




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, [www.ny44.e1b.org](http://www.ny44.e1b.org). 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.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or [www.ny44.e1b.org/wp-content/uploads/2019/10/Glossary-of-Healthcare-Terms.pdf](http://www.ny44.e1b.org/wp-content/uploads/2019/10/Glossary-of-Healthcare-Terms.pdf) or call 1-716-821-7161 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <a href="#">deductible</a>?</b>	<u>In-Network</u> : None <u>Out-of-Network</u> : \$2,000 single/ \$5,000 family per calendar year	See the Common Medical Events chart below for your costs for services this <a href="#">plan</a> covers. Generally, you must pay all of the costs from <u>out-of-network providers</u> up to the <u>deductible</u> amount before this <a href="#">plan</a> begins to pay for covered services.
<b>Are there services covered before you meet your <a href="#">deductible</a>?</b>	Yes, for <u>In-Network</u> services only; <u>preventive services</u> are covered before you meet your <u>deductible</u> ; <u>copayments</u> may apply. No, <u>Out-of-Network</u> services are covered before <u>deductible</u>	This <a href="#">plan</a> covers some items and services even if you haven't met your <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <a href="#">plan</a> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> 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 <u>deductibles</u> for specific services.
<b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b>	<u>In-Network</u> : \$5,000 single/ \$10,000 family <u>Out-of-Network</u> : \$9,500 single/ \$19,000 family	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 <a href="#">plan</a> , 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.
<b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>	Penalties for failure to obtain <u>precertification</u> of services and <u>prescription drug</u> cost differentials, <u>premiums</u> , <u>balance billing</u> charges and health care this <a href="#">plan</a> does not cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
<b>Will you pay less if you use a <a href="#">network provider</a>?</b>	Yes, call NOVA customer service for a list of <u>network providers</u> 716-631-2661 or 1-800-257-2753	This <a href="#">plan</a> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <a href="#">plan's</a> network. 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 <u>provider's</u> charge and what your <a href="#">plan</a> 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.

Important Questions	Answers	Why This Matters:
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

 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)	
If you visit a health care <a href="#">provider's office</a> or <a href="#">clinic</a>	Primary care visit to treat an injury or illness	\$10 <a href="#">copayment</a>	30% <a href="#">coinsurance</a>	None
	<a href="#">Specialist</a> visit	\$10 <a href="#">copayment</a>	30% <a href="#">coinsurance</a>	<a href="#">Medically necessary</a> chiropractic care limited to 20 visits per calendar year
	<a href="#">Preventive care/screening/immunization</a>	No charge	30% <a href="#">coinsurance</a>	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.
If you have a test	<a href="#">Diagnostic test</a> (blood work)	No charge	30% <a href="#">coinsurance</a>	None
	<a href="#">Diagnostic test</a> (x-ray, sonogram, ultrasounds)	\$15 <a href="#">copayment</a>	30% <a href="#">coinsurance</a>	None
	Imaging (CT/PET scans, MRIs)	\$15 <a href="#">copayment</a>	30% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> required*
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at 1-833-772-2779 or <a href="https://caprx.adaptiverx.com/webSearch/index?key=8F02B26A288102C27BAC82D14C006C6FC54D480F80409B68F7175D">https://caprx.adaptiverx.com/webSearch/index?key=8F02B26A288102C27BAC82D14C006C6FC54D480F80409B68F7175D</a>	Generic drugs (Tier 1)	Retail: \$5 <a href="#">copayment</a> Mail Order: \$12.50 <a href="#">copayment</a>	Not covered	After 2 <sup>nd</sup> refill at Retail, all maintenance refills will be filled by Mail Order for 90-day supply
	Preferred brand drugs (Tier 2)	Retail: \$25 <a href="#">copayment</a> Mail Order: \$62.50 <a href="#">copayment</a>	Not covered	After 2 <sup>nd</sup> refill at Retail, all maintenance refills will be filled by Mail Order for 90-day supply
	Non-preferred brand drugs (Tier 3)	Retail: \$60 <a href="#">copayment</a> Mail Order: \$150 <a href="#">copayment</a>	Not covered	Member responsible for cost difference between non-preferred brand (Tier 3) medication and generic equivalent (Tier 1), plus <a href="#">copayment</a> ; After 2 <sup>nd</sup> refill at Retail, all maintenance refills will be filled by Mail Order for 90-day supply

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)	
<a href="#">ODC1577226</a>	<a href="#">Specialty drugs</a>	7% <u>coinsurance</u> to a maximum of \$120 for a 30-day supply; please see note on Payer Matrix	Not covered	Payer Matrix – participants are required to contact Payer Matrix (877-305-6202). If the Payer Matrix program is not utilized, the full cost of the specialty drug will be the participant’s responsibility.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$75 <u>copayment</u> applied to facility charge	30% <u>coinsurance</u>	<u>Preauthorization</u> required*
	Physician/surgeon fees	\$75 <u>copayment</u> applies to both facility charge and procedures in an office setting	30% <u>coinsurance</u>	<u>Preauthorization</u> required*
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$200 <u>copayment</u>	\$200 <u>copayment</u>	<u>Copayments</u> are waived if admitted or for certain long-term observation holds; capped at two times <u>copayment</u> in the event a common accident or injury occurs for a family unit at the same time.
	<a href="#">Emergency medical transportation</a>	\$50 <u>copayment</u>	\$50 <u>copayment</u>	Subject to <u>Medical Necessity</u>
	<a href="#">Urgent care</a>	No charge	No charge	None
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	30% <u>coinsurance</u>	<u>Preauthorization</u> required*
	Physician/surgeon fees	No charge	30% <u>coinsurance</u>	<u>Preauthorization</u> required*
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$10 <u>copayment</u>	30% <u>coinsurance</u>	None
	Inpatient services	No charge	30% <u>coinsurance</u>	<u>Preauthorization</u> required*
If you are pregnant	Office visits	\$10 <u>copayment</u>	30% <u>coinsurance</u>	Applies to initial visit only for <u>In-Network</u>
	Childbirth/delivery professional services	No charge	30% <u>coinsurance</u>	None
	Childbirth/delivery facility services	No charge	30% <u>coinsurance</u>	None

<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	No charge	30% <u>coinsurance</u>	Limit 40 visits per calendar year; <u>Preauthorization</u> required*
	<a href="#">Rehabilitation services</a>	<u>Copayment</u> determined by type of service	30% <u>coinsurance</u>	Number of visits per therapy may be limited per calendar year; <u>Preauthorization</u> may be required*
	<a href="#">Habilitation services</a>	<u>Copayment</u> determined by type of service	30% <u>coinsurance</u>	Number of visits per therapy may be limited per calendar year; <u>Preauthorization</u> may be required*
	<a href="#">Skilled nursing care</a>	No charge	30% <u>coinsurance</u>	Limit 45 days per calendar year; <u>Preauthorization</u> required*
	<a href="#">Durable medical equipment</a>	50% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> required*
	<a href="#">Hospice services</a>	No charge	30% <u>coinsurance</u>	None
<b>If your child needs dental or eye care</b>	Children's eye exam	\$10 <u>copayment</u>	Not covered	Limit of one exam every 12 months
	Children's glasses	Covered at 40% of retail price	Not covered	Limit one every 12 months
	Children's dental check-up	Not covered	Not covered	Not covered

\* Preauthorization required: Failure to obtain preauthorization may result in Nova denying payment of your claim and you may be responsible for some or all the charges.

### Excluded Services & Other Covered Services:

<b>Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a>.)</b>		
<ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Cosmetic surgery</li> <li>• Custodial care</li> <li>• Dental care</li> </ul>	<ul style="list-style-type: none"> <li>• Hearing aids</li> <li>• Long term care</li> <li>• Non-emergency care when traveling outside the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>• Private-duty nursing</li> <li>• Routine foot care</li> <li>• Weight loss programs</li> </ul>

<b>Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)</b>		
<ul style="list-style-type: none"> <li>• Bariatric surgery with <u>preauthorization</u></li> <li>• Chiropractic services (maintenance therapy excluded; limited to 20 visits)</li> </ul>	<ul style="list-style-type: none"> <li>• Eyeglasses</li> <li>• Infertility treatment (subject to limitations)</li> </ul>	<ul style="list-style-type: none"> <li>• Routine eye 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 Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.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: NOVA Customer Service at 716-631-2661 or 1-800-257-2753. If you receive a denial of coverage for a prescription drug, you can contact Capital Rx Customer Service 1-833-772-2779. Additionally, a consumer assistance program can help you fill your appeal. Contact Community Service Society of New York at 1-888-614-5400 or [cha@cssny.org](mailto:cha@cssny.org)

**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 1-800-257-2753.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-257-2753.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-257-2753.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-257-2753.

*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 <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist</a> (copayment)	\$10
■ Hospital (facility)	\$0
■ Other (Diagnostic <a href="#">copayment</a> )	\$15

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>\$12,700</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$45
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$45</b>

### Managing Joe's Type 2 Diabetes

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist</a> (copayment)	\$10
■ Hospital (facility)	\$0
■ Other (Tier 3 insulin <a href="#">copayment</a> )	\$60

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>\$5,600</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a> (mail order)	\$610
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$610</b>

### Mia's Simple Fracture

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist</a> (copayment)	\$10
■ Hospital (facility) (ER <a href="#">copayment</a> )	\$200
■ Other (DME <a href="#">coinsurance</a> )	\$35

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>\$2,800</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$210
<a href="#">Coinsurance</a>	\$35
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$245</b>

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