tests](#) (*blood work*)  
[Prescription drugs](#)  
[Durable medical equipment \(DME\)](#) (*glucose meter*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

<a href="#">Cost Sharing</a>	
<a href="#">Deductibles</a>	\$120
<a href="#">Copayments</a>	\$180
<a href="#">Coinsurance</a>	\$1,280
<i>What isn't covered</i>	
Limits or exclusions	\$250
<b>The total Joe would pay is</b>	<b>\$1,830</b>

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$500
■ <a href="#">Specialist copayment</a>	\$50
■ Hospital (facility) <a href="#">coinsurance</a>	20%
■ Other <a href="#">coinsurance</a>	20%

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)  
[Diagnostic test](#) (*x-ray*)  
[Durable medical equipment \(DME\)](#) (*crutches*)  
[Rehabilitation services](#) (*physical therapy*)

<b>Total Example Cost</b>	<b>\$1,900</b>
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In this example, Mia would pay:

<a href="#">Cost Sharing</a>	
<a href="#">Deductibles</a> *	\$700
<a href="#">Copayments</a>	\$50
<a href="#">Coinsurance</a>	\$300
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,050</b>