




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:
<p>What is the overall <a href="#">deductible</a>?</p>	<p><b>In-network:</b> \$4,000/individual; \$8,000/family</p> <p><b>Out-of-network:</b> \$8,000/individual; \$16,000/family</p>	<p>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>.</p>
<p>Are there services covered before you meet your <a href="#">deductible</a>?</p>	<p><b>Yes.</b> <a href="#">Urgent care</a> and in-network services for: alternative care, biofeedback, diabetic education and supplies, some <a href="#">diagnostic tests</a>, mental health and substance use disorder inpatient and residential care, office visits, pediatric vision routine exam and hardware, pharmacy tier 1 preventive, <a href="#">preventive services</a>, <a href="#">skilled nursing care</a> and specified surgical procedures are covered before you meet your <a href="#">deductible</a>.</p>	<p>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>.</p>
<p>Are there other <a href="#">deductibles</a> for specific services?</p>	<p>No.</p>	<p>You don't have to meet <a href="#">deductibles</a> for specific services.</p>
<p>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</p>	<p><b>In-Network:</b> \$7,900/individual; \$15,800/family</p> <p><b>Out-of-Network:</b> \$15,800/individual; \$31,600/family</p>	<p>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</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.</p>

<b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>	Transplant cost of facilities, <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> .
<b>Will you pay less if you use a <a href="#">network provider</a>?</b>	<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.
<b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b>	<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)	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	\$40 <a href="#">copay</a> <a href="#">Deductible</a> does not apply	50% <a href="#">coinsurance</a>	Some in-office procedures require prior authorization. Failure to obtain prior authorization can result in a requested service being denied.
	<a href="#">Specialist</a> visit	\$60 <a href="#">copay</a> <a href="#">Deductible</a> does not apply	50% <a href="#">coinsurance</a>	
	<a href="#">Preventive care/screening/immunization</a>	No charge <a href="#">Deductible</a> does not apply	50% <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.

\* 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)	
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	Radiology: 30% <a href="#">coinsurance</a>  Labs: 30% <a href="#">coinsurance</a> <a href="#">Deductible</a> does not apply	50% <a href="#">coinsurance</a>	Some services require authorization. Failure to obtain prior authorization can result in a requested service being denied.
	Imaging (CT/PET scans, MRIs)	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Some services require prior authorization. Failure to obtain prior authorization can result in a requested service being denied. Imaging services include SPECT scans.
<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="#">samhealthplans.org</a>	Preventive drugs (Tier 1)	No charge <a href="#">Deductible</a> does not apply	Not covered	Out-of-Network drugs only covered if urgent or emergent at a 50% <a href="#">coinsurance</a> . Some prescriptions require prior authorization. Failure to obtain prior authorization can result in a requested service being denied.
	Generic drugs (Tier 2)	\$15 <a href="#">copay</a> /prescription <a href="#">Deductible</a> does not apply	Not covered	
	Preferred brand drugs (Tier 3)	\$50 <a href="#">copay</a> /prescription <a href="#">Deductible</a> does not apply	Not covered	
	Non-preferred brand drugs (Tier 4)	\$100 <a href="#">copay</a> /prescription <a href="#">Deductible</a> does not apply	Not covered	
	<a href="#">Specialty drugs</a> (Tier 5)	50% <a href="#">coinsurance</a> <a href="#">Deductible</a> does not apply	Not covered	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Some services require prior authorization. Failure to obtain prior authorization can result in a requested service being denied.
	Physician/surgeon fees	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	

\* 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)	
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$400 <a href="#">copay</a> then 30% <a href="#">coinsurance</a>	\$400 <a href="#">copay</a> then 30% <a href="#">coinsurance</a>	If admitted, services are subject to Inpatient benefits and Emergency room <a href="#">cost share</a> is waived.
	<a href="#">Emergency medical transportation</a>	30% <a href="#">coinsurance</a>	30% <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>	\$70 <a href="#">copay</a> <a href="#">Deductible</a> does not apply	\$70 <a href="#">copay</a> <a href="#">Deductible</a> does not apply	None.
If you have a hospital stay	Facility fee (e.g., hospital room)	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Prior authorization is required. Failure to obtain prior authorization can result in a requested service being denied. Transplant cost of facilities does not accumulate toward this plan's <a href="#">out-of-pocket limit</a> . Inpatient <a href="#">habilitative/rehabilitative</a> services are covered with a maximum of 30 days per calendar year. Limits do not apply for mental health and chemical dependency/substance abuse related services.
	Physician/surgeon fees	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Prior authorization is required. Failure to obtain prior authorization can result in a requested service being denied.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$40 <a href="#">copay</a> <a href="#">Deductible</a> does not apply	50% <a href="#">coinsurance</a>	None.
	Inpatient services	30% <a href="#">coinsurance</a> <a href="#">Deductible</a> does not apply	50% <a href="#">coinsurance</a>	Includes inpatient and residential. Prior authorization is required. Failure to obtain prior authorization can result in a requested service being denied.

\* For more information about limitations and exceptions, see the plan or policy document at [samhealthplans.org](http://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)	
If you are pregnant	Office visits	Primary care: \$40 <a href="#">copay</a> <a href="#">Deductible</a> does not apply  Specialist: \$60 <a href="#">copay</a> <a href="#">Deductible</a> does not apply	50% <a href="#">coinsurance</a>	<a href="#">Cost sharing</a> does not apply for in-network <a href="#">preventive services</a> . Depending on the type of services, a <a href="#">copay</a> , <a href="#">coinsurance</a> , or <a href="#">deductible</a> may apply. <a href="#">Cost share</a> will depend on how the <a href="#">provider</a> bills the service. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	None.
	Childbirth/delivery facility services	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Prior authorization is required for a newborn stay of 5 days or more. 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>	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	None.
	<a href="#">Rehabilitation services</a>	\$60 <a href="#">copay</a>	50% <a href="#">coinsurance</a>	Limited to 30-60 visits per calendar year depending on condition. Limits do not apply for mental health and chemical dependency/substance abuse related services.
	<a href="#">Habilitation services</a>	\$60 <a href="#">copay</a>	50% <a href="#">coinsurance</a>	
	<a href="#">Skilled nursing care</a>	No charge	50% <a href="#">coinsurance</a>	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. Custodial care is not a covered benefit. Limits do not apply for mental health and chemical dependency/substance abuse related services.

\* For more information about limitations and exceptions, see the plan or policy document at [samhealthplans.org](http://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)	
If you need help recovering or have other special health needs	<a href="#">Durable medical equipment</a>	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	All <a href="#">durable medical equipment (DME)</a> items greater than \$800 for purchase, rental items with rental fee greater than \$800 per month or rental length greater than 3 months require prior authorization. Failure to obtain prior authorization can result in a requested service being denied. Vision hardware: Covered after cataract surgery or due to medical needs. Coverage is limited to one-time per eye, after cataract surgery.
	<a href="#">Hospice services</a>	30% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Coverage is limited to max of 5 consecutive days and lifetime max of 30 days for respite care.
If your child needs dental or eye care	Children's eye exam	No charge <a href="#">Deductible</a> does not apply	50% <a href="#">coinsurance</a>	Coverage is limited to one exam per calendar year. Call health plan for specific coverage information.
	Children's glasses	No charge <a href="#">Deductible</a> does not apply	50% <a href="#">coinsurance</a>	Contacts and frames are each covered once per calendar year. <a href="#">Cost sharing</a> may apply for specific lens codes. Call health plan 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](http://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
- Cosmetic surgery
- Dental care (Adult and Pediatric)
- Infertility treatment (Includes testing)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care (Unless member has diabetes mellitus)
- Temporomandibular joint (TMJ) or myofascial pain treatment, advice or appliances
- Weight loss programs

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

- Acupuncture (\$1,000 combined limit for massage, chiropractic, & acupuncture)
- Chiropractic care (\$1,000 combined limit for massage, chiropractic, & acupuncture)
- Hearing aids (Only covered in accordance with state and federal law)

**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 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 [www.insurance.oregon.gov/consumer/health-insurance/health.html](http://www.insurance.oregon.gov/consumer/health-insurance/health.html).

### Does this plan provide Minimum Essential Coverage? **Yes**

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

### 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—————

## 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>	\$4,000
■ <a href="#">Specialist copayment</a>	\$60
■ Hospital (facility) <a href="#">coinsurance</a>	30%
■ Other <a href="#">copayment</a>	\$40

#### 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>\$12,840</b>
---------------------------	-----------------

#### In this example, Peg would pay:

Cost Sharing	
Deductibles	\$4,000
Copayments	\$200
Coinsurance	\$1,800
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$6,060</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>	\$4,000
■ <a href="#">Specialist copayment</a>	\$60
■ Hospital (facility) <a href="#">coinsurance</a>	30%
■ Other <a href="#">copayment</a>	\$40

#### 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>\$7,460</b>
---------------------------	----------------

#### In this example, Joe would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$800
Coinsurance	\$40
What isn't covered	
Limits or exclusions	\$60
<b>The total Joe would pay is</b>	<b>\$900</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>	\$4,000
■ <a href="#">Specialist copayment</a>	\$60
■ Hospital (facility) <a href="#">coinsurance</a>	30%
■ Other <a href="#">coinsurance</a>	30%

#### 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>\$1,970</b>
---------------------------	----------------

#### In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,600
Copayments	\$200
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,800</b>