



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, visit <https://www.fivepointsbenefitplans.com/college-health-plans> or by calling 1-915-803-4198. 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/sbc-glossary/ or call 1-915-803-4198 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For each Plan Year, In-Network: individual \$100 Out-of-Network: individual \$300.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay.
Are there services covered before you meet your deductible?	Yes. <u>preventive care</u> ; plus In-network office visits and <u>prescription drugs</u> are covered before you meet your 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 <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 https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	In-Network: individual \$3,000. Out-of-Network: individual: Unlimited	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services.
What is not included in the out-of-pocket limit?	<u>Premiums</u> , <u>balance-billing</u> charges, health care this plan doesn't cover & penalties for failure to obtain <u>pre-authorization</u> for 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?	Yes. See www.fivepointsbenefitplans.com or call 1-915-803-4198 for a list of <u>network providers</u> .	This plan uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the plan's network. 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 charge</u> and what your plan 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 referral to see a specialist?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

 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
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a healthcare provider's office or clinic	Primary care visit to treat an injury or illness	\$25 <u>copay</u> /visit	40% <u>coinsurance</u>	None
	<u>Specialist</u> visit	\$25 <u>copay</u> /visit	40% <u>coinsurance</u>	None
	<u>Preventive care/screening/immunization</u>	No your charge	40% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed 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)	10% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	10% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> required. Failure to obtain <u>preauthorization</u> may result in denied coverage or up to \$700 penalty.
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at fivepointsbenefitplans.com	Generic drugs	\$10 <u>copay</u> /prescription <u>deductible</u> doesn't apply	40% <u>coinsurance</u> after \$10 <u>copay</u> /prescription <u>deductible</u> doesn't apply	Covers 30 days supply (retail). 31-90 days supply may be available. Includes contraceptive drugs & devices obtainable from a pharmacy. Review your <u>formulary</u> for prescriptions requiring precertification or step therapy for coverage. Prescriptions above \$300 require <u>Preauthorization</u> . Failure to obtain <u>preauthorization</u> may result in denied coverage or up to \$700 penalty.
	Preferred brand drugs	\$30 <u>copay</u> /prescription <u>deductible</u> doesn't apply	40% <u>coinsurance</u> after \$30 <u>copay</u> /prescription <u>deductible</u> doesn't apply	
	Non-preferred brand drugs	\$50 <u>copay</u> /prescription <u>deductible</u> doesn't apply	40% <u>coinsurance</u> after \$50 <u>copay</u> /prescription <u>deductible</u> doesn't apply	
	<u>Specialty drugs</u>	\$100 <u>copay</u> /prescription <u>deductible</u> doesn't apply	40% <u>coinsurance</u> after \$100 <u>copay</u> /prescription <u>deductible</u> doesn't apply	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u> , after \$100 <u>copay</u> /visit <u>deductible</u> doesn't apply	40% <u>coinsurance</u> , after \$100 <u>copay</u> /visit <u>deductible</u> doesn't apply	Services must be provided in a free-standing facility. <u>Preauthorization</u> required. Failure to obtain <u>preauthorization</u> may result in denied coverage or up to \$700 penalty.
	Physician/surgeon fees	10% <u>coinsurance</u>	40% <u>coinsurance</u>	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need immediate medical attention	<u>Emergency room care</u>	\$200 <u>copay/visit</u> (waived if admitted)	\$200 <u>copay/visit</u> (waived if admitted)	No coverage for non-emergency use.
	<u>Emergency medical transportation</u>	10% <u>coinsurance</u>	10% <u>coinsurance</u>	None
	<u>Urgent care</u>	\$50 <u>copay/visit</u>	40% <u>coinsurance</u>	No coverage for non-urgent use
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>coinsurance</u>	40% <u>coinsurance</u>	Preauthorization required for non-maternity/non-accidental condition. Failure to obtain <u>preauthorization</u> may result in denied coverage or up to \$700 penalty.
	Physician/surgeon fees	10% <u>coinsurance</u>	40% <u>coinsurance</u>	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$25 <u>copay/visit</u> (office visit), 10% <u>coinsurance</u> (other outpatient services)	40% <u>coinsurance</u> (office visit and other outpatient services)	Preauthorization required for other outpatient services and inpatient services. Failure to obtain <u>preauthorization</u> may result in denied coverage or up to \$700 penalty.
	Inpatient services	10% <u>coinsurance</u>	40% <u>coinsurance</u>	
If you are pregnant	Office visits	No your charge	40% <u>coinsurance</u>	Cost sharing does not apply for <u>preventive services</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound.)
	Childbirth/delivery professional services	10% <u>coinsurance</u>	40% <u>coinsurance</u>	
	Childbirth/delivery facility services	10% <u>coinsurance</u>	40% <u>coinsurance</u>	
If you need help recovering or have other special health needs	<u>Home healthcare</u>	10% <u>coinsurance</u>	40% <u>coinsurance</u>	Within 20 days from discharge. <u>Preauthorization</u> required. Failure to obtain <u>preauthorization</u> may result in denied coverage or up to \$700 penalty.
	<u>Rehabilitation services</u>	10% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> required. Failure to obtain <u>preauthorization</u> may result in denied coverage or up to \$700 penalty. Inpatient: maximum 45 days, Outpatient: maximum 20 visits allowed per calendar year

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Habilitationservices	10% coinsurance	40% coinsurance	Preauthorization required. Failure to obtain preauthorization may result in denied coverage or up to \$700 penalty. Inpatient: maximum 45 days, Outpatient: maximum 20 visits allowed per calendar year
	Skillednursingcare	10% coinsurance	40% coinsurance	Preauthorization required. Failure to obtain preauthorization may result in denied coverage or up to \$700 penalty.
	Durablemedicalequipment	10% coinsurance	40% coinsurance	Limited to 1 durablemedicalequipment for same/similar purpose. Excludes repairs for misuse/abuse.
	Hospiceservices	10% coinsurance	40% coinsurance	Preauthorization required. Failure to obtain preauthorization may result in denied coverage or up to \$700 penalty.
If your child needs dental or eye care	Children's eye exam	No your charge	40% coinsurance	Coverage limited to one exam/ plan year up to age 19.
	Children's glasses	No your charge	40% coinsurance	Coverage limited to one pair of glasses or lenses/ plan year up to age 19.
	Children's dental check-up	No your charge	40% coinsurance	Limited to 2 exams per policy year.

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"> • Cosmetic surgery • Dental care (Adult) • Hearing aids 	<ul style="list-style-type: none"> • Long-term care • Routine eye care (Adult) 	<ul style="list-style-type: none"> • Routine foot care • Weight loss programs

Other Covered Services (Limitations may apply to these services. This is not a complete list. Please see your plan document.)		
<ul style="list-style-type: none"> • Acupuncture—limited to 6 visits combined with other alternative care services • Bariatric surgery 	<ul style="list-style-type: none"> • Chiropractic care—limited to 6 visits per benefit period • Non-emergency care when traveling outside the U.S. 	<ul style="list-style-type: none"> • Private-duty nursing—inpatient only • Infertility treatment

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: U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov. 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: 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 on how 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: Five Points Benefit LLC at 1-915-803-4198.

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? Not applicable.

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](#).

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 \$100
- Specialist copayment \$15
- Hospital (facility) coinsurance 10%
- Other coinsurance 10%

This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and bloodwork)
Specialist visit (anesthesia)

Total Example Cost	\$11,500
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$100
<u>Copayments</u>	\$30
<u>Coinsurance</u>	\$1,137
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Peg would pay is	\$1,267

Managing Joe's Type 2 Diabetes

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

- The plan's overall deductible \$100
- Specialist copayment \$15
- Hospital (facility) coinsurance 10%
- Other coinsurance 10%

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)
Diagnostic tests (bloodwork)
Prescription drugs
Durable medical equipment (glucose meter)

Total Example Cost	\$4,700
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$100
<u>Copayments</u>	\$400
<u>Coinsurance</u>	\$420
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Joe would pay is	\$920

Mia's Simple Fracture

(in-network emergency room visit and followup care)

- The plan's overall deductible \$100
- Specialist copayment \$15
- Hospital (facility) coinsurance 10%
- Other coinsurance 10%

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	\$2,500
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$100
<u>Copayments</u>	\$200
<u>Coinsurance</u>	\$220
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$520

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

Non-Discrimination:

Five Points Benefit complies with applicable Federal civil rights law and does not unlawfully discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, disability, gender identity or sexual orientation.

We provide free aid/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call the number on your ID card.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting the Civil Rights Coordinator.

Civil Right Coordinator,

6006 N Mesa St 108, El Paso, TX 79912

Tel: 1-915-803-4198/ Fax: 915-519-0261

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaints Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F , HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697(TDD).

LanguageAccessServices:

Spanish(Español):ParaobtenerasistenciaenEspañol,llameal1-915-803-4198