

 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, call 1-866-574-9567 or visit www.phs.org. 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 <http://www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf> or call 1-866-574-9567 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	LoboCare/In Network: \$600/Individual / \$1,200/Family Out-of-Network: \$1,800/Individual / \$3,600/Family	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.	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 preventive care .
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 ?	LoboCare/In-network: \$3,000/Individual / \$6,000/Family. Out-of-network: \$7,500/Individual / \$15,000/Family.	The out of pocket limit is the most you could pay in a year for covered services.
What is not included in the out-of-pocket limit ?	Premiums, balance billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out of pocket limit .
Will you pay less if you use a network provider ?	Yes. See www.phs.org or call 1-866-574-9567 for a list of participating 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).
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
		Lobo Care Provider (You will pay the least)	In-network Provider	Out-of-network 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 copayment /visit Video visits-No charge	\$30 copayment /visit Video visits-No charge	40% coinsurance Video visits- deductible and coinsurance apply.	Deductible does not apply for copayment .
	Specialist visit	\$35 copayment /visit	\$45 copayment /visit	40% coinsurance	Deductible does not apply for copayment .
	Preventive care/screening /immunization	No charge	No charge	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)	No charge	No charge	40% coinsurance	LoboCare and In-network deductible does not apply. Prior authorization/ Benefit certification may be required.
	Imaging (CT/PET scans, MRIs)	15% coinsurance	25% coinsurance	40% coinsurance	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Lobo Care Provider (You will pay the least)	In-network Provider	Out-of-network 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 phs.org/formsanddocuments	Generic drugs (Tier 1)	\$10 copayment (30-day retail) and \$20 copayment (90-day retail and mail order)	\$10 copayment (30-day retail) and \$20 copayment (90-day retail and mail order)	Responsible for 100% of cost, then reimbursed the contracted rate less applicable copayment .	Tier 1, Tier 2 and Tier 3: Covers up to a -day supply (retail prescription); 90-day supply (mail order prescription). Not all drugs are covered or have quantity limits. For more info go to www.express-scripts.com or call 1-800-232-6549. Tier 4 Specialty network: Must use Accredo. Call 1-866-824-5662.
	Preferred brand drugs (Tier 2)	25% coinsurance , \$35 to max \$70 (30-day retail) and 25% coinsurance , \$87.50 to max \$175 (90-day retail and mail order)	25% coinsurance , \$35 to max \$70 (30-day retail) and 25% coinsurance , \$87.50 to max \$175 (90-day retail and mail order)	Responsible for 100% of cost, then reimbursed the contracted rate less applicable copayment .	
	Non-preferred brand drugs (Tier 3)	25% coinsurance , \$55 to max \$110 (30-day retail) and 25% coinsurance , \$137.50 to max \$275 (90-day retail and mail order)	25% coinsurance , \$55 to max \$110 (30-day retail) and 25% coinsurance , \$137.50 to max \$275 (90-day retail and mail order)	Responsible for 100% of cost, then reimbursed the contracted rate less applicable copayment .	
	Specialty drugs (Tier 4)	20% coinsurance to max \$250/ prescription. After \$1250 plan year out-of-pocket, \$55/ prescription	20% coinsurance to max \$250/ prescription. After \$1250 plan year out-of-pocket, \$55/ prescription	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	15% coinsurance	25% coinsurance	40% coinsurance	Prior authorization/ Benefit certification may be required.
	Physician/surgeon fees	15% coinsurance	25% coinsurance	40% coinsurance	Prior authorization/ Benefit certification may be required.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Lobo Care Provider (You will pay the least)	In-network Provider	Out-of-network Provider (You will pay the most)	
If you need immediate medical attention	Emergency room care	\$150 copayment /visit	\$150 copayment /visit	\$150 copayment /visit	Deductible does not apply to copayment .
	Emergency medical transportation	25% coinsurance emergency ground and air	25% coinsurance emergency ground and air	25% coinsurance emergency ground and air	No charge for inter-facility transfer ground and air.
	Urgent care	\$75 copayment /visit	\$75 copayment /visit	40% coinsurance	Deductible does not apply to copayment .
If you have a hospital stay	Facility fee (e.g., hospital room)	15% coinsurance	25% coinsurance	40% coinsurance	Prior authorization/ Benefit certification may be required.
	Physician/surgeon fees	15% coinsurance	25% coinsurance	40% coinsurance	Prior authorization/ Benefit certification may be required.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$35 copayment /visit	\$45 copayment /visit	40% coinsurance	Deductible does not apply to copayment .
	Inpatient services	15% coinsurance	25% coinsurance	40% coinsurance	Prior authorization/ Benefit certification may be required.
If you are pregnant	Office visits	\$25/\$35 copayment first visit only	\$30/\$45 copayment first visit only	40% coinsurance	Cost sharing does not apply for preventive services. Depending on the type of services, a copayment , coinsurance , or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services	15% coinsurance	25% coinsurance	40% coinsurance	Prior authorization/ Benefit certification may be required.
	Childbirth/delivery facility services	15% coinsurance	25% coinsurance	40% coinsurance	Prior authorization/ Benefit certification may be required.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Lobo Care Provider (You will pay the least)	In-network Provider	Out-of-network Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	Not covered	25% coinsurance .	40% coinsurance .	100 days/plan year.
	Rehabilitation services	\$35 copayment /visit.	\$45 copayment /visit.	40% coinsurance .	Prior authorization/ Benefit certification may be required. Max of 70 visits combined with Habilitation Services per plan year.
	Habilitation services	\$35 copayment /visit.	\$45 copayment /visit.	40% coinsurance .	-----None-----
	Skilled nursing care	Not covered	25% coinsurance .	40% coinsurance .	60 days/plan year.
	Durable medical equipment	Not covered	25% coinsurance .	40% coinsurance .	Prior authorization/ Benefit certification may be required.
	Hospice services	15% coinsurance .	25% coinsurance .	40% coinsurance .	Prior authorization/ Benefit certification may be required. LoboCare services are limited to pediatric hospice only.
If your child needs dental or eye care	Children's eye exam	Not covered	No covered	Not covered	Covered under pediatric preventive services.
	Children's glasses	Not covered	Not covered	Not covered	Not covered
	Children's dental check-up	Not covered	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"> • Bariatric Surgery • Cosmetic Surgery • Dental Care (Adult) • Dental check-up (Child) 	<ul style="list-style-type: none"> • Infertility Treatment • Long-Term Care • Private-Duty Nursing 	<ul style="list-style-type: none"> • Routine Eye Care (Adult) • Routine Foot Care • Weight Loss Programs
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"> • Acupuncture • Chiropractic Care 	<ul style="list-style-type: none"> • Hearing Aids for school aged children 	<ul style="list-style-type: none"> • 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 Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. 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 [appeal](#). 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. Additionally, you may contact the Office of the Superintendent of Insurance Managed Health Care Bureau at 1-855-427-5674 or by email at mhcb.grievance@state.nm.us.

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 Minimum Value Standards? Yes

If your [plan](#) doesn't meet the [Minimum Value Standard](#), you may be eligible for a [premium tax credits](#) to help you pay for a [plan](#) through the [Marketplace](#).

Language Access Services:

—————*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)	
■ The plan's overall deductible	\$600	■ The plan's overall deductible	\$600	■ The plan's overall deductible	\$600
■ Specialist	\$45	■ Specialist	\$45	■ Specialist	\$45
■ Hospital (Facility)	25%	■ Hospital (Facility)	25%	■ Hospital (Facility)	25%
■ Other	25%	■ Other	25%	■ Other	25%
This EXAMPLE event includes services like: Specialist office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (<i>ultrasounds and blood work</i>) Specialist visit (<i>anesthesia</i>)		This EXAMPLE event includes services like: Primary care physician office visits (<i>including disease education</i>) Diagnostic tests (<i>blood work</i>) Prescription drugs Durable medical equipment (<i>glucose meter</i>)		This EXAMPLE event includes services like: Emergency room care (<i>including medical supplies</i>) Diagnostic test (<i>x-ray</i>) Durable medical equipment (<i>crutches</i>) Rehabilitation services (<i>physical therapy</i>)	
Total Example Cost	\$12,738	Total Example Cost	\$7,400	Total Example Cost	\$1,925
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
Deductibles	\$600	Deductibles	\$600	Deductibles	\$600
Copayments	\$100	Copayments	\$640	Copayments	\$315
Coinsurance	\$2,240	Coinsurance	\$1,327	Coinsurance	\$207
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$60	Limits or exclusions	\$55	Limits or exclusions	\$0
The total Peg would pay is	\$3,000	The total Joe would pay is	\$2,622	The total Mia would pay is	\$1,122

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

Notice of Nondiscrimination and Accessibility

Discrimination is Against the Law

Presbyterian Healthcare Services complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Presbyterian Healthcare Services does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Presbyterian Healthcare Services:

- 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)
- Provides 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 the Presbyterian Customer Service Center at 505- 923-5420, 1-855-592-7737, TTY: 711.

If you believe that Presbyterian Healthcare Services 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. If you need help filing a grievance, the Privacy Officer and Civil Rights Coordinator is available to help you.

Presbyterian Privacy Officer and Civil Rights Coordinator

P.O. Box 27489

Albuquerque, NM 87125

Phone: 1-866-977-3021, TTY: 711

Fax: 505-923-5124

Email: info@phs.org

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

Phone: 1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Multi-Language Interpreter Services

English	ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 505-923-5420, 1-855-592-7737 (TTY: 711).
Spanish	ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 505-923-5420, 1-855-592-7737 (TTY: 711).
Navajo	Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh éí ná hóló, koji' hódííłnih 505-923-5420, 1-855-592-7737 (TTY: 711)
Vietnamese	CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 505-923-5420, 1-855-592-7737 (TTY: 711).
German	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 505-923-5420, 1-855-592-7737 (TTY: 711).
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 505-923-5420, 1-855-592-7737 (TTY: 711)。
Arabic	كنت تتحدث انكليزية، فان خدمات الامساع لالغوية تتوافر لك بل امجان. اتصل برقم (TTY:711), 505-923-5420, 1-855-592-7737 رقم هاتف اصلم ولاباكم. مل حوطة: اذا
Korean	주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 505-923-5420, 1-855-592-7737 (TTY: 711) 번으로 전화해 주십시오.
Tagalog-Filipino	PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 505-923-5420, 1-855-592-7737 (TTY: 711).
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。505-923-5420, 1-855-592-7737 (TTY: 711) まで、お電話にてご連絡ください。
French	ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 505-923-5420, 1-855-592-7737 (ATS: 711).
Italian	ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 505-923-5420, 1-855-592-7737 (TTY: 711).
Russian	ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 505-923-5420, 1-855-592-7737 (телетайп: 711).
Hindi	ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 505-923-5420, 1-855-592-7737 (TTY: 711) पर कॉल करें।
Farsi	توجه: اگر به زبان انگلیسی صحبت می کنید، سرویس های دستیار زبان به صورت رایگان در اختیارتان قرار می گیرند. با شماره 505-923-5420, 1-855-592-7737 (TTY: 711) تماس بگیرید.
Thai	เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 505-923-5420, 1-855-592-7737 (TTY: 711).