

 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](http://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 <a href="#">deductible</a> ?	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 <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this plan begins to pay.
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">preventive care</a> is covered before you meet your <a href="#">deductible</a> .	This plan covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this plan covers certain <a href="#">preventive care</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered preventive services at <a href="http://www.healthcare.gov/sbc-glossary/#preventive-care">www.healthcare.gov/sbc-glossary/#preventive-care</a> .
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	LoboCare/In-network: \$3,000/Individual / \$6,000/Family. Out-of-network: \$7,500/Individual / \$15,000/Family.	The <a href="#">out of pocket limit</a> is the most you could pay in a year for covered services.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Premiums, <a href="#">balance billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out of pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.phs.org">www.phs.org</a> or call 1-866-574-9567 for a list of participating providers.	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out of network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ).
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> 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 <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$25 <a href="#">copayment</a> /visit Video visits-No charge	\$30 <a href="#">copayment</a> /visit Video visits-No charge	40% <a href="#">coinsurance</a> Video visits- <a href="#">deductible</a> and <a href="#">coinsurance</a> apply.	<a href="#">Deductible</a> does not apply for <a href="#">copayment</a> .
	<a href="#">Specialist</a> visit	\$35 <a href="#">copayment</a> /visit	\$45 <a href="#">copayment</a> /visit	40% <a href="#">coinsurance</a>	<a href="#">Deductible</a> does not apply for <a href="#">copayment</a> .
	<a href="#">Preventive care/screening</a> /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	<a href="#">Diagnostic test</a> (x-ray, blood work)	No charge	No charge	40% <a href="#">coinsurance</a>	LoboCare and In-network <a href="#">deductible</a> does not apply. Prior authorization/ Benefit certification may be required.
	Imaging (CT/PET scans, MRIs)	15% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	

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)	
<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="https://phs.org/formsanddocuments">phs.org/formsanddocuments</a>	Generic drugs (Tier 1)	\$10 <a href="#">copayment</a> (30-day retail) and \$20 <a href="#">copayment</a> (90-day retail and mail order)	\$10 <a href="#">copayment</a> (30-day retail) and \$20 <a href="#">copayment</a> (90-day retail and mail order)	Responsible for 100% of cost, then reimbursed the contracted rate less applicable <a href="#">copayment</a> .	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 <a href="http://www.express-scripts.com">www.express-scripts.com</a> or call 1-800-232-6549. Tier 4 Specialty network: Must use Accredo. Call 1-866-824-5662.
	Preferred brand drugs (Tier 2)	25% <a href="#">coinsurance</a> , \$35 to max \$70 (30-day retail) and 25% <a href="#">coinsurance</a> , \$87.50 to max \$175 (90-day retail and mail order)	25% <a href="#">coinsurance</a> , \$35 to max \$70 (30-day retail) and 25% <a href="#">coinsurance</a> , \$87.50 to max \$175 (90-day retail and mail order)	Responsible for 100% of cost, then reimbursed the contracted rate less applicable <a href="#">copayment</a> .	
	Non-preferred brand drugs (Tier 3)	25% <a href="#">coinsurance</a> , \$55 to max \$110 (30-day retail) and 25% <a href="#">coinsurance</a> , \$137.50 to max \$275 (90-day retail and mail order)	25% <a href="#">coinsurance</a> , \$55 to max \$110 (30-day retail) and 25% <a href="#">coinsurance</a> , \$137.50 to max \$275 (90-day retail and mail order)	Responsible for 100% of cost, then reimbursed the contracted rate less applicable <a href="#">copayment</a> .	
	Specialty drugs (Tier 4)	20% <a href="#">coinsurance</a> to max \$250/ prescription. After \$1250 plan year out-of-pocket, \$55/ prescription	20% <a href="#">coinsurance</a> to max \$250/ prescription. After \$1250 plan year out-of-pocket, \$55/ prescription	Not covered	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	15% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Prior authorization/ Benefit certification may be required.
	Physician/surgeon fees	15% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	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	<a href="#">Emergency room care</a>	\$150 <a href="#">copayment</a> /visit	\$150 <a href="#">copayment</a> /visit	\$150 <a href="#">copayment</a> /visit	<a href="#">Deductible</a> does not apply to <a href="#">copayment</a> .
	<a href="#">Emergency medical transportation</a>	25% <a href="#">coinsurance</a> emergency ground and air	25% <a href="#">coinsurance</a> emergency ground and air	25% <a href="#">coinsurance</a> emergency ground and air	No charge for inter-facility transfer ground and air.
	<a href="#">Urgent care</a>	\$75 <a href="#">copayment</a> /visit	\$75 <a href="#">copayment</a> /visit	40% <a href="#">coinsurance</a>	<a href="#">Deductible</a> does not apply to <a href="#">copayment</a> .
If you have a hospital stay	Facility fee (e.g., hospital room)	15% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Prior authorization/ Benefit certification may be required.
	Physician/surgeon fees	15% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Prior authorization/ Benefit certification may be required.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$35 <a href="#">copayment</a> /visit	\$45 <a href="#">copayment</a> /visit	40% <a href="#">coinsurance</a>	<a href="#">Deductible</a> does not apply to <a href="#">copayment</a> . Residential treatment centers limited to 60 days per year. Not covered by LoboCare providers. IOP, Inpatient, and partial hospitalization may require prior authorization/ benefit certification.
	Inpatient services	15% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Residential treatment centers limited to 60 days per year. Not covered by LoboCare providers. IOP, Inpatient, and partial hospitalization may require prior authorization/ benefit certification.
If you are pregnant	Office visits	\$25/\$35 <a href="#">copayment</a> first visit only	\$30/\$45 <a href="#">copayment</a> first visit only	40% <a href="#">coinsurance</a>	<a href="#">Cost sharing</a> does not apply for preventive services. Depending on the type of services, a <a href="#">copayment</a> , <a href="#">coinsurance</a> , or <a href="#">deductible</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services	15% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Prior authorization/ Benefit certification may be required.
	Childbirth/delivery facility services	15% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	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	<a href="#">Home health care</a>	Not covered	25% <a href="#">coinsurance</a> .	40% <a href="#">coinsurance</a> .	100 days/plan year.
	<a href="#">Rehabilitation services</a>	\$35 <a href="#">copayment</a> /visit.	\$45 <a href="#">copayment</a> /visit.	40% <a href="#">coinsurance</a> .	Prior authorization/ Benefit certification may be required. Max of 70 visits combined with Habilitation Services per plan year.
	<a href="#">Habilitation services</a>	\$35 <a href="#">copayment</a> /visit.	\$45 <a href="#">copayment</a> /visit.	40% <a href="#">coinsurance</a> .	-----None-----
	<a href="#">Skilled nursing care</a>	Not covered	25% <a href="#">coinsurance</a> .	40% <a href="#">coinsurance</a> .	60 days/plan year.
	<a href="#">Durable medical equipment</a>	Not covered	25% <a href="#">coinsurance</a> .	40% <a href="#">coinsurance</a> .	Prior authorization/ Benefit certification may be required.
	<a href="#">Hospice services</a>	15% <a href="#">coinsurance</a> .	25% <a href="#">coinsurance</a> .	40% <a href="#">coinsurance</a> .	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 <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>• Cosmetic Surgery</li> <li>• Dental Care (Adult)</li> <li>• Dental check-up (Child)</li> </ul>	<ul style="list-style-type: none"> <li>• Infertility Treatment</li> <li>• Long-Term Care</li> <li>• Private-Duty Nursing</li> </ul>	<ul style="list-style-type: none"> <li>• Routine Eye Care (Adult)</li> <li>• Routine Foot Care</li> <li>• Weight Loss Programs (Unless for medically necessary treatment for morbid obesity)</li> </ul>
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)		
<ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Bariatric Surgery</li> </ul>	<ul style="list-style-type: none"> <li>• Chiropractic Care</li> <li>• Hearing Aids for school aged children</li> </ul>	<ul style="list-style-type: none"> <li>• Non-Emergency Care When Traveling Outside the U.S.</li> </ul>

**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](http://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](http://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](http://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](mailto: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:**

Para obtener asistencia en Español, llame al 1-866-574-9567.

Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-574-9567.

如果需要中文的帮助, 请拨打这个号码 1-866-574-9567.

Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-866-574-9567.

—————*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%
<b>This EXAMPLE event includes services like:</b> 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> )		<b>This EXAMPLE event includes services like:</b> 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> )		<b>This EXAMPLE event includes services like:</b> 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> )	
<b>Total Example Cost</b>	<b>\$12,738</b>	<b>Total Example Cost</b>	<b>\$7,400</b>	<b>Total Example Cost</b>	<b>\$1,925</b>
<b>In this example, Peg would pay:</b>		<b>In this example, Joe would pay:</b>		<b>In this example, Mia would pay:</b>	
<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
<b>The total Peg would pay is</b>	<b>\$3,000</b>	<b>The total Joe would pay is</b>	<b>\$2,622</b>	<b>The total Mia would pay is</b>	<b>\$1,122</b>

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](mailto: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: إذا
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).