FSA: Clermont County Board of Commissioners

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/2016 - 12/31/2016
Coverage for: | **Plan Type:** FSA

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document by calling 513-732-7110.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	**$0**	See the chart starting on page 2 for your costs for services this plan covers.
Are there other deductibles for specific services?	No	You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out–of–pocket limit on my expenses?	No	There's no limit on how much you could pay during a coverage period for your share of the cost of covered services.
What is not included in the out–of–pocket limit?	This plan has no **out-of-pocket limit**.	Not applicable because there's no **out–of–pocket limit** on your expenses.
Is there an overall annual limit on what the plan pays?	**$3,050**	This plan will pay for covered services only up to this limit during each coverage period, even if your own need is greater. You're responsible for all expenses above this limit. The chart starting on page 2 describes specific coverage limits, such as limits on the number of office visits.
Does this plan use a network of providers?	No	This plan treats **providers** the same in determining payment for the same services.
Do I need a referral to see a specialist?	No. You don't need a referral to see a specialist.	You can see the **specialist** you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes	Some of the services this plan doesn't cover are listed on page 4. See your policy or plan document for additional information about **excluded services**.

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan treats providers the same in determining payment for the same services.

Common Medical Event	Services You May Need	Your Cost	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	See the Summary of Benefits and Coverage for the health insurance plan.	See the Summary of Benefits and Coverage for the health insurance plan.
	Specialist visit		
	Other practitioner office visit		
	Preventive care/screening/immunization		
If you have a test	Diagnostic test (x-ray, blood work)	See the Summary of Benefits and Coverage for the health insurance plan.	See the Summary of Benefits and Coverage for the health insurance plan.
	Imaging (CT/PET scans, MRIs)		
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at 513-732-7110	Generic drugs	See the Summary of Benefits and Coverage for the health insurance plan.	See the Summary of Benefits and Coverage for the health insurance plan.
	Preferred brand drugs		
	Non-preferred brand drugs		
	Specialty drugs		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	See the Summary of Benefits and Coverage for the health insurance plan.	See the Summary of Benefits and Coverage for the health insurance plan.
	Physician/surgeon fees		
If you need immediate medical	Emergency room services	See the Summary of Benefits and Coverage for the health insurance plan.	See the Summary of Benefits and Coverage for the health insurance plan.
	Emergency medical transportation		

Common Medical Event	Services You May Need	Your Cost	Limitations & Exceptions
attention	Urgent care		
If you have a hospital stay	Facility fee (e.g., hospital room)	See the Summary of Benefits and Coverage for the health insurance plan.	See the Summary of Benefits and Coverage for the health insurance plan.
	Physician/surgeon fee		
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	See the Summary of Benefits and Coverage for the health insurance plan.	See the Summary of Benefits and Coverage for the health insurance plan.
	Mental/Behavioral health inpatient services		
	Substance use disorder outpatient services		
	Substance use disorder inpatient services		
If you are pregnant	Prenatal and postnatal care	See the Summary of Benefits and Coverage for the health insurance plan.	See the Summary of Benefits and Coverage for the health insurance plan.
	Delivery and all inpatient services		
If you need help recovering or have other special health needs	Home health care	See the Summary of Benefits and Coverage for the health insurance plan.	See the Summary of Benefits and Coverage for the health insurance plan.
	Rehabilitation services		
	Habilitation services		
	Skilled nursing care		
	Durable medical equipment		
	Hospice service		
If your child needs dental or eye care	Eye exam	See the Summary of Benefits and Coverage for the health insurance plan.	See the Summary of Benefits and Coverage for the health insurance plan.
	Glasses		
	Dental check-up		

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Cosmetic surgery
- Long term care
- Non-emergency care when traveling outside the U.S.
- See the Summary Plan Description for FSA plan for details

Other Covered Services **(This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)**

- Acupuncture
- Bariatric surgery if it is to treat a medical condition
- Chiropractic care
- Dental care (Adult)
- Hearing aids
- Infertility treatment
- Private-duty nursing if it is to treat a medical condition
- Routine eye care (Adult)
- Routine foot care if it is to treat a medical condition
- Weight loss programs if it is to treat a medical condition
- See the Summary Plan Description for the FSA plan for details

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 513-732-7110. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: Clermont County Board of Commissioners at 513-732-7110.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **See the Summary of Benefits and Coverage for the health insurance plan to see if your plan does or does not provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **See the Summary of Benefits and Coverage for the health insurance plan to see if your plan does or does not meet the minimum value standard for the benefits it provides.**

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

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** See 'Note'
- **Patient pays** See 'Note'

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Deductibles	N/A
Copays	N/A
Coinsurance	N/A
Limits or exclusions	N/A
Total	N/A

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** See 'Note'
- **Patient pays** See 'Note'

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductibles	N/A
Copays	N/A
Coinsurance	N/A
Limits or exclusions	N/A
Total	N/A

Note: This plan helps you pay for out-of-pocket expenses. See the Summary Plan Description for FSA plan and the Summary of Benefits and Coverage for the health insurance plan for details.

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.