





Cherokee County EPO Plan Employee Benefit Plan (Northside Health Network Plan)

Coverage for: Single + Family | Plan Type: EPO

 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, contact www.myTrustmarkBenefits.com. 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.cciio.cms.gov or call 1-877-267-2323 to request a copy. Questions: Call 1-855-236-6622 or visit us at www.myTrustmarkBenefits.com for more information, including a copy of your plan's plan document and summary plan description.

Important Questions	Answers	Why This Matters:
<p>What is the overall deductible?</p>	<p>Preferred Providers: \$750 person/\$2,250 family Nonpreferred Providers: Not Applicable</p>	<p>Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.</p>
<p>Are there services covered before you meet your deductible?</p>	<p>Yes - true medical emergency services ambulance services, and the following preferred provider services: office services, urgent care centers, hospice care, therapy services; Level 1 radiology in a facility; preventive care and the prescription drug program.</p>	<p>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/.</p>
<p>Are there other deductibles for specific services?</p>	<p>No.</p>	<p>You don't have to meet deductibles for specific services.</p>
<p>What is the out-of-pocket limit for this plan?</p>	<p>Preferred Providers: \$2,000 person/\$6,000 family Nonpreferred Providers: Not Applicable</p>	<p>The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.</p>
<p>What is not included in the out-of-pocket limit?</p>	<p>Nonpreferred provider expenses, premiums, penalties for failure to pre-certify services, balance-billing charges (unless balanced billing is prohibited), and health care this plan doesn't cover.</p>	<p>Even though you pay these expenses, they don't count toward the out-of-pocket limit.</p>

Important Questions	Answers	Why This Matters:
Will you pay less if you use a network provider ?	Yes. See Northside Network http://www.nhnmanager.com for a list of participating providers and First Health https://providerlocator.firsthealth.com/CSCCBehavioralhealth for behavioral health 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
		Preferred Provider (You will pay the least)	Nonpreferred Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$25 copay /visit; (deductible does not apply)	Not covered	None
	Specialist visit	\$30 copay /visit; (deductible does not apply)	Not covered	None
	Preventive care/screening/immunization	No charge (deductible does not apply)	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	Facility Level 1 radiology No charge (deductible does not apply); Other Level 1 radiology paid according to place of service; Office Lab and Level 2 radiology	Not covered	None
	Imaging (CT/PET scans, MRIs)	\$25/\$30 copay /visit; (deductible does not apply); Other Lab and Level 2 radiology 20% coinsurance	Not covered	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Nonpreferred Provider (You will pay the most)	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.us-rxcare.com or call 877-200-5533.	Generic drugs	\$10 copay retail and \$25 copay mail order/prescription	Not covered	Deductible does not apply. Covers up to a 30-day supply (retail prescription and specialty drugs); 90 day supply (mail order prescription). Prescription drug copays don't apply to preventive drugs.
	Preferred brand drugs	\$35 copay retail and \$50 copay mail order/prescription	Not covered	
	Non-preferred brand drugs	\$80 copay retail and \$50 copay mail order/prescription	Not covered	
	Specialty drugs	20% coinsurance up to maximum of \$200/ prescription	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	Not covered	None
	Physician/surgeon fees	20% coinsurance	Not covered	None
If you need immediate medical attention	Emergency room care	\$250 copay (deductible does not apply)	Preferred provider benefit applies	Copay waived if admitted.
	Emergency medical transportation	No charge	Preferred provider benefit applies	Must be medically necessary.
	Urgent care	\$30 copay (deductible does not apply)	Not covered	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	Not covered	Pre-certification is required.
	Physician/surgeon fees	20% coinsurance	Not covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$25 copay (deductible does not apply)	Not covered	None
	Inpatient services	<u>Facility</u> : 20% coinsurance ; <u>Professional</u> : 20% coinsurance	Not covered	Pre-certification is required.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Nonpreferred Provider (You will pay the most)	
If you are pregnant	Office visits	No charge (deductible does not apply)	Not covered	Cost sharing does not apply for preventive services . Depending on the type of services, a copay , coinsurance , or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (<i>i.e.</i> , ultrasound.)
	Childbirth/delivery professional services	No charge (deductible does not apply)	Not covered	
	Childbirth/delivery facility services	20% coinsurance	Not covered	
If you need help recovering or have other special health needs	Home health care	0% coinsurance	Not covered	Coverage is limited to 120 visits/calendar year. Pre-certification is required.
	Rehabilitation services	<u>Respiratory, Radiation and Chemotherapy:</u> No charge (deductible does not apply); <u>Other therapies:</u> \$25 copay (deductible does not apply)	Not covered	Coverage is limited to 20 visits/calendar year for physical & occupational therapy, combined; 20 visits/calendar year for speech therapy and 30 visits/calendar year for respiratory therapy.
	Habilitation services	20% coinsurance	Not covered	None
	Skilled nursing care	0% coinsurance	Not covered	Coverage is limited to 30 days/calendar year. Pre-certification is required.
	Durable medical equipment	20% coinsurance	Not covered	None
	Hospice services	No charge (deductible does not apply)	Not covered	Pre-certification is required for inpatient hospice care.
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	No coverage for eye exams under medical.
	Children's glasses	Not covered	Not covered	No coverage for glasses under medical.
	Children's dental check-up	Not covered	Not covered	No coverage for dental check-ups under medical.

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;
- Bariatric surgery;
- Chiropractic care;
- Cosmetic surgery;
- Dental care;
- Infertility treatment;
- Long-term care;
- Private-duty nursing;
- Routine eye care;
- Routine foot care, and
- Weight-loss programs.

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

- Hearing aids, for children up to age 18, limited to \$3,000 per ear every 48 months; and
- Non-emergency care when traveling outside the U.S.

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 Health and Human Services, Center for Consumer Information and Insurance Oversight, 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 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: Contact Trustmark Health Benefits, Inc. at 1-855-236-6622 or visit us at www.myTrustmarkBenefits.com.

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](#).

—————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)	Managing Joe’s Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)	Mia’s Simple Fracture (in-network emergency room visit and follow up care)
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<ul style="list-style-type: none"> ■ The plan’s overall deductible \$750 ■ Specialist copay \$30 ■ Hospital (facility) copay/coinsurance 20% ■ Other coinsurance 20% 	<ul style="list-style-type: none"> ■ The plan’s overall deductible \$750 ■ Specialist copay \$30 ■ Hospital (facility) copay/coinsurance 20% ■ Other coinsurance 20% 	<ul style="list-style-type: none"> ■ The plan’s overall deductible \$750 ■ Specialist copay \$30 ■ Hospital (facility) copay/coinsurance 20% ■ Other coinsurance 20%
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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*)

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*)

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	\$12,840	Total Example Cost	\$7,460	Total Example Cost	\$2,010
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$750
Copayments	\$0
Coinsurance	\$1,250
<i>What isn’t covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$2,060

In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$750
Copayments	\$923
Coinsurance	\$327
<i>What isn’t covered</i>	
Limits or exclusions	\$55
The total Joe would pay is	\$2,055

In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$59
Copayments	\$940
Coinsurance	\$15
<i>What isn’t covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,014

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.