



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 SIMNSA at 1-800-424-4652. 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.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/UG-Glossary-508-MM.pdf> or call 1-800-424-4652 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$0	See the Common Medical Events chart below for your costs for services this <a href="#">plan</a> covers.
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. There is no <a href="#">deductible</a> .	See the Common Medical Events chart below for your costs for services this <a href="#">plan</a> covers.
Are there other <a href="#">deductibles</a> for specific services?	No	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	<b>For participating providers \$6,350 individual / \$12,700 family</b>	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits until the overall family out-of-pocket limit has been met</a> .
What is not included in the <a href="#">out-of-pocket limit</a> ?	Premiums, <a href="#">balance-billing</a> charges 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> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.simnsa.com">www.simnsa.com</a> or call 1-800-424-4652 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 <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays (a balance bill). 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.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	Yes	This <a href="#">plan</a> will pay some or all of the costs to see a <a href="#">specialist</a> for covered services but only if you have a <a href="#">referral</a> before you see the <a href="#">specialist</a> .

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$7 <u>copay</u> /visit	Not covered	Applicable copays may apply to telehealth services.
	<a href="#">Specialist</a> visit	\$7 <u>copay</u> /visit	Not covered	<u>Preauthorization</u> for services other than OB/GYN required or the service may not be covered. Chiropractic is not covered.
	<a href="#">Preventive care/screening/immunization</a>	No charge	Not covered	You may have to pay for services that aren't <u>preventive</u> . 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	<a href="#">Diagnostic test</a> (x-ray, blood work)	No charge	Not covered	<u>Preauthorization</u> is required for certain services. Failure to obtain <u>preauthorization</u> for non-emergency or non-urgent procedures may result in non-payment of benefits.
	Imaging (CT/PET scans, MRIs)	No charge	Not covered	<u>Preauthorization</u> is required for certain services. Failure to obtain <u>preauthorization</u> for non-emergency or non-urgent procedures may result in non-payment of benefits. Coverage and authorization for screening and testing for COVID-19 will be determined based on the applicable state and federal regulations in place at the time of the subject screening and testing.

[\* For more information about limitations and exceptions, see the plan or policy document at [www.simnsa.com](http://www.simnsa.com).]

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.simnsa.com">www.simnsa.com</a>	Generic drugs	\$10 <u>copay</u> /prescription	Not covered	Drugs, supplies, and supplements are covered when prescribed by a Participating Provider and in accordance with <u>plan</u> guidelines. Certain drugs are covered only for a 30-day supply in a 30-day period. No charge for contraceptives required under the Health Resources and Services Administration (HRSA) guidelines. Select drugs require <u>preauthorization</u> . Failure to obtain <u>preauthorization</u> may result in non-payment of benefits.
	Preferred brand drugs	\$10 <u>copay</u> /prescription	Not covered	
	Non-preferred brand drugs	\$10 <u>copay</u> /prescription	Not covered	
	<a href="#">Specialty drugs</a>	\$10 <u>copay</u> /prescription	Not covered	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No charge	Not covered	<u>Preauthorization</u> is required for certain services. Failure to obtain <u>preauthorization</u> for non-emergency procedures may result in non-payment of benefits.
	Physician/surgeon fees	No charge	Not covered	<u>Preauthorization</u> is required for certain services. Failure to obtain <u>preauthorization</u> for non-emergency procedures may result in non-payment of benefits.
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	\$250 <u>copay</u> /visit	\$250 <u>copay</u> /visit	<u>Copay</u> is waived if you are admitted to the hospital.
	<a href="#">Emergency medical transportation</a>	No charge	No charge	None
	<a href="#">Urgent care</a>	\$25 <u>copay</u> /visit	\$50 <u>copay</u> /visit outside Mexico; \$25 <u>copay</u> /visit in Mexico	None

[\* For more information about limitations and exceptions, see the plan or policy document at [\[www.simnsa.com\]](http://www.simnsa.com).]

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	Not covered	None
	Physician/surgeon fees	No charge	Not covered	<u>Preauthorization</u> is required for certain services. Failure to obtain <u>preauthorization</u> for non-emergency procedures may result in non-payment of benefits.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$7 <u>copay</u> /visit	Not covered	No charge for “Other Items and Services” – See Summary of Benefits and Schedule of Copayments.
	Inpatient services	No charge	Not covered	None
If you are pregnant	Office visits	\$7 <u>copay</u> /visit	Not covered	<u>Cost sharing</u> does not apply to certain <u>preventative services</u> . Depending on the type of services, <u>copay</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	No charge	Not covered	None
	Childbirth/delivery facility services	No charge	Not covered	None
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	No charge	Not covered	Since the <u>plan</u> service area is in Mexico, Home Health, Rehabilitation, Habilitation, and Skilled Nursing services are only available in limited situations and <u>preauthorization</u> is required. Please consult your <u>plan</u> document (available at <a href="http://www.simnsa.com">www.simnsa.com</a> ). Skilled Nursing Facilities are not available in the <u>plan</u> service area.
	<a href="#">Rehabilitation services</a>	\$10 <u>copay</u> /visit	Not covered	
	<a href="#">Habilitation services</a>	\$10 <u>copay</u> /visit	Not covered	
	<a href="#">Skilled nursing care</a>	No charge	Not covered	
	<a href="#">Durable medical equipment</a>	No charge	Not covered	Must be in accordance with durable medical equipment formulary guidelines. Certain equipment requires <u>preauthorization</u> .

[\* For more information about limitations and exceptions, see the plan or policy document at [\[www.simnsa.com\]](http://www.simnsa.com).]

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
	<a href="#">Hospice services</a>	No charge	Not covered	Since the <u>plan</u> service area is in Mexico, Hospice Services are only available in limited situations. Please consult your <u>plan</u> document (available at <a href="http://www.simnsa.com">www.simnsa.com</a> ).
If your child needs dental or eye care	Children's eye exam	\$7 <u>copay</u> /visit	Not covered	Eye exams for the purpose of obtaining or maintaining contact lenses are not covered.
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	May be covered if dental policy is purchased by your employer. For more information, please contact your employer or call the <u>plan</u> at 619-407-4082 (U.S.) or 683-29-02 (Mexico).

#### 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](#).)

- |  |  |  |
|--|--|--|
| <ul style="list-style-type: none"> <li>• Chiropractic Care</li> <li>• Cosmetic Surgery</li> <li>• Dental Care</li> <li>• Hearing Aids</li> </ul> | <ul style="list-style-type: none"> <li>• Infertility Treatment</li> <li>• Long Term Care</li> <li>• Non-Emergency care when traveling outside the Plan's Service Area in Mexico</li> </ul> | <ul style="list-style-type: none"> <li>• Non-Medically Necessary Services/Treatment</li> <li>• Private-Duty Nursing</li> <li>• Weight Loss Programs</li> </ul> |
|--|--|--|

##### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- |  |  |   |
|--|--|---|
| <ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Bariatric Surgery</li> </ul> | <ul style="list-style-type: none"> <li>• Routine Eye Care (Adult)</li> </ul> | <ul style="list-style-type: none"> <li>• Routine Foot Care</li> </ul> |
|--|--|---|

**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). 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 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: Department of Managed Health Care at 1-888-HMO-HELP (466-2219) or [www.dmhc.com](http://www.dmhc.com).

**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:**

[Spanish (Español): Para obtener asistencia en Español, llame al 619-407-4082 (Estados Unidos) o al 683-29-02 (Mexico).

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

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](#) \$0
- [Specialist](#) [copayment] \$0
- Hospital (facility) [copayment] \$0
- Other [copayment] \$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*)

<b>Total Example Cost</b>	<b>\$12,800</b>
---------------------------	-----------------

In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$0</b>

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

- The [plan's](#) overall [deductible](#) \$0
- [Specialist](#) [copayment] \$14
- Hospital (facility) [copayment] \$0
- Other [copayment] \$240

**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*)

<b>Total Example Cost</b>	<b>\$7,400</b>
---------------------------	----------------

In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$254
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$254</b>

**Mia's Simple Fracture**  
(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$0
- [Specialist](#) [copayment] \$7
- Hospital (facility) [copayment] \$250
- Other [copayment] \$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*)

<b>Total Example Cost</b>	<b>\$1,900</b>
---------------------------	----------------

In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$277
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$277</b>