




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, go to www.asrhealthbenefits.com. 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 call 616-957-1751 or 1-800-968-2449 to request a copy.

Important Questions	Answers	Why this Matters:
<p>What is the overall <u>deductible</u>?</p>	<p>\$500/individual or \$1,000/family for services rendered by <u>in-network providers</u>, and \$3,000/individual or \$6,000/family for services rendered by <u>out-of-network providers</u>.</p>	<p>Generally, you must pay all of 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>.</p>
<p>Are there services covered before you meet your <u>deductible</u>?</p>	<p>Yes. <u>In-network preventive care</u>, most <u>in-network</u> physician exam charges (primary care, <u>urgent care</u>, <u>specialist</u> visits, telemedicine e-visits), a hospital's fee for the use of an emergency room, chiropractic care, <u>In-network</u> hearing exams, and <u>prescription drug coverage</u> are covered before you meet your <u>deductible</u>.</p>	<p>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 cost-sharing and before you meet your <u>deductible</u>. See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/.</p>
<p>Are there other <u>deductibles</u> for specific services?</p>	<p>No.</p>	<p>You don't have to meet <u>deductibles</u> for specific services.</p>
<p>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</p>	<p>The <u>out-of-pocket limits</u> for medical <u>coinsurance</u> are \$2,850/individual and \$5,700/family for services rendered by <u>in-network providers</u>, and \$5,000/individual and \$10,000/family for services rendered by <u>out-of-network providers</u>. The total <u>out-of-pocket limits</u> for medical services are \$4,350/individual and \$8,700/family, and they apply to services rendered by <u>in-network providers</u> only. These figures include the <u>deductibles</u> and the <u>coinsurance out-of-pocket limits</u> shown above as well as <u>in-network</u> medical <u>copayments</u>.</p>	<p>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.</p>

Important Questions	Answers	Why this Matters:
What is the <u>out-of-pocket limit</u> for this <u>plan</u>?, cont.	The <u>out-of-pocket limits</u> for prescription costs are \$2,800/individual and \$5,600/family.	
What is not included in the <u>out-of-pocket limit</u>?	<u>Deductibles</u> and <u>copayments</u> on certain services are not included in the above <u>out-of-pocket limits</u> applicable to medical <u>coinsurance</u> . Services rendered by <u>out-of-network providers</u> are not included in the above total <u>out-of-pocket limits</u> for medical services. Amounts attributed to the above total <u>out-of-pocket limits</u> for medical services are not included in the <u>out-of-pocket limits</u> for prescription costs. In general, <u>out-of-pocket limits</u> do not include penalties; charges that exceed the <u>plan's usual, customary, and reasonable fee allowance</u> or are in excess of stated maximums; <u>premiums</u> ; <u>balance-billing</u> charges; 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> .
Will you pay less if you use a <u>network provider</u>?	Yes. See www.asrhealthbenefits.com or call 616-957-1751 or 1-800-968-2449 for a list of <u>network providers</u> .	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 provider's 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 <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u>?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <u>provider's office</u> or clinic	Primary care visit to treat an injury or illness	No charge for telemedicine e-visits, otherwise \$20 <u>copay</u> /office visit (<u>deductible</u> does not apply)	40% <u>coinsurance</u>	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic, cont.	<u>Specialist visit</u>	50% <u>coinsurance</u> for massage therapy, 40% <u>coinsurance</u> for infertility treatment; otherwise \$20 <u>copay</u> /visit for other services; <u>deductible</u> applies to massage therapy & infertility treatment, but not to other services	50% <u>coinsurance</u> for massage therapy; otherwise 40% <u>coinsurance</u> Infertility treatment is not covered	Certification (sometimes called <u>preauthorization</u>) is required for infusion or injection of select products. \$250 penalty applies if not certified. No coverage for the infusion or injection of select products if provider/site of service is not approved.
	<u>Preventive care/screening/immunization</u>	No charge	Not covered	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 <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (X-ray, blood work)	10% <u>coinsurance</u>	40% <u>coinsurance</u> ; hearing testing is not covered	None
	<u>Imaging</u> (CT/PET scans, MRIs)	10% <u>coinsurance</u>	40% <u>coinsurance</u>	
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.navitus.com	Eligible OTC drug	<i>If (a) priced under \$400 or (b) a prescription drug assistance program is unavailable: \$0 <u>copay</u>/prescription (retail or mail order); <u>deductible</u> does not apply</i> <i>If priced \$400 or over and a prescription drug assistance program is available: Up to 50% of purchase price <u>copay</u>/prescription (retail or mail order); the <u>cost-sharing</u> amount depends on prescription drug assistance program utilization deemed eligible by Health Plan Advocate</i>		Covers up to a 30-day supply (retail) or up to a 90-day supply (mail order). A greater day supply of a maintenance medication may be purchased at a retail pharmacy for an increased <u>copay</u> .
	Rx formulary preferred tier 1 (generally lowest cost generic drugs and may include some low-cost brand drugs)	<i>If (a) priced under \$400 or (b) a prescription drug assistance program is unavailable: \$10 <u>copay</u>/prescription (retail) or \$25 <u>copay</u>/prescription (mail order); <u>deductible</u> does not apply</i> <i>If priced \$400 or over and a prescription drug assistance program is available: Up to 50% of purchase price <u>copay</u>/prescription (retail or mail order); the <u>cost-sharing</u> amount depends on prescription drug assistance program utilization deemed eligible by Health Plan Advocate</i>		Coverage for medications filled at the retail/pharmacy level will be limited to purchases made at eligible retail network pharmacies. A prescription drug assistance program may significantly reduce out-of-pocket costs. Contact Health Plan Advocate at (866) 680-4859 ext. 206 for assistance in determining if a prescription drug assistance program is available.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need drugs to treat your illness or condition, cont.	Rx <u>formulary</u> non-preferred tier 1 (generally most other low-cost generic drugs and may include some low-cost brand drugs)	<p><i>If (a) priced under \$400 or (b) a prescription drug assistance program is unavailable: \$20 <u>copay</u>/prescription (retail) or \$50 <u>copay</u>/prescription (mail order); <u>deductible</u> does not apply</i></p> <p><i>If priced \$400 or over and a prescription drug assistance program is available: Up to 50% of purchase price <u>copay</u>/prescription (retail or mail order); the <u>cost-sharing</u> amount depends on prescription drug assistance program utilization deemed eligible by Health Plan Advocate</i></p>		<p>Covers up to a 30-day supply (retail) or up to a 90-day supply (mail order). A greater day supply of a maintenance medication may be purchased at a retail pharmacy for an increased <u>copay</u>.</p> <p>Coverage for medications filled at the retail/pharmacy level will be limited to purchases made at eligible retail network pharmacies.</p> <p>A prescription drug assistance program may significantly reduce out-of-pocket costs. Contact Health Plan Advocate at (866) 680-4859 ext. 206 for assistance in determining if a prescription drug assistance program is available.</p> <p>Special rules may apply in order for <u>specialty drugs</u> to be covered. If requirements aren't met, your <u>cost-sharing</u> may be the full cost of the drug until the <u>plan's out-of-pocket limit</u> for prescription costs is met. <u>Specialty drugs</u> are limited to a 30-day dispensing supply and must generally be purchased through the designated specialty pharmacy.</p>
	Rx <u>formulary</u> tier 2 (preferred brand drugs and may include some high-cost generic drugs)	<p><i>If (a) priced under \$400 or (b) a prescription drug assistance program is unavailable: \$50 <u>copay</u>/prescription (retail) or \$125 <u>copay</u>/prescription (mail order); <u>deductible</u> does not apply</i></p> <p><i>If priced \$400 or over and a prescription drug assistance program is available: Up to 50% of purchase price <u>copay</u>/prescription (retail or mail order); the <u>cost-sharing</u> amount depends on prescription drug assistance program utilization deemed eligible by Health Plan Advocate</i></p>		
	Rx <u>formulary</u> tier 3 (generally all non-preferred drugs [brand and generic])	<p><i>If (a) priced under \$400 or (b) a prescription drug assistance program is unavailable: \$70 <u>copay</u>/prescription (retail) or \$175 <u>copay</u>/prescription (mail order); <u>deductible</u> does not apply</i></p> <p><i>If priced \$400 or over and a prescription drug assistance program is available: Up to 50% of purchase price <u>copay</u>/prescription (retail or mail order); the <u>cost-sharing</u> amount depends on prescription drug assistance program utilization deemed eligible by Health Plan Advocate</i></p>		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	Physician/surgeon fees	10% <u>coinsurance</u>	40% <u>coinsurance</u>	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need immediate medical attention	<u>Emergency room care</u>	\$250 <u>copay</u> /visit and 10% <u>coinsurance</u>	\$250 <u>copay</u> /visit and 10% <u>coinsurance</u>	<u>Copay</u> may be waived if admitted inpatient.
	<u>Emergency medical transportation</u>	10% <u>coinsurance</u>	10% <u>coinsurance</u>	Air ambulance transport is covered only when the patient is taken to the nearest facility that can treat him or her and no other method of <u>emergency medical transportation</u> is appropriate.
	<u>Urgent care</u>	\$75 <u>copay</u> /visit; <u>deductible</u> does not apply	40% <u>coinsurance</u>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>coinsurance</u>	40% <u>coinsurance</u>	Certification (sometimes called <u>preauthorization</u>) is required. \$250 penalty applies if not certified.
	Physician/surgeon fees	10% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge for telemedicine e-visits or \$20 <u>copay</u> /office visit (<u>deductible</u> does not apply) and 10% <u>coinsurance</u> for other outpatient services	40% <u>coinsurance</u>	None
	Inpatient services	10% <u>coinsurance</u>	40% <u>coinsurance</u>	Certification (sometimes called <u>preauthorization</u>) is required. \$250 penalty applies if not certified.
If you are pregnant	Office visits	10% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or a <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Dependent child maternity care is excluded, except as may be required by Health Care Reform.
	Childbirth/delivery professional services	10% <u>coinsurance</u>	40% <u>coinsurance</u>	
	Childbirth/delivery facility services	10% <u>coinsurance</u>	40% <u>coinsurance</u>	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	<u>Home health care</u>	10% <u>coinsurance</u>	40% <u>coinsurance</u>	Certification (sometimes called <u>preauthorization</u>) is required. \$250 penalty applies if not certified.
	<u>Rehabilitation services</u>	10% <u>coinsurance</u>	40% <u>coinsurance</u>	
	<u>Habilitation services</u>	Not covered	Not covered	<u>Habilitation services</u> are excluded.
	<u>Skilled nursing care</u>	10% <u>coinsurance</u>	40% <u>coinsurance</u>	Certification (sometimes called <u>preauthorization</u>) is required for infusion or injection of select products. \$250 penalty applies if not certified. No coverage for the infusion or injection of select products if provider/site of service is not approved.
	<u>Durable medical equipment</u>	25% <u>coinsurance</u> for hearing aids; otherwise 10% <u>coinsurance</u>	25% <u>coinsurance</u> for hearing aids; otherwise 40% <u>coinsurance</u>	Certification (sometimes called <u>preauthorization</u>) is required if the item costs \$2,500 or more. \$250 penalty applies if not certified.
	<u>Hospice services</u>	10% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If your child needs dental or eye care	Children's eye exam	Not covered (except to the extent required by law)	Not covered (except to the extent required by law)	No coverage for routine eye care under the medical <u>plan</u> , except as required by Health Care Reform.
	Children's glasses	Not covered	Not covered	No coverage for glasses under the medical <u>plan</u> .
	Children's dental check-up	Not covered (except to the extent required by law)	Not covered (except to the extent required by law)	No coverage for routine dental care under the medical <u>plan</u> , except as required by Health Care Reform.

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 Bariatric surgery Cosmetic surgery Dental care (except to the extent required to be covered by Health Care Reform) 	<ul style="list-style-type: none"> Glasses <u>Habilitation services</u> Long-term care Non-emergency care when traveling outside the U.S. 	<ul style="list-style-type: none"> Routine eye care (except to the extent required to be covered by Health Care Reform) 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.)

- Chiropractic care up to \$500 paid annually for chiropractic care and massage therapy combined
- Hearing aids, up to \$2,500 paid in any two-benefit-year period
- Infertility treatment up to \$3,000 paid in a lifetime plus one 60-day lifetime supply of infertility medications
- Private-duty nursing

Your Rights to Continue Coverage: If you want to continue your coverage after it ends and need help, contact Andrews University. 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 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: ASR Health Benefits at 616-957-1751 or 1-800-968-2449 or at www.asrhealthbenefits.com. Additionally, a Consumer Assistance Program may be able to help you file your appeal. Visit www.dol.gov/ebsa/healthreform or <http://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/> to see if your state has a Consumer Assistance Program that may be able to help you file your appeal.

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:

Para obtener asistencia en Español, llame al 616-957-1751 o 1-800-968-2449.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

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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 <u>plan's</u> overall <u>deductible</u>	\$500
■ <u>Specialist copayment</u>	\$20
■ <u>Hospital (facility) coinsurance</u>	10%
■ <u>Other coinsurance</u>	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
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$500
<u>Copayments</u>	\$10
<u>Coinsurance</u>	\$1,200
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$1,770

Managing Joe's Type 2 Diabetes

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

■ The <u>plan's</u> overall <u>deductible</u>	\$500
■ <u>Specialist copayment</u>	\$20
■ <u>Hospital (facility) coinsurance</u>	10%
■ <u>Other coinsurance</u>	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
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$400
<u>Copayments</u>	\$1,000
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$1,420

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$500
■ <u>Specialist coinsurance</u>	10%
■ <u>Hospital (facility) copayment</u>	\$250
■ <u>Other coinsurance</u>	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:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$500
<u>Copayments</u>	\$300
<u>Coinsurance</u>	\$200
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,000

Note: These numbers assume the patient has obtained all prescription drugs from an eligible retail network pharmacy. If you purchase prescription drugs from an ineligible retail pharmacy, your costs will be higher.