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. Please read the FEHB Plan brochure RI 73-718 that contains the complete terms of this plan. **All benefits are subject to the definitions, limitations, and exclusions set forth in the** FEHB Plan brochure. Benefits may vary if you have other coverage, such as Medicare. 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 get the FEHB Plan brochure at www.carefirst.com/fedhmo, and view the Glossary at www.carefirst.com/fedhmo. You can call 1-888-789-9065 to request a copy of either document.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$0	See the Common Medical Events chart below for your costs for services this plan covers
Are there services covered before you meet your deductible?	Yes, all In-Network services are provided without a deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. "For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	Yes. Prescription Drug: $100 individual/$200 family for tier 2-4 There are no other specific deductibles.	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan?	Medical and Prescription Drug Combined: $6,000 self only $12,000 self plus one $12,000 self and family	The out-of-pocket limit, or catastrophic maximum, is the most you could pay in a year for covered services.

What is not included in the out-of-pocket limit?	Plan premiums, health care services that plan does not cover, balance-billed over allowed amount and durable medical equipment.	Even though you pay these expenses, they don't count toward the out–of–pocket limit.
Will you pay less if you use a network provider?	Yes. See www.carefirst.com/fedhmo or call 1-888-789-9065 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most, plus you may be balance billed)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$15 copay per visit	Not Covered	Virtual Connect through CloseKnit available at $0 cost share to members 18 and over. (closeknithealth.com) Member is responsible for any amount over our allowed amount when seeing out-of-network provider in addition to the applicable copay.
	Specialist visit	$50 copay per visit	Not Covered	Member is responsible for any amount over our allowed amount when seeing out-of-network provider in addition to the applicable copay.
	Retail Health Clinic	$15 copay per visit	Not Covered	Member is responsible for any amount over our allowed amount when seeing out-of-network provider in addition to the applicable copay.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most, plus you may be balance billed)	
	Preventive care/screening/ immunization	No Charge	Not Covered	Member is responsible for any amount over our allowed amount when seeing out-of-network provider in addition to the applicable copay.
If you have a test	Diagnostic test (x-ray, blood work)	Lab tests: Non-Hospital: $30 copay per visit Outpatient Hospital: $50 copay per visit X-rays: Non-Hospital: $50 copay per visit Outpatient Hospital: $100 copay per visit	Not Covered	HMO prior authorization is required at a hospital; nothing for tests such as blood tests, urinalysis, routine pap tests, pathology, x-rays at preferred network providers. Copay and/or coinsurance will apply at other providers.
	Imaging (CT/PET scans, MRIs)	Non-Hospital: $100 copay per visit Outpatient Hospital: $150 copay per visit	Not Covered	Nothing for x-rays, CAT scans/MRI, EEG at preferred network providers. Copay and/or coinsurance will apply at other providers.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most, plus you may be balance billed)	
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.carefirst.com/fedhmo	Preferred generic drugs	$10 copay (34-day supply) $20 copay (90-day supply)	Not Covered	Call CareFirst Pharmacy Member Services with questions at 1-800-241-3371.
	Preferred brand drugs	Deductible, then $50 copay (34-day supply) Deductible, then $100 copay (90-day supply)	Not Covered	Call CareFirst Pharmacy Member Services with questions at 1-800-241-3371.
	Preferred Specialty generic drugs	Deductible, then $100 copay (34-day supply) Deductible, then $200 copay (90-day supply)	Not Covered	Drugs must be pre-approved and preferred pharmacies must be used.
	Preferred Specialty brand drugs	Deductible, then $150 copay (34-day supply) Deductible, then $300 copay (90-day supply)	Not Covered	Drugs must be pre-approved and preferred pharmacies must be used.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Non-Hospital: $150 copay per visit Hospital: $200 copay per visit	Not Covered	Procedures may be subject to medical review.
	Physician/surgeon fees	Non-Hospital & Hospital PCP: $15 copay per visit Specialist: $50 copay per visit	Not Covered	Procedures may be subject to medical review.
If you need immediate medical attention	Emergency room care	$275 copay per visit	Paid as In-Network	For urgent situations, please call your primary care physician or FirstHelp at 1-800-535-9700. Copay waived if admitted.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most, plus you may be balance billed)	
	Emergency medical transportation	$200 copay per transport	Paid as In-Network	For urgent situations, please call your primary care physician or FirstHelp at 1-800-535-9700.
	Urgent care	$50 copay per visit	Paid as In-Network	For urgent situations, please call your primary care physician or FirstHelp at 1-800-535-9700.
If you have a hospital stay	Facility fee (e.g., hospital room)	25% of Allowed Benefit	Not Covered	All non-emergency admissions must be pre-authorized.
	Physician/surgeon fees	25% of Allowed Benefit	Not Covered	Member is responsible for all changes over our allowed amount. Coverage subject to medical policy guideline.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most, plus you may be balance billed)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit: $15 copay per visit Outpatient Hospital Facility: $50 copay per visit	Not Covered	Virtual Connect through CloseKnit available at $0 cost share to members 18 and over. (closeknithealth.com) Our in-network providers are part of Magellan Behavioral Health 1-800-245-7013.
	Inpatient services	25% of Allowed Benefit	Not Covered	Inpatient care must be authorized by calling 1-800-245-7013.
If you are pregnant	Office visits	No Charge	Not Covered	No copay for routine maternity care.
	Childbirth/delivery professional services	25% of Allowed Benefit	Not Covered	Coverage subject to medical policy guidelines
	Childbirth/delivery facility services	25% of Allowed Benefit	Not Covered	Maternity admissions do not require pre-certification.
If you need help recovering or have other special health needs	Home health care	No Charge	Not Covered	Service must be pre-approved
	Rehabilitation services	$50 copay per visit	Not Covered	Service must be pre-approved

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most, plus you may be balance billed)	
	Habilitation services	$50 copay per visit	Not Covered	Coverage only applies to physical, speech and occupational therapy for children with specified childhood conditions. Care must be medically necessary, but visit limits do not apply.
	Skilled nursing care	25% of Allowed Benefit	Not Covered	Service must be pre-approved
	Durable medical equipment	25% of Allowed Benefit per device/item	Not Covered	Service must be medically necessary.
	Hospice services	Inpatient Care: No Charge Outpatient Care: No Charge	Not Covered	Service must be pre-approved and may have limits. See on-line brochure.
If your child needs dental or eye care	Children's eye exam	$10 copay per visit at Davis Vision Providers	Not Covered	Routine eye care for children may be covered.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most, plus you may be balance billed)	
	Children's glasses	Not Covered	Not Covered	Discount program available to all members. This benefit is limited by fee schedule.
	Children's dental check-up	Not Covered	Not Covered	Discount program available to all members.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your FEHB Plan brochure for more information and a list of any other excluded services.)

- Cosmetic surgery
- Dental Care (Adult)
- Long-term care
- Non-emergency care when traveling outside of the U.S.
- Private-duty nursing

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your FEHB Plan brochure.)

- Acupuncture
- Bariatric Surgery
- Chiropractic care
- Hearing aids
- Infertility treatment
- Most coverage provided outside of the U.S. See **www.carefirst.com/fedhmo**
- Routine eye care (Adult)
- Routine foot care
- Weight loss program

Your Rights to Continue Coverage: You can get help if you want to continue your coverage after it ends. See the FEHB Plan brochure, contact your HR office/retirement system, contact your plan at 1-888-789-9065 or visit www.opm.gov/healthcare-insurance/healthcare/. Generally, if you lose coverage under the plan, then, depending on the circumstances, you may be eligible for a 31-day free extension of coverage, a conversion policy (a non-FEHB individual policy), spouse equity coverage, or temporary continuation of coverage (TCC). 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 or call 1-800-318-2596.

Your Grievance and Appeals Rights: If you are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal. For information about your appeal rights please see Section 3, "How you get care," and Section 8 "The disputed claims process," in your FEHB Plan brochure. If you need assistance, you can contact: [insert applicable contact information from instructions].

Questions: Call 1-888-789-9065 or visit us at www.carefirst.com/fedhmo
If you aren't clear about any of the underlined terms used in the form, see the Glossary.
You can view the Glossary at www.carefirst.com/fedhmo or call 1-888-789-9065 to request a copy.

Does this plan provide Minimum Essential Coverage? **Yes**

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

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 Access Services:

[Spanish (Español): Para obtener asistencia en Español, llame al 1-800-318-2596

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-318-2596

[Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-800-318-2596

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-318-2596

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 in-network pre-natal care and a hospital delivery)

The plan's overall deductible	$0
Specialist Copayment	$50
Hospital (facility) Coinsurance	25%
Other Copayment	$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*)

Total Example Cost	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$0
Copayments	$220
Coinsurance	$2,125
What isn't covered	
Limits or exclusions	$10
The total Peg would pay is	**$2,355**

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	$0
Specialist Copayment	$50
Hospital (facility) Coinsurance	25%
Other Coinsurance	25%

This EXAMPLE event includes services like:
Primary care physician office visits (*including disease education*)
Diagnostic tests (*blood work*)
Prescription drugs
Durable medical equipment (*glucose meter*)

Total Example Cost	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$0
Copayments	$950
Coinsurance	$203
What isn't covered	
Limits or exclusions	$0
The total Joe would pay is	**$1,153**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	$0
Specialist Copayment	$50
Hospital (facility) Copayment	$275
Other Copayment	$50

This EXAMPLE event includes services like:
Emergency room care (*including medical supplies*)
Diagnostic test (*x-ray*)
Durable medical equipment (*crutches*)
Rehabilitation services (*physical therapy*)

Total Example Cost	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$0
Copayments	$885
Coinsurance	$73
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$958**

The **plan** would be responsible for the other costs of these EXAMPLE covered services.