



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 Paramount at 1-866-452-6128 or www.paramounthealthcare.com/member-handbooks. 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.paramountinsurancecompany.com or call 1-866-452-6128 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	Single \$0 (Out-Of-Area) Family \$0 (Out-Of-Area) Does not apply to preventive care or covered services requiring a copayment.	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
Are there services covered before you meet your deductible?	Yes, <u>preventive care</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 preventive services without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No. (Out-Of-Area)	You don't have to meet <u>deductibles</u> for specific services.
What is the out-of-pocket limit for this plan?	\$1500 Single (Out-Of-Area) \$3000 Family (Out-Of-Area)	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?	Premiums, amount by which billed charges exceed NCA or UCR and health care this plan doesn't cover.	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?	No.	This <u>plan</u> does not use a <u>provider network</u> . You can receive covered services from any <u>provider</u> .
Do you need a referral to see a specialist?	No.	You can see the <u>specialist</u> you choose without a referral.

Common Medical Event	Services You May Need	What You Will Pay	Limitations, Exceptions & Other Important Information
		Your Cost If You Use A(n) Out-Of-Area Provider	
If you visit a health care <u>provider's</u> office or clinic	Primary Care visit to treat an injury or illness	\$15.00 <u>Co-pay</u> /visit.	<u>Deductible</u> does not apply.
	<u>Specialist</u> visit	\$15.00 <u>Co-pay</u> /visit.	<u>Deductible</u> does not apply.
	<u>Preventive care/screening/immunization</u>	No charge.	You may have to pay for services that aren't preventive. Ask your provider 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>Co-Insurance</u> .	—————none—————
	Imaging (CT/PET scans, MRIs)	10% <u>Co-Insurance</u> .	Pre-Notification required. Penalty for non-compliance is a decrease in Covered Expenses.
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.paramounthealthcare.com/Employers-PharmacyResources-CommercialDrugBenefits	Generic Copay	\$10.00 copay / prescription (retail) \$20.00 copay / prescription (mail order)	Covers up to a 30 day supply (retail prescription); 90 day supply (mail order prescription) Oral Chemotherapy Drugs - \$0. ACA Mandated Preventive Drugs - \$0. Drug Formulary - Paramount Open
	Brand Copay	\$20.00 copay / prescription (retail) \$40.00 copay / prescription (mail order)	Same as Generic Drugs
	HMO Specialty Drug Program	0% Coinsurance with a maximum of \$0.00	Specialty drugs are available through a limited specialty network and not available through standard mail-order program.
	Oral Chemotherapy Drugs	\$0.00 per fill	Not subject to deductible. Subject to prior authorization, quantity limits, and dispensing limits. One month supply dispensing maximum.
	ACA Mandated Preventive Drugs	\$0.00 copay	Preventive Drugs covered in accordance with PPACA mandates. This includes products from the following categories: aspirin, vitamins, smoking cessation medications, women's contraceptive medications and devices, vaccines and bowel preparations. These drugs are not subject to the deductible. This list is subject to change.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% <u>Co-Insurance</u> .	—————none—————
	Physician/surgeon fees	10% <u>Co-Insurance</u> .	—————none—————
If you need immediate medical attention	Emergency room care	\$125.00 <u>Co-pay</u> /visit.	<u>Deductible</u> does not apply. Waived if admitted.

*For more information about limitations and exceptions, see the plan or policy document at www.paramountinsurancecompany.com.

Common Medical Event	Services You May Need	What You Will Pay	Limitations, Exceptions & Other Important Information
		Your Cost If You Use A(n) Out-Of-Area Provider	
If you need immediate medical attention	Emergency medical transportation	10% <u>Co-Insurance</u> .	—————none—————
	Urgent care	\$15.00 <u>Co-pay/visit</u> .	Deductible does not apply.
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>Co-Insurance</u> .	Pre-Notification required. Penalty for non-compliance is a decrease in Covered Expenses.
	Physician/surgeon fees	10% <u>Co-Insurance</u> .	—————none—————
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$15.00 <u>Co-pay/visit</u> .	Deductible does not apply.
	Inpatient services	10% <u>Co-Insurance</u> .	—————none—————
If you are pregnant	Office visits	\$15.00 <u>Co-pay/visit</u> .	Deductible does not apply. Cost sharing does not apply for preventive services.
	Childbirth/delivery professional services	10% <u>Co-Insurance</u> .	—————none—————
	Childbirth/delivery facility services	10% <u>Co-Insurance</u> .	—————none—————
If you need help recovering or have other special health needs	Home health care	10% <u>Co-Insurance</u> .	In Lieu of Hospitalization. Pre-Notification required. Penalty for non-compliance is a decrease in Covered Expenses.
	Rehabilitation services	10% <u>Co-Insurance</u> .	Inpatient rehabilitation limited to 60 days per contract year. Pre-Notification required. Penalty for non-compliance is a decrease in Covered Expenses.
	Habilitation services	10% <u>Co-Insurance</u> .	Inpatient rehabilitation limited to 60 days per contract year. Pre-Notification required. Penalty for non-compliance is a decrease in Covered Expenses. Coverage provided for screening, diagnosis, and treatment of Autism Spectrum Disorder (ASD) for Covered Persons under the age of twenty-one (21). Subject to applicable cost sharing and benefit limits per type of service.
	Skilled nursing care	10% <u>Co-Insurance</u> .	Limited to 100 days. Pre-Notification required. Penalty for non-compliance is a decrease in Covered Expenses.
	Durable medical equipment	10% <u>Co-Insurance</u> .	—————none—————
	Hospice services	10% <u>Co-Insurance</u> .	In Lieu of Hospitalization. Pre-Notification required. Penalty for non-compliance is a decrease in Covered Expenses.

*For more information about limitations and exceptions, see the plan or policy document at www.paramountinsurancecompany.com.

Common Medical Event	Services You May Need	What You Will Pay	Limitations, Exceptions & Other Important Information
		Your Cost If You Use A(n) Out-Of-Area Provider	
If your child needs dental or eye care	Children's eye exam	No charge.	Limited to one routine vision exam every twelve (12) months.
	Children's glasses	Not covered.	_____none_____
	Children's dental check-up	Not covered.	_____none_____

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 services</u> .)		
<ul style="list-style-type: none"> • Acupuncture • Cosmetic surgery • Infertility treatment • Private-duty nursing 	<ul style="list-style-type: none"> • Bariatric Surgery • Dental care (Adult) • Long-term care • Routine foot care 	<ul style="list-style-type: none"> • Chiropractic care • Hearing Aids • Non-emergency care when traveling outside the U.S. • Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please check your <u>plan</u> document.		
		<ul style="list-style-type: none"> • Routine eye care (Adult)

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, 1-866-444-EBSA (3272), www.dol.gov/ebsa/healthreform

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: Paramount Insurance Co., Member Service Department at: (419) 887-2525, Toll Free: 1-800-462-3589, or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform

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 Standard? 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._____

*For more information about limitations and exceptions, see the plan or policy document at www.paramountinsurancecompany.com.

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.

Having a Baby (9 months of in-network pre-natal care and a hospital delivery)

The Plan's overall deductible	\$0
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 blood work*)
 Specialist visit (*anesthesia*)

Total Example Cost	\$12,731
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In this example, you would pay:

Cost Sharing	
Deductibles	\$0
Co-pays	\$80
Co-insurance	\$1,000
What isn't covered	
Limits or exclusions	\$60
The total you would pay is	\$1,140

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

The Plan's overall deductible	\$0
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 (*blood work*)
 Prescription drugs
 Durable medical equipment (*glucose meter*)

Total Example Cost	\$7,389
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In this example, you would pay:

Cost Sharing	
Deductibles	\$0
Co-pays	\$710
Co-insurance	\$190
What isn't covered	
Limits or exclusions	\$60
The total you would pay is	\$960

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

The Plan's overall deductible	\$0
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	\$1,925
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In this example, you would pay:

Cost Sharing	
Deductibles	\$0
Co-pays	\$170
Co-insurance	\$110
What isn't covered	
Limits or exclusions	\$0
The total you would pay is	\$280

Language Access Services:

English: ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-462-3589 (TTY: 1-888-740-5670).

Albanian: KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-800-462-3589 (TTY: 1-888-740-5670).

Arabic: ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-462-3589 (رقم هاتف الصم والبكم: 1-888-740-5670).

Bantu: ICITONDERWA: Nimba uvuga Ikirundi, uzohabwa serivisi zo gufasha mu ndimi, ku buntu. Woterefona 1-800-462-3589 (TTY: 1-888-740-5670).

Bengali: লক্ষ্য করুন: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নি:খরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন করুন ১-৮০০-৪৬২-৩৫৮৯ (TTY: ১-৮৮৮-৭৪০-৫৬৭০)।

Chinese: 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-462-3589 (TTY：1-888-740-5670)。

Cushite: XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-800-462-3589 (TTY: 1-888-740-5670).

Dutch: AANDACHT: Als u nederlands spreekt, kunt u gratis gebruikmaken van de taalkundige diensten. Bel 1-800-462-3589 (TTY: 1-888-740-5670).

French: ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-462-3589 (ATS : 1-888-740-5670).

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-462-3589 (TTY: 1-888-740-5670).

Italian: ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-462-3589 (TTY: 1-888-740-5670).

Japanese: 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-462-3589 (TTY:1-888-740-5670) まで、お電話にてご連絡ください。

Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-462-3589 (TTY: 1-888-740-5670) 번으로 전화해 주십시오.

Nepali: ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निमित्त भाषा सहायता सेवाहरू नि:शुल्क रूपमा उपलब्ध छ । फोन गर्नुहोस् 1-800-462-3589 (टिटिवाइ: 1-888-740-5670) ।

Wann du [Deutsch (Pennsylvania German / Dutch)]: schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-800-462-3589 (TTY: 1-888-740-5670).

Notice of Nondiscrimination and Accessibility: Discrimination is Against the Law

Paramount Insurance Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Paramount Insurance Company does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Paramount Insurance Company provides:

- Free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Member Services at 1-800-462-3589.

If you believe that Paramount Insurance Company has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance. You can file a grievance in person or by mail, fax, or email.

Member Services
1901 Indian Wood Circle, Maumee OH 43537
Phone: 419-887-2525
Toll Free: 1-800-462-3589
TTY: 1-888-740-5670
Fax: 419-887-2047
Email: Paramount.MemberServices@ProMedica.org

If you need help filing a grievance, Member Services is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)
Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.