
 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, 1-866-920-1992. 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 [PursuitAeroHealth.com](http://PursuitAeroHealth.com) or call Quantum Health at 1-866-920-1992 to request a copy.

Important Questions	Answers			Why This Matters:
What is the overall deductible?		<b>Network</b>	<b>Non-Network</b>	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 policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
	<b>Per participant:</b>	\$2,000	\$3,000	
	<b>Per family:</b>	\$4,000	\$6,000	
Are there services covered before you meet your deductible?	Yes. <u>Network preventive services</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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	No.			You don't have to meet <u>deductibles</u> for specific services.
What is the out-of-pocket limit for this plan?		<b>Network</b>	<b>Non-Network</b>	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> , the overall family <u>out-of-pocket limit</u> must be met.
	<b>Per participant:</b>	\$4,000	\$6,000	
	<b>Per family:</b>	\$8,000	\$12,000	
What is not included in the out-of-pocket limit?	Premiums, <u>balance-billed</u> charges, health care this <u>Plan</u> doesn't cover, charges in excess of benefit maximums, charges in excess of maximum allowed amounts, pre-certification penalties, and non-medically necessary services.			Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a network provider?	<b>Yes, for medical:</b> See <a href="http://www.PursuitAeroHealth.com">www.PursuitAeroHealth.com</a> or call 866-920-1992 for a list of network providers. <b>Yes, for prescription drugs:</b> See <a href="http://www.PursuitAeroHealth.com">www.PursuitAeroHealth.com</a> or call 866-920-1992 for a list of retail and mail pharmacies.			This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.

Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .
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 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)	Non-Network Provider (You will pay the most)	
If you visit a health care <u>provider's office</u> or clinic	Primary care visit to treat an injury or illness	20% co-insurance after deductible	30% co-insurance after deductible	_____none_____
	<u>Specialist</u> visit	20% co-insurance after deductible	30% co-insurance after deductible	_____none_____
	<u>Preventive care/screening/immunization</u>	No Charge	30% co-insurance after deductible	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services you need are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% co-insurance after deductible	30% co-insurance after deductible	_____none_____
	Imaging (CT/PET scans, MRIs)	20% co-insurance after deductible	30% co-insurance after deductible	<b>Pre-certification is required</b> for MRI/MRA and PET scans.
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at <a href="http://www.PursuitAeroHealth.com">www.PursuitAeroHealth.com</a>	Generic drugs	<b>Retail:</b> \$10 co-payment after deductible <b>Mail Order:</b> \$20 co-payment after deductible	Not covered	<b>Retail Prescriptions:</b> Up to thirty (30) day supply. <b>Mail Order/Extended Retail Prescriptions:</b> Up to ninety (90) day supply. Not all <u>prescription drugs</u> are covered. To determine if a specific drug is covered under your <u>plan</u> , log into your account at <a href="http://www.PursuitAeroHealth.com">www.PursuitAeroHealth.com</a>
	Preferred brand drugs	<b>Retail:</b> \$35 co-payment after deductible <b>Mail Order:</b> \$70 co-payment after deductible	Not covered	
	Non-preferred brand drugs	<b>Retail:</b> \$60 co-payment after deductible <b>Mail Order:</b> \$120 co-payment after	Not covered	

\* For more information about limitations and exceptions, see the plan or policy document at [PursuitAeroHealth.com](http://PursuitAeroHealth.com)

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
		deductible		
	<u>Specialty drugs</u>	20% co-insurance up to \$200 maximum after deductible	Not covered	Plan participants can obtain <u>specialty drugs</u> from BioPlus by calling 1-407-830-8820 or reaching out through <a href="http://www.bioplusrx.com">www.bioplusrx.com</a>
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% co-insurance after deductible	30% co-insurance after deductible	<b>Pre-certification is required.</b>
	Physician/surgeon fees	20% co-insurance after deductible	30% co-insurance after deductible	
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	20% co-insurance after network deductible		_____none_____
	<u>Emergency medical transportation</u>	20% co-insurance after network deductible		_____none_____
	<u>Urgent care</u>	20% co-insurance after deductible	30% co-insurance after deductible	_____none_____
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% co-insurance after deductible	30% co-insurance after deductible	<b>Pre-certification is required.</b>
	Physician/surgeon fees	20% co-insurance after deductible	30% co-insurance after deductible	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	20% co-insurance after deductible	30% co-insurance after deductible	Includes intensive psychiatric day treatment and partial hospitalization. <b>Pre-certification is required</b> for partial hospitalization and intensive outpatient services.
	Inpatient services	20% co-insurance after deductible	30% co-insurance after deductible	Includes residential treatment. <b>Pre-certification is required.</b>
<b>If you are pregnant</b>	Office visits	20% co-insurance after deductible	30% co-insurance after deductible	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, <u>co-insurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Dependent daughter pregnancy is covered.
	Childbirth/delivery professional services	20% co-insurance after deductible	30% co-insurance after deductible	
	Childbirth/delivery facility services	20% co-insurance after deductible	30% co-insurance after deductible	
<b>If you need help recovering or have</b>	<u>Home health care</u>	20% co-insurance after deductible	30% co-insurance after deductible	<b>Calendar Year Maximum:</b> One hundred (100) days per plan participant.

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [PursuitAeroHealth.com](http://PursuitAeroHealth.com)

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
<b>other special needs</b>				<b>Pre-certification is required.</b>
	<u>Rehabilitation services</u>	20% co-insurance after deductible	30% co-insurance after deductible	<b>Calendar Year Maximum:</b> Sixty (60) visits for physical therapy, occupational therapy, speech therapy, pulmonary rehabilitation, and cognitive therapy combined.
	<u>Habilitation services</u>	20% co-insurance after deductible	30% co-insurance after deductible	—————none—————
	<u>Skilled nursing care</u>	20% co-insurance after deductible	30% co-insurance after deductible	<b>Calendar Year Maximum:</b> One hundred (100) days per plan participant, combined with rehabilitation facilities. <b>Pre-certification is required.</b>
	<u>Durable medical equipment</u>	20% co-insurance after deductible	30% co-insurance after deductible	<b>Pre-certification is required</b> for all rentals and any purchase over \$1,500.
	<u>Hospice services</u>	20% co-insurance after deductible	30% co-insurance after deductible	<b>Pre-certification is required.</b>
<b>If your child needs dental or eye care</b>	Children's eye exam	20% co-insurance after deductible	30% co-insurance after deductible	<b>Calendar Year Maximum:</b> One (1) exam per plan participant.
	Children's glasses	Not covered	Not covered	—————none—————
	Children's dental check-up	Not covered	Not covered	—————none—————

**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.)**

- |   |  |  |
|---|--|--|
| <ul style="list-style-type: none"> <li>• Cosmetic surgery</li> <li>• Dental care (adult)</li> </ul> | <ul style="list-style-type: none"> <li>• Long-term care</li> <li>• Non-emergency care when traveling outside the U.S.</li> </ul> | <ul style="list-style-type: none"> <li>• Private-duty nursing</li> <li>• Weight loss programs</li> </ul> |
|---|--|--|

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

- |  |  |   |
|--|--|---|
| <ul style="list-style-type: none"> <li>• Acupuncture – limited to twenty (20) visits per calendar year</li> <li>• Bariatric surgery – limited to one (1) surgery per lifetime</li> </ul> | <ul style="list-style-type: none"> <li>• Chiropractic care – limited to twenty (20) visits per calendar year</li> <li>• Hearing aids – limited to \$2,000 per ear every thirty-six (36) months; over the counter hearing aids are not covered</li> </ul> | <ul style="list-style-type: none"> <li>• Infertility treatment – limited to \$15,000 lifetime maximum</li> <li>• Routine eye care – limited to one (1) exam per calendar year</li> <li>• Routine foot care, when medically necessary</li> </ul> |
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**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 [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). You may also contact

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Health Equity at 1-877-722-2667. 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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). You may also contact the third party administrator (TPA) to assist the plan administrator with claims adjudication. The TPA's name, address, and telephone number are:

Quantum Health  
Attention: Appeals Department  
5240 Blazer Parkway  
Dublin, OH 43017  
Fax: 1-877-498-3681

### 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 1-866-920-1992.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-920-1992.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-866-920-1992.

Navajo (Dine): Dinekehgo shika at'ohwol ninisingo, kwijigo holne' 1-866-920-1992.

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

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## 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)

■ <u>The plan's overall deductible</u>	\$2,000
■ <u>Specialist cost sharing</u>	20%
■ <u>Hospital (facility) cost sharing</u>	20%
■ <u>Other cost sharing</u>	20%

#### 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:

<i>Cost Sharing</i>	
Deductibles	\$2,000
Copayments	\$0
Coinsurance	\$2,000
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Peg would pay is</b>	<b>\$4,020</b>

### Managing Joe's type 2 Diabetes

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

■ <u>The plan's overall deductible</u>	\$2,000
■ <u>Specialist cost sharing</u>	20%
■ <u>Hospital (facility) cost sharing</u>	20%
■ <u>Other cost sharing</u>	20%

#### 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*)

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

<i>Cost Sharing</i>	
Deductibles	\$2,000
Copayments	\$600
Coinsurance	\$60
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$2,660</b>

### Mia's Simple Fracture

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

■ <u>The plan's overall deductible</u>	\$2,000
■ <u>Specialist cost sharing</u>	20%
■ <u>Hospital (facility) cost sharing</u>	20%
■ <u>Other cost sharing</u>	20%

#### This EXAMPLE event includes services like:

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

<b>Total Example Cost</b>	<b>\$2,800</b>
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#### In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,000
Copayments	\$0
Coinsurance	\$200
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,200</b>

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