### Important Questions | Answers | Why This Matters:
--- | --- | ---
**What is the overall deductible?** | $1,000 Individual; $3,000 Family. | For out-of-network services, you must pay all the costs up to the deductible amount before this plan begins to pay for covered services. The deductible starts over every Jan. 1. See chart on page 2 on how you pay after meeting the deductible.

**Are there services covered before you meet your deductible?** | Yes. Preventive Care and some in-network services are covered before you meet your deductible. 

**Are there other deductibles for specific services?** | No. | N/A

**What is the out-of-pocket limit for this plan?** | $7,150 Individual; $14,300 Family (Medical & Prescription combined out-of-pocket). | The out-of-pocket limit is the most you could pay during a coverage period of one year for your share of the cost of covered services. This limit helps you plan for health care expenses.

**What is not included in the out-of-pocket limit?** | Premiums, penalty for failure to obtain pre-certification, balance-billed charges, services the plan doesn’t cover. | Even though you pay for these services, they don’t count toward the out-of-pocket limit.

**Will you pay less if you use a network provider?** | Yes. See www.indecscorp.com or call 800-810-2583 for assistance in locating an in network provider. | This Plan uses a provider network. You will pay less if you use a provider in the Plan’s network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider’s charge and what your Plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you receive services.

**Do you need a referral?** | No | You can see the specialist you choose without permission from this plan.
**Orange-Ulster School Districts Health Plan**

**Coverage Period:** 1/01/2020-12/31/2020

**Coverage for:** Individual/Family | **Plan Type:** PPO

---

**Summary of Benefits and Coverage:** What this Plan Covers & What You Pay For Covered Services

---

**Common Medical Event** | **Services You May Need** | **Network Provider** *(You will pay the least)* | **Out-of-Network Provider** *(You will pay the most)* | **Limitations, Exceptions, & Other Important Information**
---|---|---|---|---
**If you visit a health care provider’s office or clinic**
- **Primary care visit to treat an injury or illness**
  - **Services:**
    - $25 co-pay per visit
  - **Out-of-Network Provider:**
    - $25 co-pay per visit, plus deductible and 20% co-ins.
  - **Limitations, Exceptions, & Other Important Information:**
    - None

- **Specialist visit**
  - **Services:**
    - $25 co-pay per visit
  - **Out-of-Network Provider:**
    - $25 co-pay per visit, plus deductible and 20% co-ins.
  - **Limitations, Exceptions, & Other Important Information:**
    - None

- **Preventive care/screening/immunization**
  - **Services:**
    - 0 co-pay per visit
  - **Out-of-Network Provider:**
    - Not covered
  - **Limitations, Exceptions, & Other Important Information:**
    - Certain preventative services and immunizations are covered, such as 3D mammograms and well child visits. See Plan document for details on other specific benefits.

**If you have a test**
- **Diagnostic test** *(x-ray, blood work) (out-patient hospital)*
  - **Services:**
    - Co-pay $50 per day
  - **Out-of-Network Provider:**
    - $85 co-pay per day, plus deductible at 100%, of U&C Allowance.
  - **Limitations, Exceptions, & Other Important Information:**
    - None

- **Imaging (CT/PET scans, MRIs)** *(out-patient hospital)*
  - **Services:**
    - Co-pay $50 per day
  - **Out-of-Network Provider:**
    - $85 co-pay per day, plus deductible at 100%, of U&C Allowance.
  - **Limitations, Exceptions, & Other Important Information:**
    - Some tests require pre-certification/pre-notification. See plan document for details.

**If you need drugs to treat your illness or condition**
- **Generic drugs** *(prescription for up to 30-day supply)*
  - **Services:**
    - $5 per prescription co-pay
  - **Out-of-Network Provider:**
    - Same as in-network, but paid by plan reimbursement. Call CVS Caremark at 1-844-345-2792 for details.
  - **Limitations, Exceptions, & Other Important Information:**
    - Maintenance medication (90 days) at CVS Pharmacy only or CVS mail order is $10.00 per prescription for 90-day supply.

- **Preferred brand drugs** *(prescription for up to 30-day supply)*
  - **Services:**
    - $35 per prescription co-pay
  - **Out-of-Network Provider:**
    - Same as in-network, but paid by plan reimbursement. Call CVS Caremark at 1-844-345-2792 for details.
  - **Limitations, Exceptions, & Other Important Information:**
    - Maintenance medication (90 days) at CVS Pharmacy only or CVS mail order is $70.00 per prescription for 90-day supply.

- **Non-preferred brand drugs** *(prescription for up to 30-day supply)*
  - **Services:**
    - $60 per prescription co-pay
  - **Out-of-Network Provider:**
    - Same as in-network, but paid by plan reimbursement. Call CVS Caremark at 1-844-345-2792 for details.
  - **Limitations, Exceptions, & Other Important Information:**
    - Maintenance medication (90 days) at CVS Pharmacy only or CVS mail order is $120.00 per prescription for 90-day supply.

- **Specialty drugs** *(prescription for 30-day supply)*
  - **Services:**
    - $35 or $60 per prescription
  - **Out-of-Network Provider:**
    - Same as in-network, but paid by plan reimbursement.
  - **Limitations, Exceptions, & Other Important Information:**
    - Call CVS Caremark Specialty Pharmacy at 1-800-237-2767 for details on specialty drugs.

---

[* For more information about limitations and exceptions, see the plan or policy document at www.indecscorp.com.*]
**Summary of Benefits and Coverage:** What this Plan Covers & What You Pay For Covered Services

**Orange-Ulster School Districts Health Plan**

**Coverage Period:** 1/01/2020-12/31/2020

**Coverage for:** Individual/Family | **Plan Type:** PPO

<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>What You Will Pay</th>
<th>Limitations, Exceptions, &amp; Other Important Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>If you have outpatient surgery</strong></td>
<td>Facility fee (e.g., ambulatory surgery center)</td>
<td><strong>Network Provider (You will pay the least):</strong> $50 co-pay</td>
<td><strong>Out-of-Network Provider (You will pay the most):</strong> $85 per day copay, deductible payable at 100% of U&amp;C Allowance.</td>
</tr>
<tr>
<td></td>
<td>Physician/surgeon fees</td>
<td><strong>Out-of-Network Provider (You will pay the most):</strong> $25 plus deductible and 20% co-insurance, of U&amp;C Allowance.</td>
<td>…………………None…………………</td>
</tr>
<tr>
<td><strong>If you need immediate medical attention</strong></td>
<td>Emergency room care</td>
<td>Co-pay of $100 per visit.</td>
<td>100% of U&amp;C after Co-pay of $120 per visit.</td>
</tr>
<tr>
<td></td>
<td>Emergency medical transportation/Ambulance</td>
<td>Subject to $70 co-pay</td>
<td>Subject to $70 co-pay up to U&amp;C Allowance.</td>
</tr>
<tr>
<td></td>
<td>Urgent care</td>
<td><strong>Out-of-Network Provider (You will pay the most):</strong> $45 per visit, plus deductible and 20% co-insurance of U&amp;C Allowance.</td>
<td>…………………None…………………</td>
</tr>
<tr>
<td><strong>If you have a hospital stay</strong></td>
<td>Facility fee (e.g., hospital room)</td>
<td><strong>Out-of-Network Provider (You will pay the most):</strong> $500 per admission co-pay plus any charges over allowed of U&amp;C amount.</td>
<td>Pre-notification required for hospitalizations (except childbirth). Out-of-network facilities may balance bill for charges over allowed amount.</td>
</tr>
<tr>
<td></td>
<td>Physician/surgeon fees</td>
<td><strong>Out-of-Network Provider (You will pay the most):</strong> $25 co-pay, plus deductible and 20% co-insurance of U&amp;C Allowance up to Out-of-Network maximum.</td>
<td>Out-of-network providers may balance bill for charges over U&amp;C allowed amount.</td>
</tr>
</tbody>
</table>

[* For more information about limitations and exceptions, see the plan or policy document at www.indecscorp.com.]
## Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

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<th>Limitations, Exceptions, &amp; Other Important Information</th>
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</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Network Provider (You will pay the least)</td>
<td>Out-of-Network Provider (You will pay the most)</td>
</tr>
<tr>
<td><strong>If you need mental health, behavioral health, or substance abuse services</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mental/ Behavioral health Outpatient services</td>
<td>$25 per visit up to 100 visits per calendar year</td>
<td>$25 co-pay per visit, 50% of allowable amount, after $1,000 out-of-network deductible up to 30 visits per calendar year/60 visits lifetime.</td>
<td>Pre-notification &amp; other limits apply to mental health and substance abuse benefits. Limits may be greater for severe, biologically based mental illness. See your plan document for details of benefits and potential penalties.</td>
</tr>
<tr>
<td>Mental/ Behavioral health Inpatient services</td>
<td>QUANTUM Health PPO; 100% up to 100 days/ CY *$100 co-pay per admission.</td>
<td>50% of allowable amount, after $500 co-pay, and any charges over allowed amount for up to 30 days per calendar year.</td>
<td>See your plan document for a complete Explanation of Benefits and pre-certification requirements.</td>
</tr>
<tr>
<td>Substance abuse disorder Outpatient services</td>
<td>$0 per visit up to 60 visits per calendar year</td>
<td>50% of allowable amount up to 60 visits per calendar year.</td>
<td>Limit includes 20 visits for family members.</td>
</tr>
<tr>
<td>Substance abuse disorder Inpatient services</td>
<td>$0</td>
<td>50% of allowable amount after $500 co-pay.</td>
<td>Inpatient limit is 4 weeks per confinement; 6 weeks per year.</td>
</tr>
<tr>
<td><strong>If you are pregnant</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Office visits</td>
<td>$25 co-pay per visit</td>
<td>$25 per visit, plus deductible and 20% co-insurance of U&amp;C Allowance.</td>
<td>...............None..................</td>
</tr>
<tr>
<td>Childbirth/delivery facility services</td>
<td>$100 per admission co-pay - Covered 100%</td>
<td>100% U&amp;C, $500 co-pay per admission</td>
<td>...............None..................</td>
</tr>
<tr>
<td><strong>If you need help recovering or have other special health needs</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home health care</td>
<td>$0</td>
<td>All charges in excess of allowed U&amp;C amount</td>
<td>Benefit limited to 180 days per calendar year. Pre-notification required.</td>
</tr>
<tr>
<td>Rehabilitation services</td>
<td>$100 if confined to a facility</td>
<td>$500 co-pay and all charges in excess of allowed U&amp;C amount.</td>
<td>Benefit limited to 100 days per calendar year. Pre-notification required.</td>
</tr>
<tr>
<td>Habilitation services</td>
<td>Not covered</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td>Skilled nursing care</td>
<td>$100 if confined to a facility</td>
<td>$500 co-pay and all charges in excess of allowed U&amp;C amount.</td>
<td>Benefit limit is 180 days per calendar year. Pre-notification required.</td>
</tr>
</tbody>
</table>

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

Coverage Period: 01/01/2020-12/31/2020
### Summary of Benefits and Coverage

**What this Plan Covers & What You Pay For Covered Services**

**Coverage Period:** 1/01/2020-12/31/2020

**Coverage for:** Individual/Family | **Plan Type:** PPO

---

<table>
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<tr>
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<th>What You Will Pay</th>
<th>Limitations, Exceptions, &amp; Other Important Information</th>
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</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Network Provider</td>
<td>Out-of-Network Provider</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(You will pay the least)</td>
<td>(You will pay the most)</td>
</tr>
<tr>
<td>Durable medical equipment</td>
<td></td>
<td>Deductible and 20% co-insurance</td>
<td>Deductible and 20% co-insurance of U&amp;C Allowance..</td>
</tr>
<tr>
<td>Hospice services</td>
<td></td>
<td>$0</td>
<td>You will pay all charges in excess of allowed U&amp;C amount.</td>
</tr>
</tbody>
</table>

---

**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.)

- Acupuncture
- Eye Exams (routine; adult and child)
- Hearing Aids
- Weight Loss Programs
- Cosmetic Surgery
- Glasses (adult and child)
- Assisted Reproductive Technology (IVF)
- Dental Care (adult and child)
- Habilitation Services
- Routine Foot Care

**Other Covered Services** (Limitations may apply to these services. This isn't a complete list. Please see your Plan Document.)

- Bariatric Surgery – mandatory second surgical opinion required.
- Non-emergency when travelling outside the U.S.
- Chiropractic care (pre-certification required)
- Private Duty Nursing (after first 48 hours of service).
- No benefit when confined to a facility.

Artificial Insemination and all assisted Reproductive Technology-3 cycle lifetime maximum. (See In-Network, Out-of-Network, Center of Excellence and Specialty Pharmacy for various benefit levels.)

---

**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: [New York State Department of Health: http://www.health.ny.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 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 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: [Your School District Health Plan Representative].

---

**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 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.

---

* For more information about limitations and exceptions, see the plan or policy document at www.indecscorp.com.
### 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.

<table>
<thead>
<tr>
<th>Peg is Having a Baby</th>
<th>Managing Joe’s type 2 Diabetes</th>
<th>Mia’s Simple Fracture</th>
</tr>
</thead>
<tbody>
<tr>
<td>(9 months of in-network pre-natal care and a hospital delivery)</td>
<td>(a year of routine in-network care of a well-controlled condition)</td>
<td>(in-network emergency room visit and follow up care)</td>
</tr>
<tr>
<td><strong>The plan’s overall deductible</strong></td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Copayment</strong></td>
<td>$148.50</td>
<td>$485.54</td>
</tr>
<tr>
<td><strong>Hospital (facility) copayment</strong></td>
<td>$100.00</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Other coinsurance</strong></td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>

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**

$14,118

**In this example, Peg would pay:**

<table>
<thead>
<tr>
<th>Cost Sharing</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductibles</td>
<td>$100.00</td>
</tr>
<tr>
<td>Copayments</td>
<td>$148.50</td>
</tr>
<tr>
<td>Coinsurance</td>
<td></td>
</tr>
</tbody>
</table>

**What isn’t covered**

Limits or exclusions | $0 |

**The total Peg would pay is**

$248.50

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**

$7,100

**In this example, Joe would pay:**

<table>
<thead>
<tr>
<th>Cost Sharing</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductibles</td>
<td>$0</td>
</tr>
<tr>
<td>Copayments</td>
<td>$485.54</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>$0</td>
</tr>
</tbody>
</table>

**What isn’t covered**

Limits or exclusions | $0 |

**The total Joe would pay is**

$485.54

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**

$6,219.72

**In this example, Mia would pay:**

<table>
<thead>
<tr>
<th>Cost Sharing</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductibles</td>
<td>$0</td>
</tr>
<tr>
<td>Copayments</td>
<td>$200</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>$0</td>
</tr>
</tbody>
</table>

**What isn’t covered**

Limits or exclusions | $0 |

**The total Mia would pay is**

$200

The plan would be responsible for the other costs of these EXAMPLE covered services.