WEA Trust-East: State Uniform Benefits

Coverage Period: [January 1, 2013-December 31, 2013]

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

Coverage for: Family or Single | **Plan Type: PPO**

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 at www.weatrust.com or by calling 1-800-279-4000.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	**$0** for Network providers. **$1,000** person/**$2,000** family for Out-of-network providers.	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	No.	You don't have to meet **deductible** 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?	Yes. **$500** person / **$1,000** family for services with a Network provider. There is no out-of pocket limit on services from Out-of-network provider. **Prescription drug**: Level 1 and 2: **$410** person/**$820** family Formulary specialty drugs: **$1,000** person/**$2,000** family	The **out-of-pocket limit** is the most you could pay during a coverage period (usually 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, copayments, balance-billed charges, penalties, coinsurance for adult hearing aids, deductible and coinsurance for out-of-network providers and non-covered services.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit**.
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes. See www.weatrust.com **or call 1-800-279-4000** for a list of Network providers.	If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or

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		participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**.
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 7. 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 may encourage you to use Network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	10% co-insurance	30% co-insurance	Out-of-network reimbursement is limited by WEA's maximum allowable fee.
	Specialist visit	10% co-insurance	30% co-insurance	
	Other practitioner office visit	10% co-insurance	30% co-insurance	
	Preventive care/screening/immunization	No Charge	30% co-insurance	
If you have a test	Diagnostic test (x-ray, blood work)	10% co-insurance	30% co-insurance	Out-of-network reimbursement is limited by WEA's maximum allowable fee. Preauthorization required for genetic testing. Non-compliance may result in claim denial.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
	Imaging (CT/PET scans, MRIs)	10% co-insurance	30% co-insurance	Preauthorization required. Non-compliance may result in claim denial. Out-of-network reimbursement is limited by WEA's maximum allowable fee.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.weatrust.com.	Level 1 Formulary generic drugs and certain low cost brand name drugs	$5/prescription to **out-of-pocket limit**. (2 copays apply to certain 90-day supply mail order.)	Not covered	In-network covers most up to a 30-day supply (90-day for certain prescriptions) retail and mail order. Out-of-network emergency or urgent care allowed but if your ID card is not used, you may have to pay more than the copay.
	Level 2 Formulary brand name drugs and certain high cost generic drugs	$15/prescription to **out-of-pocket limit**. (2 copays apply to certain 90-day supply mail order.)	Not covered	In-network covers most up to a 30-day supply (90-day for certain prescriptions) retail and mail order. Out-of-network emergency or urgent care allowed but if your ID card is not used, you may have to pay more than the copay.
	Level 3 Non-formulary prescription drugs	$35/prescription	Not covered	No out-of-pocket limit. Out-of-network emergency or urgent care allowed but if your ID card is not used, you may have to pay more than the copay.
	Specialty drugs at preferred provider	$15 Formulary drugs to **out-of-pocket limit**; $50 non-formulary no **out-of-pocket limit**	Not covered	Out-of-network emergency or urgent care allowed but if your ID card is not used, you may have to pay more than the copay. Reimbursement may vary if

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
	Specialty drugs at non-preferred provider	$50 formulary drugs to **out-of-pocket limit**; $50 non-formulary no **out-of-pocket limit**	Not covered	administered by a health care professional rather than self-administered.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% co-insurance	30% co-insurance	Reimbursed only if use of facility is required to obtain a covered service. Out-of-network reimbursement is limited by WEA's maximum allowable fee.
	Physician/surgeon fees	10% co-insurance	30% co-insurance	Out-of-network reimbursement is limited by WEA's maximum allowable fee.
If you need immediate medical attention	Emergency room services	$75 co-pay and 10% co-insurance		Copay does not apply to **out-of-pocket limit** and waived if admitted.
	Emergency medical transportation	10% co-insurance		——————none——————
	Urgent care			
If you have a hospital stay	Facility fee (e.g., hospital room)	10% co-insurance	30% co-insurance	Notification required for an inpatient stay. Non-compliance may result in claim denial. Out-of-network reimbursement is limited by WEA's maximum allowable fee.
	Physician/surgeon fee	10% co-insurance	30% co-insurance	

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	10% co-insurance	30% co-insurance	Out-of-network reimbursement is limited by WEA's maximum allowable fee.
	Mental/Behavioral health inpatient services	10% co-insurance	30% co-insurance	Notification required for an inpatient stay. Non-compliance may result in claim denial. Out-of-network reimbursement is limited by WEA's maximum allowable fee.
	Substance use disorder outpatient services	10% co-insurance	30% co-insurance	Out-of-network reimbursement is limited by WEA's maximum allowable fee.
	Substance use disorder inpatient services	10% co-insurance	30% co-insurance	Notification required for an inpatient stay. Non-compliance may result in claim denial. Out-of-network reimbursement is limited by WEA's maximum allowable fee.
If you are pregnant	Prenatal and postnatal care	10% co-insurance	30% co-insurance	Out-of-network reimbursement is limited by WEA's maximum allowable fee.
	Delivery and all inpatient services	10% co-insurance	30% co-insurance	Notification required for an inpatient stay. Non-compliance may result in claim denial. Out-of-network reimbursement is limited by WEA's maximum allowable fee.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	10% co-insurance	30% co-insurance	Limited to 50 visits per calendar year. Preauthorization required. Non-compliance may result in claim denial. Out-of-network reimbursement is limited by WEA's maximum allowable fee.
	Rehabilitation services	10% co-insurance	30% co-insurance	Limited to 50 visits per calendar year. Preauthorization required. Non-compliance may result in claim denial. Out-of-network reimbursement is limited by WEA's maximum allowable fee.
	Habilitation services	Not Covered		Excluded Service
	Skilled nursing care	10% co-insurance	30% co-insurance	Limited to 120 days per calendar year. Preauthorization required. Non-compliance may result in claim denial. Out-of-network reimbursement is limited by WEA's maximum allowable fee.
	Durable medical equipment	20% co-insurance (child's hearing aids 10%)	30% co-insurance	Preauthorization required. Non-compliance may result in claim denial. Hearing aids (adults) plan maximum payment $1,000 per ear every 3 years. Out-of-network reimbursement is limited by WEA's maximum allowable fee.
	Hospice service	10% co-insurance	30% co-insurance	Preauthorization required. Non-compliance may result in claim denial. Out-of-network reimbursement is limited by WEA's maximum allowable fee.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If your child needs dental or eye care	Eye exam	10% co-insurance		Limited to one per person per year. Contact lens fittings not covered.
	Glasses	Not Covered		Excluded Service
	Dental check-up	100% diagnostic and preventive services		Out-of-network reimbursement is limited by WEA's maximum allowable fee.

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.)**

- Acupuncture
- Bariatric surgery
- Cosmetic surgery, or other procedures to improve appearance
- Habilitation Services
- Infertility treatment
- Long-term care
- Private duty nursing
- Routine eye care (contacts/glasses)
- Routine foot care
- Weight loss programs

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.)**

- Chiropractic care
- Dental care
- Hearing aids
- Non-emergency care when traveling outside the U.S.
- Routine eye care, (exam only)

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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 1-800-279-4000. 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:

WEA Insurance Corporation
P.O. Box 7338
Madison, WI 53707-7338
Voice/TTY: (608) 276-4000 or (800) 279-4000

Language Access Services:

[Spanish (Español): Para obtener asistencia en Español, llame al 800-279-4000.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 800-279-4000.]

[Chinese (中文): 如果需要中文的帮助，请拨打这个号码 800-279-4000.]
[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 800-279-4000.]

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** $ 6,950
- **Patient pays** $ 590

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	$0
Copays	$0
Coinsurance	$590
Limits or exclusions	$0
Total	**$590**

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

- **Amount owed to providers:** $5,400
- **Plan pays** $ 4,400
- **Patient pays** $ 1,000

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	$0
Copays	$410
Coinsurance	$250
Limits or exclusions	$0
Total	**$660**

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.

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