



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, visit [samhealthplans.org](http://samhealthplans.org) or call 541-768-4550 or toll free at 1-800-832-4580 (TTY 1-800-735-2900). 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 [healthcare.gov/sbc-glossary/](http://healthcare.gov/sbc-glossary/) or call 1-800-832-4580 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <a href="#">deductible</a>?</b>	<b>In-network:</b> \$2,800/individual; \$5,600/family	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
<b>Are there services covered before you meet your <a href="#">deductible</a>?</b>	<b>Yes.</b> Pediatric vision routine exam and hardware, and <a href="#">preventive services</a> are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> 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>	<b>No.</b>	You don't have to meet <a href="#">deductibles</a> for specific services.
<b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b>	<b>In-network:</b> \$7,050/individual; \$14,100/family	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> , the overall family <a href="#">out-of-pocket limit</a> must be met.

Important Questions	Answers	Why This Matters:
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <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> ?	<b>Yes.</b> See <a href="#">samhealthplans.org</a> or call 1-800-832-4580 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 href="#">balance billing</a> ). 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> ?	<b>No.</b>	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</a> office or clinic	Primary care visit to treat an injury or illness	20% <a href="#">coinsurance</a>	Not covered	None
	<a href="#">Specialist</a> visit	20% <a href="#">coinsurance</a>	Not covered	None
	<a href="#">Preventive care/screening</a> /immunization	No charge, <a href="#">deductible</a> does not apply	Not covered	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> (x-ray, blood work)	Labs: 20% <a href="#">coinsurance</a> Radiology: 20% <a href="#">coinsurance</a>	Not covered	Some services require prior authorization. Failure to obtain prior authorization can result in a requested service being denied.
	Imaging (CT/PET scans, MRIs)	20% <a href="#">coinsurance</a>	Not covered	Some services require prior authorization. Failure to obtain prior authorization can result in a requested service being denied.
If you need drugs to treat your illness or condition	Tier LC: Low-Cost Generic	20% <a href="#">coinsurance</a>	Not covered	Some prescriptions require prior authorization. Failure to obtain prior authorization can result in a requested prescription drug being denied. Insulin prescribed for the treatment of diabetes is not
	Tier 1: Generic Drugs	20% <a href="#">coinsurance</a>	Not covered	
	Tier 2: Preferred	20% <a href="#">coinsurance</a>	Not covered	
	Tier 3: Non-Preferred	20% <a href="#">coinsurance</a>	Not covered	

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [samhealthplans.org](#).

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)	
More information about <a href="#">prescription drug coverage</a> is available at <a href="#">samhealthplans.org</a>	Tier 4: Generic and Preferred Specialty	40% <a href="#">coinsurance</a>	Not covered	subject to a deductible and may not exceed \$75 for each 30-day supply.
	Tier 5: Non-Preferred Specialty	50% <a href="#">coinsurance</a>	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <a href="#">coinsurance</a>	Not covered	Some services require prior authorization. Failure to obtain prior authorization can result in a requested service being denied.
	Physician/surgeon fees	20% <a href="#">coinsurance</a>	Not covered	
If you need immediate medical attention	<a href="#">Emergency room care</a>	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	ER Professional or ancillary services billed separately. Refer to the applicable benefit in this document for additional cost share information. If admitted, services are subject to inpatient benefits and the emergency room <a href="#">cost share</a> is waived.
	<a href="#">Emergency medical transportation</a>	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	The cost of ground transportation is covered to or from the nearest hospital. Air transportation is also covered to the nearest hospital capable of treatment, when ground transportation is not medically appropriate, and when medically necessary.
	<a href="#">Urgent care</a>	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <a href="#">coinsurance</a>	Not covered	Prior authorization is required. Failure to obtain prior authorization can result in a requested service being denied.
	Physician/surgeon fees	20% <a href="#">coinsurance</a>	Not covered	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% <a href="#">coinsurance</a>	Not covered	Prior authorization is required for residential services. Failure to obtain prior authorization can result in a requested service being denied.
	Inpatient services	Residential: 20% <a href="#">coinsurance</a>		

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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 are pregnant	Office visits	Primary Care: 20% <a href="#">coinsurance</a>  Specialist: 20% <a href="#">coinsurance</a>	Not covered	None
	Childbirth/delivery professional services	20% <a href="#">coinsurance</a>	Not covered	None
	Childbirth/delivery facility services	20% <a href="#">coinsurance</a>	Not covered	Prior authorization is required for labor & delivery stays greater than 96 hours, and newborn stays greater than 96 hours. Failure to obtain prior authorization can result in a requested service being denied.
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	20% <a href="#">coinsurance</a>	Not covered	None
	<a href="#">Rehabilitation services</a>	20% <a href="#">coinsurance</a>	Not covered	Limited to 30-60 visits per calendar year depending on condition. Limits do not apply for mental health and substance use disorder related services.
	<a href="#">Habilitation services</a>	20% <a href="#">coinsurance</a>	Not covered	
	<a href="#">Skilled nursing care</a>	20% <a href="#">coinsurance</a>	Not covered	Prior authorization is required. Failure to obtain prior authorization can result in a requested service being denied. Services are covered for up to 60 days per calendar year of extended care. Custodial care is not a covered benefit.
	<a href="#">Durable medical equipment</a>	20% <a href="#">coinsurance</a>	Not covered	Durable medical equipment and supplies, prosthetics, and orthotics with billed amount greater than \$800 for purchase, rental items with rental fee greater than \$800 per month or rental length greater than 3 months, and continuous glucose monitors require prior authorization. Failure to obtain prior authorization can result in a requested service being denied. Diabetic and positive airway pressure (PAP) supplies do not require prior authorization. Vision hardware: Covered after cataract surgery or due to medical needs. Coverage is limited to one-time per eye, after surgery.

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [samhealthplans.org](#).

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="#">Hospice services</a>	20% <a href="#">coinsurance</a>	Not covered	Coverage is limited to max of 5 consecutive days and lifetime max of 30 days for respite care.
<b>If your child needs dental or eye care</b>	Children's eye exam	No charge, <a href="#">deductible</a> does not apply	Not covered	Coverage is limited to one exam per calendar year. Call Customer Service for specific coverage information.
	Children's glasses	20% <a href="#">coinsurance</a> , <a href="#">deductible</a> does not apply	Not covered	Contacts and frames are each covered once per calendar year. <a href="#">Cost sharing</a> may apply for specific lens codes. Call Customer Service for specific coverage information.
	Children's dental check-up	Not covered	Not covered	Please check with your dental <a href="#">plan</a> for coverage.

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [samhealthplans.org](#).

## 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](#).)

- Bariatric Surgery
- Infertility treatment (Includes testing)
- Routine foot care (Unless member has diabetes mellitus)
- Cosmetic surgery
- Long-term care
- Treatment for temporomandibular joint disorder
- Custodial care
- Non-emergency care when traveling outside the U.S.
- Weight loss programs
- Dental care (Adult and Pediatric)
- Private-duty nursing

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

- Acupuncture (Coverage for up to 12 acupuncture visits per calendar year.)
- Hearing aids (Only covered in accordance with state and federal law)
- Chiropractic care (Coverage for up to 20 spinal manipulation visits per calendar year.)
- Routine eye care (Adult)

**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, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <https://www.dol.gov/agencies/ebsa> and Oregon Division of Financial Regulation at 1-866-814-9710 or <https://dfr.oregon.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: Samaritan Health Plans at 541-768-4550 or toll free at 1-800-832-4580 (TTY 1-800-735-2900). You may also contact the Department of Labor, EBSA at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). Additionally, a consumer assistance program can help you file your [appeal](#). Contact Oregon Division of Insurance at 1-888-877-4894 or <https://dfr.oregon.gov/insure/>.

### 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 1-800-832-4580.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-832-4580.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-832-4580.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-832-4580.

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

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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](#) \$2,800
- [Specialist coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

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:

Cost Sharing	
<a href="#">Deductibles</a>	\$2,800
<a href="#">Copayment</a>	\$0
<a href="#">Coinsurance</a>	\$2,000
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$4,860</b>

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

- The [plan's](#) overall [deductible](#) \$2,800
- [Specialist coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

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:

Cost Sharing	
<a href="#">Deductibles</a>	\$2,800
<a href="#">Copayment</a>	\$0
<a href="#">Coinsurance</a>	\$500
What isn't covered	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$3,320</b>

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

- The [plan's](#) overall [deductible](#) \$2,800
- [Specialist coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

This EXAMPLE event includes services like:

- [Emergency room care](#) (*including medical supplies*)
- [Diagnostic tests](#) (*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:

Cost Sharing	
<a href="#">Deductibles</a>	\$2,800
<a href="#">Copayment</a>	\$0
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,800</b>

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