




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 PSHB Plan brochure (71-019) that contains the complete terms of this plan. **All benefits are subject to the definitions, limitations, and exclusions set forth in the PSHB 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 PSHB Plan brochure at [www.apwuhp.com](http://www.apwuhp.com), and view the Glossary at [www.apwuhp.com](http://www.apwuhp.com). You can call 1-800-222-2798 to request a copy of either document. Visit <https://www.health-benefits.opm.gov/ps hb> for more information on PSHB program.

Important Questions	Answers	Why This Matters:		
<p><b>What is the Personal Care Account (PCA)?</b></p>	<p>\$<u>1,200</u> /Self Only                      \$<u>2,400</u> /Self Plus One                      \$<u>2,400</u> /Self and Family</p>	<p>Your PCA is funded by the Health Plan and is used to pay for <b>covered</b> services at 100%. Any unused amount rolls over annually up to a maximum PCA balance of \$5,000 Self Only/\$10,000 Self Plus One and Self and Family.</p>		
<p><b>What is the overall deductible?</b></p>	<table border="1"> <tr> <td data-bbox="453 618 789 922"> <p><b>In-Network Net-Deductible:</b>                              \$<u>1,000</u> /Self Only                              \$<u>2,000</u> /Self Plus One                              \$<u>2,000</u> /Self and Family</p> </td> <td data-bbox="789 618 1119 922"> <p><b>Out-of-Network: Net-Deductible</b>                              \$<u>1,500</u> /Self Only                              \$<u>3,000</u> /Self Plus One                              \$<u>3,000</u> /Self Plus Family</p> </td> </tr> </table>	<p><b>In-Network Net-Deductible:</b>                              \$<u>1,000</u> /Self Only                              \$<u>2,000</u> /Self Plus One                              \$<u>2,000</u> /Self and Family</p>	<p><b>Out-of-Network: Net-Deductible</b>                              \$<u>1,500</u> /Self Only                              \$<u>3,000</u> /Self Plus One                              \$<u>3,000</u> /Self Plus Family</p>	<p>Generally, you must pay all of the costs from providers up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. Copayments and coinsurance amounts do not count toward your deductible, which generally starts over January 1. When a covered service/supply is subject to a deductible, only the Plan allowance for the service/supply counts toward the deductible. If you have other family members on the plan, 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>.</p>
<p><b>In-Network Net-Deductible:</b>                              \$<u>1,000</u> /Self Only                              \$<u>2,000</u> /Self Plus One                              \$<u>2,000</u> /Self and Family</p>	<p><b>Out-of-Network: Net-Deductible</b>                              \$<u>1,500</u> /Self Only                              \$<u>3,000</u> /Self Plus One                              \$<u>3,000</u> /Self Plus Family</p>			
<p><b>Are there services covered before you meet your deductible?</b></p>	<p>Yes: In-network preventive care and maternity.</p>	<p>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>.</p>		
<p><b>Are there other deductibles for specific services?</b></p>	<p>No.</p>	<p>You don't have to meet deductibles for specific services.</p>		
<p><b>What is the out-of-pocket limit for this plan?</b></p>	<table border="1"> <tr> <td data-bbox="453 1230 789 1377"> <p><b>In-Network:</b>                              \$<u>6,500</u> /Self Only                              \$<u>13,000</u> /Self Plus Family</p> </td> <td data-bbox="789 1230 1119 1377"> <p><b>Out-of-Network:</b>                              \$<u>12,000</u> /Self Only                              \$<u>24,000</u> /Self Plus Family</p> </td> </tr> </table>	<p><b>In-Network:</b>                              \$<u>6,500</u> /Self Only                              \$<u>13,000</u> /Self Plus Family</p>	<p><b>Out-of-Network:</b>                              \$<u>12,000</u> /Self Only                              \$<u>24,000</u> /Self Plus Family</p>	<p>The <u>out-of-pocket limit</u>, or catastrophic maximum, 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 <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.</p>
<p><b>In-Network:</b>                              \$<u>6,500</u> /Self Only                              \$<u>13,000</u> /Self Plus Family</p>	<p><b>Out-of-Network:</b>                              \$<u>12,000</u> /Self Only                              \$<u>24,000</u> /Self Plus Family</p>			

<b>What is not included in the <u>out-of-pocket limit</u>?</b>	Premiums, non-covered services and balanced billed charges	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
<b>Will you pay less if you use a <u>network provider</u>?</b>	Yes. See <a href="http://www.apwuhp.com/our-plans/see-provider-networks/">www.apwuhp.com/our-plans/see-provider-networks/</a> or call 800-222-2798 for a list of <u>network providers</u>	This <u>plan</u> uses a provider <u>network</u> . You will pay less if you use a provider in the plan's <u>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 provider's charge and what your plan pays (balance billing). 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.
<b>Do you need a <u>referral</u> to see a <u>specialist</u>?</b>	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
		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% <u>coinsurance</u>	50% <u>coinsurance</u>	None.
	Specialist visit	15% <u>coinsurance</u>	50% <u>coinsurance</u>	No referral needed.
	Preventive care/screening/immunization	Nothing (No <u>deductible</u> applies).	All charges once PCA is exhausted	One routine exam per person every calendar year. Services recommended under the Patient Protection and Affordable Care Act paid at 100% using <u>in-network providers</u> .
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	15% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Authorization</u> is required for genetic testing.
	Imaging (CT/PET scans, MRIs)	15% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Authorization</u> required, benefits reduced by \$100 for noncompliance.

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)	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="#">www.[insert].com</a>	Generic drugs Tier 1 drugs	25% <u>coinsurance</u> with a max of \$200 retail and \$600 mail order	All charges	<u>Deductible</u> applies.  Covers up to a 30-day supply (retail prescription); 90-day supply (mail order prescription).  Coverage review (prior authorization) is required for certain FDA-approved prescription drugs.
	Preferred brand drugs Tier 2 drugs	25% <u>coinsurance</u> with a max of \$200 retail and \$600 mail order	All charges	
	Non-preferred brand drugs Tier 3 drugs	40% <u>coinsurance</u> with a max of \$300 retail and \$900 mail order	All charges	
	<u>Specialty drugs</u>	See tiers 1-3	All charges	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	15% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Authorization</u> required for some services.
	Physician/surgeon fees	15% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Authorization</u> required for some services.
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	15% <u>coinsurance</u>	15% <u>coinsurance</u>	None
	<u>Emergency medical transportation</u>	15% <u>coinsurance</u>	15% <u>coinsurance</u> (air ambulance)	None
	<u>Urgent care</u>	15% <u>coinsurance</u>	50% <u>coinsurance</u>	None
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	15% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Authorization</u> required
	Physician/surgeon fees	15% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Authorization</u> required for certain surgeries.
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	15% <u>coinsurance</u>	50% <u>coinsurance</u>	No <u>Authorization</u> required for office visits but may be required for certain procedures.
	Inpatient services	15% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Authorization</u> required.
<b>If you are pregnant</b>	Office visits	Nothing (No <u>Deductible</u> Applies)	50% <u>coinsurance</u>	None
	Childbirth/delivery professional services	Nothing (No <u>Deductible</u> Applies)	50% <u>coinsurance</u>	None
	Childbirth/delivery facility services	Nothing (No <u>Deductible</u> Applies)	50% <u>coinsurance</u>	None

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)	
<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u>	15% <u>coinsurance</u>	50% <u>coinsurance</u>	50 home visits per calendar year (combined with Skilled nursing care), not to exceed a maximum Plan payment of 2 hours per day.
	<u>Rehabilitation services</u>	15% <u>coinsurance</u>	50% <u>coinsurance</u>	60 visits per calendar year for PT/OT/ST combined.
	<u>Habilitation services</u>	15% <u>coinsurance</u>	50% <u>coinsurance</u>	Refer to Rehabilitation services.
	<u>Skilled nursing care</u>	15% <u>coinsurance</u>	50% <u>coinsurance</u>	50 home visits per calendar year (combined with Home healthcare), not to exceed a maximum Plan payment of 2 hours per day.
	<u>Durable medical equipment</u>	15% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Authorization</u> is required.
	<u>Hospice services</u>	Any amount over the lifetime max of \$15,000 for combined outpatient and inpatient services	Any amount over the lifetime max of \$15,000 for combined outpatient and inpatient services	Includes advanced planning and \$200 bereavement benefit.
<b>If your child needs dental or eye care</b>	Children's eye exam	All charges	All charges	A portion of your PCA can be applied.
	Children's glasses	All charges	All charges	A portion of your PCA can be applied.
	Children's dental check-up	All charges	All charges	A portion of your PCA can be applied.

**Excluded Services & Other Covered Services:**

<b>Services Your Plan Generally Does NOT Cover (Check your PSHB Plan brochure for more information and a list of any other <u>excluded services</u>.)</b>		
<ul style="list-style-type: none"> <li>• Cosmetic Surgery</li> <li>• Weight loss programs</li> <li>• Routine Dental</li> </ul>	<ul style="list-style-type: none"> <li>• Long-term care</li> <li>• Routine foot care</li> </ul>	<ul style="list-style-type: none"> <li>• Routine eye care (Adult)</li> <li>• Private duty</li> </ul>
<b>Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your PSHB Plan brochure.)</b>		
<ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Bariatric Surgery</li> </ul>	<ul style="list-style-type: none"> <li>• Hearing aids</li> <li>• Non-emergency care when traveling abroad</li> </ul>	<ul style="list-style-type: none"> <li>• Mental health</li> <li>• Applied Behavior Analysis</li> </ul>

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|---|--|---|
| <ul style="list-style-type: none"> <li>• Chiropractic care</li> <li>• Skilled nursing facility</li> </ul> | <ul style="list-style-type: none"> <li>• Infertility Treatment (except IVF)</li> </ul> | <ul style="list-style-type: none"> <li>• Virtual Visits</li> <li>• Weight loss drugs</li> </ul> |
|---|--|---|

**Your Rights to Continue Coverage:** You can get help if you want to continue your coverage after it ends. See the PSHB Plan brochure, contact your HR office/retirement system, contact your plan at [contact number] or visit <https://www.health-benefits.opm.gov/pshb>. 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-PSHB 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](http://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 PSHB Plan brochure. If you need assistance, you can contact: [www.apwuhp.com](http://www.apwuhp.com)

**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 1-800-222-2798.

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-222-2798.

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-222-2798.

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-222-2798.

*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 \$450
- Specialist [cost sharing] \$25
- Hospital (facility) [cost sharing] 15%
- Other [cost sharing] 15%

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>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$0</b>

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

- The plan's overall deductible \$450
- Specialist [cost sharing] \$25
- Hospital (facility) [cost sharing] 15%
- Other [cost sharing] 15%

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>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$100
<u>Coinsurance</u>	\$285
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$385</b>

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

- The plan's overall deductible \$450
- Specialist [cost sharing] \$25
- Hospital (facility) [cost sharing] 15%
- Other [cost sharing] 15%

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>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$0</b>