# Montrose County School district Re-1J Employee Benefit Plan: Premier Plan

Coverage for: Individual + Family | Plan Type: PPC

Coverage Period: 1/1/2026 - 12/31/2026



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, visit simplifiedbenefitsadministrators.org or call 800-207-1018. 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.healthcare.gov/sbc-glossary or call1-866-487-2365 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	Participating Providers: Montrose Regional Health Network: \$1,000/person/\$2,000/family; First Health Network and Simplified Benefits Administrators: \$1,500/person, \$2,500/family; Non-participating providers: \$2,500/person, \$4,000/family	Generally, you must pay all the costs from <u>providers</u> 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, for in-network <u>providers</u> : <u>preventive</u> care, office visits, prescription drugs, and chiropractic services are covered before you meet your <u>deductible</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 <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> .
Are there other deductibles for specific	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Participating providers:  Montrose Regional Health Network: \$3,500person, \$6,000/family;  First Health Network and Simplified Benefits Administrators:  \$4,500/person, \$7,000/family;  Non-participating providers: \$7,000/person, \$13,000/family	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 incllined in the	Prescription drug discounts or coupons on a brand name drug when a medically appropriate generic equivalent is available, premiums, balance billing, charges (unless balanced billing is prohibited), and health care this plan does not cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. To find an in-network SelectHealth Med® <u>provider</u> visit <u>simplifiedbenefitsadministrators.org</u> or call Member Services at 800-207-1018	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the Montrose Regional health provider network. You will pay the most if you use a provider in the Simplified Benefits Administrators or First Health network. You will pay more if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</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 provider before you get services.
Do you need a referral to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



# All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

			What You Will Pay		
Common Medical Event	Services You May Need	Montrose Regional Health Network and River Landing Surgical Center Network (You will pay the least)	First health and Simplified Benefits Administrators (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care	Primary care visit to treat an injury or illness (PCP)	\$45 copayment <u>per visit.</u> de <u>ductible</u> does not apply	\$45 copayment per visit, deductible does not apply	50% co-insurance	<u>Diagnostic tests</u> (lab and x-ray services), and chemotherapy and radiation treatment are not included in the office visit copayment.
provider's office or	Specialist visit (SCP)	10% co-insurance	10% co-insurance	50% co-insurance	None
clinic	<u>Preventive</u> care / <u>screening</u> / immunization	No Charge	No charge	50% <u>co-insurance</u>	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your plan will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	10% co-insurance	10% co-insurance	50% co-insurance	None
ii you nave a test	Imaging (CT/PET scans, MRIs)	10% co-insurance	10% co-insurance	50% co-insurance	None
	Standard Tier 1 (generic drugs)	20% copayment (up to a 90-day supply/retail or mail order); deductible does not apply		Prescription drugs are payable subject to a prescription drug maximum copayment amount of	
If you need drugs to	Standard Tier 2 (preferred brand drugs)	40% copayment (up to a 90-day supply/retail or mail order); deductible does not apply			
treat your illness or condition  More information about	Standard Tier 3 (non-preferred brand drugs)	40% copayment (up to a 90-day supply/retail or mail order); deductible does not apply			\$250 per prescription for a 30- day supply, and \$500 per prescription for a 90-day supply.
prescription drug coverage is available at	Maintenance Tier 1 (generic drugs)	20% copayment (up to a 90-day supply/retail or mail order); deductible does not apply			Specialty drugs must be obtained through the
www.magellanrx.com	Maintenance Tier 2 (preferred brand drugs)	40% copayment (up to a 90-day supply/retail or mail order); deductible does not apply			Magellan Specialty Pharmacy and are limited to a 30-day supply per prescription
	Maintenance Tier 3 (non-preferred brand drugs) 40% copayment (up to a 90-day supply/retail or mail order); deductible does not ap		leductible does not apply		
	Specialty drugs	Subject to the above retail copaym	ent amounts; <u>deductible</u> does no	t apply.	

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If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% co-insurance	10% co-insurance	50% <u>co-insurance</u>	None
outpatient surgery	Physician/surgeon fees	10% co-insurance	10% co-insurance	50% <u>co-insurance</u>	None
	Emergency room services	<u>10% co</u>	insurance after \$100 copayr	<u>nent</u>	The emergency room copayment will be waived if admitted to the hospital through the emergency room or is life/limb threatening or otherwise is a medical emergency.
If you need immediate	Emergency medical transportation		10% coinsurance		Emergencies only. Emergency medical transportation applies to in-network benefits.
If you need immediate medical attention	Urgent care				Applies to <u>urgent care</u> facilities only.
medical attention	Urgent Care Facility	10% co-insurance	10% co-insurance	50% co-insurance	<u>Diagnostic tests</u> (lab and x-ray services), and chemotherapy and radiation treatment are not included in
	Physician / Office Visit	\$45 copayment per visit, deductible does not apply	\$45 copayment per visit, deductible does not apply	50% <u>co-insurance</u>	the urgetn care office visit copayment.
If you have a hospital stay	Facility fee (e.g., hospital room)	10% co-insurance	10% co-insurance	50% <u>co-insurance</u>	Limited to the facility's semi-private room rate.
	Physician/surgeon fee	10% co-insurance	10% co-insurance	50% <u>co-insurance</u>	None
If you need mental health, behavioral	Outpatient services	10% co-insurance	10% co-insurance	50% <u>co-insurance</u>	
health, or substance abuse services	Inpatient services	10% co-insurance	10% co-insurance	50% <u>co-insurance</u>	None
lf vou are magnet	Office visits - Primary Care Physician	\$45 copayment per visit , deductible does not apply	\$45 copayment per visit , deductible does not apply	50% <u>co-insurance</u>	Maternity services are limited to the covered Employee or Spouse only. Cost sharing does not apply to certain preventive services. Depending
If you are pregnant	Office Visits - Specialist	10% co-insurance	10% co-insurance	50% <u>co-insurance</u>	on the type of services, coinsurance may apply.  Maternity care may include tests and services
	Childbirth/delivery professional services	10% co-insurance	10% co-insurance	50% <u>co-insurance</u>	described elsewhere in the SBC (e.g. ultrasound).
	Childbirth/delivery facility services	10% co-insurance	10% co-insurance	50% <u>co-insurance</u>	

		What You Will Pay			
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	Home health care	10% co-insurance	10% co-insurance	50% <u>co-insurance</u>	None
If you need help	Rehabilitation services	10% co-insurance	10% co-insurance	50% <u>co-insurance</u>	Outpatient rehabilitation is limited to 30 visits per therapy type per calendar year and includes occupational, physical and speech therapy. Additional visits in increments of 5 (not to exceed 20) may be available when deemed medically necessary.
recovering or have other special health	Habilitation services	10% co-insurance	10% co-insurance	50% co-insurance	
needs	Skilled nursing care	10% co-insurance	10% co-insurance	50% co-insurance	Coverage is limited to the semi-private room rate.
necus	Durable medical equipment (DME)				
	New Purchase	10% co-insurance	10% co-insurance	50% co-insurance	None
	Replacement	50% <u>co-insurance</u>	50% co-insurance	50% co-insurance	
	Hospice service	10% co-insurance	10% co-insurance	50% co-insurance	None
If your child needs	Children's eye exam	100% covered - 1 per calendar year		None	
If your child needs dental or eye care	Children's glasses	100% covered - 1 per calendar year - \$150 calendar maximum		imum	
dental of eye care	Children's dental check-up		Not covered		Dental benefits may be available through a separate enrollment.

# **Excluded Services & Other Covered Services:**

Services Your Plan Generally Does NOT Cov	Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)			
Acupuncture     Cosmetic surgery and reconstructive     Chiropractic care     Dental Care (adult)	Long-term care  Non-emergency care when traveling outside the U.S.  Private duty nursing  Routine eye care (adult)			
• Denial Care (audit)	Routine eye care (addit)     Routine foot care			
Other Covered Services (Limitations may ap	Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)			

Other Covered Services (Limitations may apply to thes	se services. This isn't a complete list. Please see your <u>plan</u> document.)	
Bariatric surgery	Hearing aids	Infertility treatment

### 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; or Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov; or contact the Plan. 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:

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 on how 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: 800-207-1018.

### 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, Medic

### 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.

## 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	\$1,000
э.	Specialist	10%
	Hospital (facility)	10%
	Other	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	\$12,700

# In this example, Peg would pay:

Cost Sharing		
Deductibles	\$1,000	
Coinsurance	\$2,440	
What isn't covered		
Limits or exclusions \$0		
The total Peg would pay is \$3,44		

THE OTHER COSTS OF THESE EXAMPLE COVERED SERVICES.

### SBA EXAMPLE OPTION 1

8/14/2024

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

_	The plan's overall deductible	\$1,000
•	<u>Specialist</u>	10%
-	Hospital (facility)	10%
•	Other	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	\$5,600

# In this example, Joe would pay:

Cost Sharing	
Deductibles	\$1,000
Coinsurance	\$1,020
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$2,020

# Mia's Simple Fracture

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

The plan's overall deductible	\$1,000
Specialist	10%
Hospital (facility)	10%
Other	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	\$2,800
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# In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,000
Coinsurance	\$460
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,460

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# Non-Discrimination Notice

Select Health obeys Federal civil rights laws. We do not treat you differently because of your race, color, ethnic background or where you come from, age, disability, sex, religion, creed, language, social class, sexual orientation, gender identity or expression, and/or veteran status.

We provide free aid and services to people with disabilities to help them communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). We also provide free language services to people whose primary language is not English, such as qualified interpreters and member materials written in other

If you need these services, please call Select Health Member Services at 800-538-5038 or Select Health Advantage Member Service at 855-442-9900. Any member or other person who believes he/she may have been subject to discrimination may file a complaint or grievance by calling the SelectHealth 504/Civil Rights Coordinator at 844-208-9012 or the Compliance Hotline at 800-442-4845 (TTY Users: 711). You may also call the Office for Civil Rights at 1-800-368-1019 (TTY Users: 800-537-7697).

# Language Access Services

# Spanish

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame a Select Health.

### 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 Select Health

#### Vietnamese

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số Select Health.

### Korean

통지: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. Select Health. 번호로 전화해 주십시오.

### Nepali

ध्यान दिनुहोस्: तपाईंले नेपाली बोल््ननुनुहुन््छ भने तपाईंको नि म्ति भाषा सहायता सेवाहरू नि ःशुक्क रूपमा उपलब्ध छ। Select Health मा फोन गर््ननुनुहोस्।

### Tagalog

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa Select Health.

#### German

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: Select

### Russian

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги переводчика. Позвоните Select Health.

#### French

ATTENTION: si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Contactez Select Health.

### 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。Select Health. まで、お電話にてご連絡ください。

### **Amharic**

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### Serb-Croatian

ПАЖЊА: Ако говорите Српски, бесплатне услуге пмоћи за језик, биће вам доступне. Контактирајте Select Health.

#### Arabic

تامدخ كل رفوتتسف ، ببرع ثدحتت تنك اذا : هيبنت Select Health. أناجم ةيو غلا قدعاسملا

### Persian

تامدخ ،دینکیم تبحص ینک دراو ار نابز هب رگا :هجوت اب بسامش رایتخا رد ناگیار تروصب ،بنابز کمک .دبر بگب سامت. Select Health

### Thai

หมายเหตุ: หากคุณพูด ใส่ภาษา, การบริการภาษา โดยไม่มี ค่าใช้จ่าย มีพร้อมบริการให้กับคณ ติดต่อ Select Health

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