




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 ETF at <https://etf.wi.gov/contact-us> or 1-877-533-5020. 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 <https://www.healthcare.gov/sbc-glossary/> or call 1-877-533-5020 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <a href="#">deductible</a>?</b>	\$500 individual \$1,000 family	If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> . <a href="#">Deductible</a> exceptions include office visit <a href="#">copays</a> and for federally required <a href="#">preventive services</a> . The <a href="#">deductible</a> starts over with each plan year beginning on January 1 <sup>st</sup> .
<b>Are there services covered before you meet your <a href="#">deductible</a>?</b>	Yes. <a href="#">Preventive care</a> and primary care services are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> 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 <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>
<b>Are there other <a href="#">deductibles</a> for specific services?</b>	No	You don't have to meet <a href="#">deductibles</a> for specific services.
<b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b>	For <a href="#">Durable Medical Equipment</a> : You pay 20% up to \$500 per individual  <a href="#">Prescription drug</a> : Level 1 and 2: \$600 Individual \$1,200 Family	If you have other family members in this <a href="#">plan</a> , the overall family <a href="#">out-of-pocket limit</a> must be met. The <a href="#">out-of-pocket limit</a> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses. The federal <a href="#">maximum out-of-pocket</a> is \$9,450 individual/\$18,900 family. This applies to all essential health benefits, including some services not included in the <a href="#">out-of-pocket limit</a> . (i.e. certain level 3 & 4 <a href="#">prescription drugs</a> and adult hearing aids covered under this <a href="#">plan</a> ).
<b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>	<a href="#">Copayments</a> for Level 3 and Level 4 non-preferred <a href="#">specialty drugs</a> . <a href="#">Coinsurance</a> for adult hearing aids, <a href="#">premiums</a> 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> .

<b>Will you pay less if you use a <a href="#">network provider</a>?</b>	Yes. See <a href="https://p1.aspirushealthplan.com/ETF/find-a-doctor.aspx">https://p1.aspirushealthplan.com/ETF/find-a-doctor.aspx</a> or call 866.631.8583 for a list of <a href="#">network providers</a> .	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 provider for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services
<b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b>	No	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> . However, it is recommended you get a <a href="#">referral</a> to an orthopedist or neurosurgeon for low back pain

 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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	No charge after <a href="#">deductible</a>	Not covered	You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.
	<a href="#">Specialist</a> visit	No charge after <a href="#">deductible</a>	Not covered	You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.
	<a href="#">Preventive care/screening/immunization</a>	No charge	Not covered	All preventive care services that have received an A or B grade <a href="#">by the United States Preventive Services Task Force</a> are covered without cost sharing. Ask your in-network <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for. Full coverage is <a href="#">required by federal law</a>
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	No charge after <a href="#">deductible</a>	Not covered	Full coverage if <a href="#">required by federal law</a> .
	Imaging (CT/PET scans, MRIs)	No charge after <a href="#">deductible</a>	Not covered	Prior <a href="#">authorization required</a> or benefits not payable.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<p><b>If you need drugs to treat your illness or condition</b></p> <p>More information about <a href="#">prescription drug coverage</a> is available at <a href="http://navitus.com">navitus.com</a> and <a href="http://etf.benefits.navitus.com">etf.benefits.navitus.com</a></p>	Level 1: Preferred <a href="#">generic drugs and certain lower cost preferred brand name drugs</a>	\$5/prescription to <a href="#">out-of-pocket limit</a> . (2 <a href="#">copays</a> apply to certain 90-day supply <a href="#">mail orders</a> )	Prescriptions may be filled at an <a href="#">out-of-network</a> pharmacy in emergency situations only. At the <a href="#">out-of-network</a> pharmacy, during the emergency situation, you should pay for the prescription in full and submit a reimbursement form to <a href="#">Navitus</a> .	<a href="#">In-network</a> covers most up to a 30-day supply (90-day for certain prescriptions) retail and <a href="#">mail order</a> .  <a href="#">Out-of-pocket-limit</a> of \$600 for an individual and \$1,200 for a family.
	Level 2: Preferred <a href="#">brand drugs and certain higher cost preferred generic drugs</a>	20% <a href="#">coinsurance</a> (\$50 max) per prescription to <a href="#">out-of-pocket limit</a> . (2 <a href="#">copays</a> apply to certain 90-day supply <a href="#">mail order</a> )	Prescriptions may be filled at an <a href="#">out-of-network</a> pharmacy in emergency situations only. At the <a href="#">out-of-network</a> pharmacy, during the emergency situation, you should pay for the prescription in full and submit a reimbursement form to <a href="#">Navitus</a> .	<a href="#">In-network</a> covers most up to a 30-day supply (90-day for certain prescriptions) retail and <a href="#">mail order</a> .  <a href="#">Out-of-pocket-limit</a> of \$600 for an individual and \$1,200 for a family.
	Level 3: <a href="#">Non-preferred</a> brand name and <a href="#">certain high cost generic drugs</a>	40% <a href="#">coinsurance</a> (\$150 max) per prescription. Member must pay the cost difference between the <a href="#">non-preferred</a> brand drug and the <a href="#">preferred generic equivalent drug if not medically necessary</a> .	Prescriptions may be filled at an <a href="#">out-of-network</a> pharmacy in emergency situations only. At the <a href="#">out-of-network</a> pharmacy, during the emergency situation, you should pay for the prescription in full and submit a reimbursement form to <a href="#">Navitus</a> .	Federal maximum <a href="#">out-of-pocket-limit</a> of \$9,450 for an individual and \$18,900 for a family applies for some Level 3 drugs.
	Level 4: <a href="#">Specialty drugs</a> at <a href="#">preferred</a> specialty pharmacy provider	\$50 <a href="#">copay</a> per prescription for <a href="#">preferred drugs</a> to specialty <a href="#">out-of-pocket limit</a> . 40% <a href="#">coinsurance</a> (\$200 max) per prescription for	Prescriptions may be filled at an <a href="#">out-of-network</a> pharmacy in emergency situations only. At the <a href="#">out-of-network</a> pharmacy, during the emergency situation,	Federal maximum <a href="#">out-of-pocket-limit</a> of \$9,450 for an individual and \$18,900 for a family applies for some Level 4 drugs.

		non-preferred drugs. No <a href="#">out-of-pocket limit</a> .	you should pay for the prescription in full and submit a reimbursement form to <a href="#">Navitus</a> .	
	Level 4: <a href="#">Specialty drugs</a> at participating pharmacy provider	40% <a href="#">coinsurance</a> (\$200 max) per prescription for <a href="#">preferred drugs</a> to specialty <a href="#">out-of-pocket limit</a> . 40% <a href="#">coinsurance</a> (\$200 max) per prescription for non-preferred drugs. No <a href="#">out-of-pocket limit</a> .	Prescriptions may be filled at an <a href="#">out-of-network</a> pharmacy in emergency situations only. At the <a href="#">out-of-network</a> pharmacy, during the emergency situation, you should pay for the prescription in full and submit a reimbursement form to <a href="#">Navitus</a> .	Federal maximum <a href="#">out-of-pocket-limit</a> of \$9,450 for an individual and \$18,900 for a family applies for some Level 4 drugs.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No charge after <a href="#">deductible</a>	Not covered	None
	Physician/surgeon fees	No charge after <a href="#">deductible</a>	Not covered	Additional services provided (e.g. costs of surgery, equipment, etc.) are subject to applicable <a href="#">deductible</a> and <a href="#">coinsurance</a> . <a href="#">Prior approval</a> required for low back surgeries and MRI, CT, and PET scans.
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	\$60 <a href="#">copay</a> /visit	\$60 <a href="#">copay</a> /visit	<a href="#">Copay</a> does not apply to <a href="#">out-of-pocket limit</a> and is waived if admitted.
	<a href="#">Emergency medical transportation</a>	No charge after <a href="#">deductible</a>	No charge after deductible	None
	<a href="#">Urgent care</a>	No charge after <a href="#">deductible</a>	No charge after <a href="#">deductible</a>	Additional services (e.g. labs, x-rays, etc.) during the visit are subject to applicable <a href="#">deductibles</a> and <a href="#">coinsurance</a> .
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No charge after <a href="#">deductible</a>	Not covered	<a href="#">Prior approval</a> recommended
	Physician/surgeon fees	No charge after <a href="#">deductible</a>	Not covered	<a href="#">Prior approval</a> required for low back surgeries and MRI, CT, and PET scans

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will Pay the Least)	Out-of-Network Provider (You Will Pay the Most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge after <a href="#">deductible</a>	Not covered	None
	Inpatient services	No charge after <a href="#">deductible</a>	Not covered	None
If you are pregnant	Office visits	No charge after <a href="#">deductible</a>	Not covered	<a href="#">Deductible</a> applies if prenatal and/or postnatal care is billed as a package.
	Childbirth/delivery professional services	No charge after <a href="#">deductible</a>	Not covered	None
	Childbirth/delivery facility services	No charge after <a href="#">deductible</a>	Not covered	None
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	No charge after <a href="#">deductible</a>	Not covered	Limited to 50 visits per year. Plan may approve 50 more per year.
	<a href="#">Rehabilitation services</a>	No charge after <a href="#">deductible</a>	Not covered	Physical, speech and occupational therapy limited to 50 visits per year, combined <a href="#">rehabilitation</a> and <a href="#">habilitation services</a> . Plan may approve 50 more per therapy, per participant, per year.
	<a href="#">Habilitation services</a>	No charge after <a href="#">deductible</a>	Not covered	Physical, speech and occupational therapy limited to 50 visits per year, combined <a href="#">rehabilitation</a> and <a href="#">habilitation services</a> . Plan may approve 50 more per therapy, per participant, per year.
	<a href="#">Skilled nursing care</a>	No charge after <a href="#">deductible</a>	Not covered	Facility coverage is limited to 120 days per benefit period.
	<a href="#">Durable medical equipment</a>	20% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not covered	Hearing aids (adults) plan maximum payment \$1,000 per ear every 3 years. Children's hearing aids have no plan maximum payment.
	<a href="#">Hospice services</a>	No charge after <a href="#">deductible</a>	Not covered	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	No charge after <a href="#">deductible</a>	Not covered	Limited to one per individual per year. Contact lens fitting not covered. Full coverage if required by federal law.
	Children's glasses	Not covered	Not covered	Excluded service.
	Children's dental check-up	Not covered	Not covered	Excluded service.

### 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](#).)

- Cosmetic surgery
- Dental care (Adult)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside US
- Private-duty nursing
- 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.)

- Bariatric Surgery
- Chiropractic care
- Hearing aids
- 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 at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) and the Wisconsin Office of the Commissioner of Insurance at (800) 236-8517 or [www.oci.wi.gov](http://www.oci.wi.gov). 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 [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: Aspirus Health Plan at 866.631.8583 or TTY 711 or ETF at 1-877-533-5020 or [www.etf.wi.gov](http://www.etf.wi.gov)

### 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, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

### 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](#).



## Language Access Services:

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 866.631.8583, TTY 866.631.8597.

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 866.631.8583, TTY 866.631.8597.

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866.631.8583, TTY 866.631.8597.

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 866.631.8583, TTY 866.631.8597

866.631.8583 رقم (ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية هاتف الصم والبكم تتوافر لك بالمجان. اتصل برقم

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 866.631.8583, TTY 866.631.8597

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 866.631.8583, TTY 866.631.8597. 번으로 전화해 주십시오.

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 866.631.8583, TTY 866.631.8597

Wann du [Deutsch (Pennsylvania German / Dutch)] schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: 866.631.8583, TTY 866.631.8597

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທສ 866.631.8583, TTY 866.631.8597

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 866.631.8583, TTY 866.631.8597.

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 866.631.8583, TTY 866.631.8597

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 866.631.8583, TTY 866.631.8597 पर कॉल करें।

KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 866.631.8583, TTY 866.631.8597

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 866.631.8583, TTY 866.631.8597

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

**PRA Disclosure Statement:** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland



**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.

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

### Peg is Having a Baby

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

- The [plan's](#) overall [deductible](#) \$500
- [Specialist \[copay\]](#) \$0
- Hospital (facility) [\[coinsurance\]](#) 0%
- Other [\[coinsurance\]](#) 0%

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	
<a href="#">Deductibles</a>	\$500
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$500</b>

### Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$500
- [Specialist \[copay\]](#) \$0
- Hospital (facility) [\[coinsurance\]](#) 0%
- Other [\[coinsurance\]](#) 20%

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	
<a href="#">Deductibles</a>	\$500
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$400**
What isn't covered	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$900**</b>

### Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$500
- [Specialist \[copay\]](#) \$0
- Hospital (facility) [\[coinsurance\]](#) 0%
- Other [\[coinsurance\]](#) 20%

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**

In this example, Mia would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$500
<a href="#">Copayments</a>	\$60
<a href="#">Coinsurance</a>	\$40
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$600</b>

\*\*Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program please contact: <https://www.webmdhealth.com/wellwisconsin/> or 1-800-821-6591