



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 1-888-462-3589 or http://PHCBen02\Sob_PDFs\Summary Plan Descriptions\UT ES SPD 2019 FINAL.pdf. 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.paramounthealthcare.com or call 1-888-462-3589 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	Single \$0 (UT & Tier 1 Facilities) Single + 1 \$0 (UT & Tier 1 Facilities) Family \$0 (UT & Tier 1 Facilities) \$100 Single (Paramount & PHCS Network) \$150 Single +1 (Paramount & PHCS Network) \$200 Family (Paramount & PHCS Network) \$500 Single (Out-of-Network) \$750 Single +1 (Out-of-Network) \$1000 Family (Out-of-Network) Does not apply to covered services requiring a copayment.	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. If you have other family members on the <u>plan</u> , 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> .
Are there services covered before you meet your deductible?	Yes	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.
Are there other deductibles for specific services?	No (Tier 1 (UT & Tier 1 Facilities**)) No (Tier 2 (Paramount Network and PHCS Network outside of the Paramount Service Area)) No (Tier 3 (Non-Network) (may be balanced bill))	You don't have to meet <u>deductibles</u> for specific services.
What is the out-of-pocket limit for this plan?	\$1000 Single (UT & Tier 1 Facilities) \$1500 Single +1 (UT & Tier 1 Facilities) \$2000 Family (UT & Tier 1 Facilities) \$2000 Single (Paramount & PHCS Network) \$3000 Single +1 (UT & Tier 1 Facilities) \$4000 Family (Paramount & PHCS Network) \$4000 Single (Out-of- Network) \$6000 Single +1 (UT & Tier 1 Facilities) \$8000 Family (Out-of-Network)	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, <u>Co-pays</u> , any penalties or balance billing and health care this <u>plan</u> doesn't cover	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .

<p>Will you pay less if you use a <u>network provider</u>?</p>	<p>Yes. See www.paramounthealthcare.com/FindAProvider for a list of Paramount or PHCS providers. **Tier 1 Providers for Inpatient Services and Outpatient Surgeries: Bay Park Community Hospital; Defiance Regional Medical Center; Flower Hospital; Fostoria Community Hospital; Lima Memorial Hospital; Memorial Hospital Fremont; Monroe Regional Hospital; St. Luke's Hospital; The Toledo Hospital; Toledo Children's Hospital.</p>	<p>This <u>plan</u> uses a <u>provider network</u>. You will pay less if you use a <u>provider</u> in the <u>plan's 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 <u>provider's charge</u> and what your <u>plan</u> pays (a <u>balance bill</u>). 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.</p>
<p>Do you need a <u>referral to see a specialist</u>?</p>	<p>No. However, if you use an Out-of-Network physician or facility, you must prenotify with Paramount at: 866-452-6128.</p>	<p>You can see the <u>specialist</u> you choose without a referral.</p>

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions & Other Important Information
		Your Cost If You Use A(n) Tier 1 (UT & Tier 1 Facilities**)	Your Cost If You Use A(n) Tier 2 (Paramount Network and PHCS Network outside of the Paramount Service Area)	Your Cost If You Use A(n) Tier 3 (Non-Network) (may be balanced bill)	
If you visit a health care provider's office or clinic	Primary Care visit to treat an injury or illness	\$10.00 <u>Co-pay</u> /visit.	\$20.00 <u>Co-pay</u> /visit.	30% <u>Co-Insurance</u> .	none
	<u>Specialist</u> visit	\$10.00 <u>Co-pay</u> /visit.	\$20.00 <u>Co-pay</u> /visit.	30% <u>Co-Insurance</u> .	Podiatry Services: \$25 Copay - Tier 1; \$35 Copay - Tier 2; 30% Coinsurance - Tier 3.
	<u>Preventive care/screening/immunization</u>	Applicable copay/coinsurance.	Applicable copay/coinsurance.	Applicable copay/coinsurance.	none
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge.	10% <u>Co-Insurance</u> .	30% <u>Co-Insurance</u> .	Prior Authorization Required.
	<u>Imaging</u> (CT/PET scans, MRIs)	No charge.	10% <u>Co-Insurance</u> .	30% <u>Co-Insurance</u> .	Prior Authorization Required.
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	Prescription Drug Coverage	Not Covered By Paramount.	Not Covered By Paramount.	Not Covered By Paramount.	Not Covered By Paramount.

*For more information about limitations and exceptions, see the [plan](#) or policy document at www.paramounthealthcare.com.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions & Other Important Information
		Your Cost If You Use A(n) Tier 1 (UT & Tier 1 Facilities**)	Your Cost If You Use A(n) Tier 2 (Paramount Network and PHCS Network outside of the Paramount Service Area)	Your Cost If You Use A(n) Tier 3 (Non-Network) (may be balanced bill)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge.	10% <u>Co-Insurance</u> .	30% <u>Co-Insurance</u> .	none
	Physician/surgeon fees	No charge.	10% <u>Co-Insurance</u> .	30% <u>Co-Insurance</u> .	none
If you need immediate medical attention	Emergency room care	\$75.00 <u>Co-pay</u> /visit.	\$75 copay per visit; 10% after tier 2 deductible.	\$75 copay per visit; 10% after tier 2 deductible.	Waived if admitted. <u>Deductible</u> does not apply to tier 1 copay.
	<u>Emergency medical transportation</u>	N/A	10% after tier 2 deductible.	10% after tier 2 deductible.	none
	<u>Urgent care</u>	N/A	\$50.00 <u>Co-pay</u> /visit.	\$50.00 <u>Co-pay</u> /visit.	<u>Deductible</u> does not apply.
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge.	\$100 copay per admission then 10% after deductible.	\$250 copay per admission then 70% after deductible.	Prior Authorization Required. If a member goes to a Tier 1 facility and uses a Tier 2 Physician, the \$100 copay per admission then 10% after deductible will apply to the Physician services.
	Physician/surgeon fees	No charge.	10% <u>Co-Insurance</u> .	30% <u>Co-Insurance</u> .	none
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$10.00 <u>Co-pay</u> /visit.	\$20.00 <u>Co-pay</u> /visit.	30% <u>Co-Insurance</u> .	<u>Deductible</u> does not apply to tier 1 and tier 2 copay.
	Inpatient services	No charge.	10% <u>Co-Insurance</u> .	30% <u>Co-Insurance</u> .	none

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions & Other Important Information
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If you are pregnant	Office visits	\$25.00 <u>Co-pay</u> /visit.	\$35.00 <u>Co-pay</u> /visit.	30% <u>Co-Insurance</u> .	Copay applies to first visit only. <u>Deductible</u> does not apply to tier 1 and tier 2 copay
	Childbirth/delivery professional services	No charge.	10% <u>Co-Insurance</u> .	30% <u>Co-Insurance</u> .	none
If you need help recovering or have other special health needs	<u>Home health care</u>	N/A	10% <u>Co-Insurance</u> .	30% <u>Co-Insurance</u> .	Prior Authorization Required.
	<u>Rehabilitation services</u>	No charge.	10% <u>Co-Insurance</u> .	30% <u>Co-Insurance</u> .	Inpatient rehabilitation is covered up to 60 days per calendar year. Prior Authorization Required. Outpatient physical, occupational and speech therapy limited to 35 visits per category.
	<u>Habilitation services</u>	No charge.	10% <u>Co-Insurance</u> .	30% <u>Co-Insurance</u> .	Inpatient rehabilitation is covered up to 60 days per calendar year. Prior Authorization Required. Outpatient physical, occupational and speech therapy limited to 35 visits per category.
	<u>Skilled nursing care</u>	No charge.	10% <u>Co-Insurance</u> .	30% <u>Co-Insurance</u> .	Prior Authorization Required. Limited to 100 days per member per calendar year.
	<u>Durable medical equipment</u>	No charge.	10% <u>Co-Insurance</u> .	30% <u>Co-Insurance</u> .	Prior Authorization Required. Subject to Medicare Part B guidelines.
	<u>Hospice services</u>	N/A	10% <u>Co-Insurance</u> .	30% <u>Co-Insurance</u> .	none

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions & Other Important Information
		Your Cost If You Use A(n) Tier 1 (UT & Tier 1 Facilities**)	Your Cost If You Use A(n) Tier 2 (Paramount Network and PHCS Network outside of the Paramount Service Area)	Your Cost If You Use A(n) Tier 3 (Non-Network) (may be balanced bill)	
If your child needs dental or eye care	Children's eye exam	\$10.00 <u>Co-pay</u> /visit.	\$20.00 <u>Co-pay</u> /visit.	30% <u>Co-Insurance</u> .	Limited to one routine eye exam every 12 months.
	Children's glasses	Not covered.	Not covered.	Not covered.	none
	Children's dental check-up	Not covered.	Not covered.	Not covered.	none

*For more information about limitations and exceptions, see the [plan](#) or policy document at www.paramounthealthcare.com.

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

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">• Chiropractic care	<ul style="list-style-type: none">• Infertility treatment (limited to \$15,000 per calendar year.) Not covered for Non Network	<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 Care, Inc., 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.* —————

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 <u>Plan's</u> overall <u>deductible</u>	\$0
<u>Specialist copayment</u>	\$25
Hospital (facility) <u>coinsurance</u>	\$0.00
Other <u>coinsurance</u>	\$0.00

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	\$20
Co-insurance	\$0
What isn't covered	
Limits or exclusions	\$100
The total you would pay is	\$120

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

The <u>Plan's</u> overall <u>deductible</u>	\$0
<u>Specialist copayment</u>	\$25
Hospital (facility) <u>coinsurance</u>	\$0.00
Other <u>coinsurance</u>	\$0.00

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	\$130
Co-insurance	\$0
What isn't covered	
Limits or exclusions	\$4,310
The total you would pay is	\$4,440

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

The <u>Plan's</u> overall <u>deductible</u>	\$0
<u>Specialist copayment</u>	\$25
Hospital (facility) <u>coinsurance</u>	\$0.00
Other <u>coinsurance</u>	\$0.00

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	\$150
Co-insurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total you would pay is	\$150

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>.