Coverage Period: 08/01/2025 – 07/31/2026 Coverage for: Single + Family | Plan Type: EPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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, go to <u>www.meritain.com</u> or call (941) 951-2916. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary</u> or call Meritain Health, Inc. at (800) 925-2272 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For participating <u>providers</u> : \$5,000 person / \$10,000 family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. For participating <u>providers</u> : <u>Preventive care</u> , office visit services, <u>emergency room care</u> (all <u>providers</u> – <u>emergency services</u>), <u>urgent care</u> , maternity care (professional fees), outpatient mental health/substance abuse services and routine eye exams are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For participating providers: \$7,900 person / \$15,800 family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	<u>Premiums</u> , <u>preauthorization</u> penalty amounts, <u>balance billing</u> charges and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u> .
Will you pay less if you use a network provider?	Yes. See www.aetna.com/docfind/custom/mymeritain or call (800) 343-3140 for a list of	

		What You	Will Pay		
Common Medical Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you visit a health care provider's	Primary care visit to treat an injury or illness	\$50 <u>copay</u> /visit	Not Covered	<u>Copay</u> applies per visit regardless of what services are rendered (includes telemedicine other than	
office or clinic	<u>Specialist</u> visit	\$75 <u>copay</u> /visit	Not Covered	Teladoc). You will pay a \$25 <u>copay</u> (<u>deductible</u> does not apply) if you receive consultation services through Teladoc.	
	Preventive care/ screening/ immunization	No Charge	Not Covered	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for. Routine adult physical limited to 1 per year. Routine hearing exam limited to 1 per year. Routine mammograms (ages 35-39) limited to 1 baseline mammogram and all other routine mammograms (ages 40 & older) limited to 1 per year. Routine gynecological exam limited to 1 per year.	
If you have a test	Diagnostic test (x-ray, blood work)	No Charge	Not Covered	none	
	Imaging (CT/PET scans, MRIs)	30% <u>coinsurance</u>	Not Covered	Preauthorization required for PET scans and non-orthopedic CT/MRI's. If you don't get preauthorization, benefits could be reduced by \$100 of the total cost of the service.	
If you need drugs to treat your illness or condition	Generic drugs	\$15 <u>copay</u> (30-day retail)/ \$30 <u>copay</u> (90-day retail & mail order)	Not Covered	<u>Deductible</u> does not apply. Covers up to a 30-day supply (retail prescription); 90-day supply (retail maintenance drugs & mail order prescription).	
More information about <u>prescription</u> drug coverage is	Formulary brand drugs	\$35 <u>copay</u> (30-day retail)/ \$70 <u>copay</u> (90-day retail & mail order)	Not Covered	The <u>copay</u> applies per prescription. There is no charge for preventive drugs. Dispense as Writter (DAW) provision applies. Step therapy provision	
available at www.medone- rx.com	Non- <u>Formulary</u> brand drugs	\$65 <u>copay</u> (30-day retail)/ \$130 <u>copay</u> (90-day retail & mail order)	Not Covered	applies. *Contact the Prescription Drug Card Program Administrator for <u>specialty drug</u> assistance.	
	Specialty drugs	Not Covered*	Not Covered		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	Not Covered	<u>Preauthorization</u> required for certain surgeries. If you don't get <u>preauthorization</u> , benefits could be	
	Physician/surgeon fees	30% coinsurance	Not Covered		

		What You Will Pay			
Common Medical Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
				reduced by \$100 of the total cost of the service. See your <u>plan</u> document for a detailed listing.	
If you need immediate medical attention	Emergency room care Emergency medical	\$500 <u>copay</u> /visit (<u>emergency services</u>)/ Not Covered (non- <u>emergency services</u>) 30% <u>coinsurance</u>	\$500 copay/visit (emergency services)/ Not Covered (non- emergency services) Not Covered	Non-participating <u>providers</u> paid at the participating <u>provider</u> level of benefits for <u>emergency services</u> . <u>Copay</u> waived if admitted to the hospital. Non-participating <u>providers</u> paid at the	
	transportation	(emergency services)/ Not Covered (non- emergency services)		participating <u>provider</u> level of benefits for air ambulance.	
	<u>Urgent care</u>	\$100 <u>copay</u> /visit	Not Covered	<u>Copay</u> applies per visit regardless of what services are rendered.	
If you have a hospital stay	Facility fee (e.g., hospital room) Physician/surgeon fees	30% coinsurance	Not Covered	Preauthorization required. If you don't get preauthorization, benefits could be reduced by \$100 of the total cost of the service.	
If you need mental	Outpatient services	\$50 copay/visit	Not Covered	Includes telemedicine other than Teladoc.	
health, behavioral health, or substance abuse services	Inpatient services	30% coinsurance	Not Covered	Preauthorization required. If you don't get preauthorization, benefits could be reduced by \$100 of the total cost of the service.	
If you are pregnant	Office visits	\$50 <u>copay</u> /visit	Not Covered	<u>Preauthorization</u> required for inpatient hospital stays in excess of 48 hrs (vaginal delivery) or 96	
	Childbirth/delivery professional services	\$50 <u>copay</u> /visit	Not Covered	hrs (c-section). If you don't get <u>preauthorization</u> , benefits could be reduced by \$100 of the total	
	Childbirth/delivery facility services	30% <u>coinsurance</u>	Not Covered	cost of the service. <u>Cost sharing</u> does not apply to <u>preventive services</u> from a participating <u>provider</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Baby counts towards the mother's expense.	
If you need help recovering or have other special health needs	Home health care	No Charge	Not Covered	Limited to 60 visits per year (3 intermittent visits per day). <u>Preauthorization</u> required. If you don't get <u>preauthorization</u> , benefits could be reduced by \$100 of the total cost of the service.	

	What You Will Pay			
Common Medical Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Rehabilitation services	\$75 copay/visit (physical, speech/hearing & occupational therapy)/ 30% coinsurance (cardiac rehab & pulmonary therapy)	Not Covered	Physical, speech/hearing & occupational therapy limited to a combined maximum of 60 visits per year. Cardiac rehab and pulmonary therapy limited to 36 visits per year per therapy type.
	Habilitation services	Not Covered	Not Covered	This exclusion will not apply to expenses that are considered mental health or substance abuse services, or congenital anomalies amenable to surgical repair (such as cleft lip/palate).
	Skilled nursing care	30% <u>coinsurance</u>	Not Covered	Limited to 60 days per year. <u>Preauthorization</u> required. If you don't get <u>preauthorization</u> , benefits could be reduced by \$100 of the total cost of the service.
	Durable medical equipment	30% <u>coinsurance</u>	Not Covered	Preauthorization required for electric/ motorized scooters or wheelchairs and pneumatic compression devices. If you don't get preauthorization, benefits could be reduced by \$100 of the total cost of the service.
	Hospice services	30% <u>coinsurance</u> (inpatient)/ No Charge (outpatient)	Not Covered	Bereavement counseling is not covered.
If your child needs	Children's eye exam	No Charge	Not Covered	Limited to 1 exam per 24 month period.
dental or eye care	Children's glasses	Not Covered	Not Covered	Not Covered
	Children's dental check-up	Not Covered	Not Covered	Not Covered

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded</u> <u>services</u>.)

- Ambulance transportation for nonemergency services
- Bariatric surgery
- Bereavement counseling
- Cosmetic surgery
- Dental care (Adult & Child)
- Emergency room services for nonemergency services

- Glasses (Adult & Child)
- Habilitation services
- Hearing aids
- Infertility treatment (except diagnosis, testing and services to surgically treat the underlying cause)
- Long-term care

- Non-emergency care when traveling outside the U.S.
- Private-duty nursing (except for home health care & hospice)
- Routine foot care (except for metabolic or peripheral vascular disease)
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)

- Acupuncture (as a form of anesthesia in connection with surgery)
- Chiropractic care (20 visits per year)
- Routine eye care (Adult & Child 1 exam per 24-month period)

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: the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform or Safe Children Coalition, Inc at (941) 951-2916. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="https://www.HealthLabor.com/HealthLabor.com/health-lab

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or <u>www.dol.gov/ebsa/healthreform</u> or Safe Children Coalition, Inc at (941) 951-2916.

Does this plan provide Minimum Essential Coverage? Yes

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

Does this plan meet the Minimum Value Standards? Yes

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-378-1179.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-378-1179.

Chinese (中文): 如果需要中文的帮助,请拨打这个号码1-800-378-1179.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-378-1179.

To see examples of how this <u>plan</u> 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 <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. 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	\$5,000
Primary care physician copayment	\$50
■ Hospital (facility) coinsurance	30%
Other coinsurance	30%

This EXAMPLE event includes services like:

Primary care physician 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	\$5,000	
Copayments	\$60	
Coinsurance	\$1,500	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$6,620	

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	\$5,000
Specialist copayment	\$75
■ Hospital (facility) coinsurance	30%
Other coinsurance	30%

This EXAMPLE event includes services like:

Specialist 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:

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Cost Sharing	
Deductibles	\$900
Copayments	\$1,100
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$2,020

Mia's Simple Fracture

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

■ The plan's overall deductible	\$5,000
■ Specialist copayment	\$75
■ Hospital (facility) copayment	\$500
Other coinsurance	30%

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	\$1,700
Copayments	\$600
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,300