The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows 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 www.cvtrust.org/plan-documents . 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.cvtrust.org or call 1-800-288-9870 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Only for prescription drug coverage – $0 Individual/$0 Family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Preventive care, and prescription drug coverage are covered before you meet your deductible	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	See appropriate CVT medical plan SBC	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billed charges, health care this plan does not cover, pharmacy copayments for members enrolled in Medicare Part D prescription benefits	Even though you pay these expenses, they don't count toward the out–of–pocket limit.
Will you pay less if you use a network provider?	Yes, for a list of preferred providers, see www.caremark.com or call 1-888-354-6390	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No	You can see the specialist you choose without a referral.

All **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies. You may be responsible for paying additional **out-of-network** provider charges. You might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing).

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 provider's office or clinic	Primary care visit to treat an injury or illness	See medical SBC	See medical SBC	Medical coverage provided by another vendor
	Specialist visit	See medical SBC	See medical SBC	Medical coverage provided by another vendor
	Preventive care/screening/ immunization	See medical SBC	See medical SBC	Medical coverage provided by another vendor
If you have a test	Outpatient Diagnostic test (x-ray, blood work)	See medical SBC	See medical SBC	Medical coverage provided by another vendor
	Outpatient Imaging (CT/PET scans, MRIs)	See medical SBC	See medical SBC	Medical coverage provided by another vendor
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.cvtrust.org/plan-documents	Generic drugs	$7 copay/30 day prescription; $15 copay/90 day prescription; deductible does not apply	100% up-front cost; paper claim may be submitted to request partial reimbursement	Covers up to a 30 day supply (retail); 31-90 day supply (mail order and CVS retail for maintenance medications). Generic medications are required in certain instances
	Preferred brand drugs	$25 copay/30 day prescription; $60 copay/90 day prescription; deductible does not apply	100% up-front cost; paper claim may be submitted to request partial reimbursement	
	Non-preferred brand drugs	$40 copay/30 day prescription; $90 copay/90 day prescription; deductible does not apply	100% up-front cost; paper claim may be submitted to request partial reimbursement	
	Specialty drugs	Specialty copays follow the tier structure above.	100% up-front cost; Not payable if not filled through Caremark's separate specialty network	Covers up to a 30 day supply. Preauthorization required. Specialty medications must be filled through CVS Caremark specialty mail order. Copays for certain specialty drugs may be set to the max of any available manufacturer-funded copay assistance.

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 have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	See medical SBC	See medical SBC	Medical coverage provided by another vendor
	Physician/surgeon fees	See medical SBC	See medical SBC	Medical coverage provided by another vendor
If you need immediate medical attention	Emergency room care	See medical SBC	See medical SBC	Medical coverage provided by another vendor
	Emergency medical transportation	See medical SBC	See medical SBC	Medical coverage provided by another vendor
	Urgent care	See medical SBC	See medical SBC	Medical coverage provided by another vendor
If you have a hospital stay	Facility fee (e.g., hospital room)	See medical SBC	See medical SBC	Medical coverage provided by another vendor
	Physician/surgeon fees	See medical SBC	See medical SBC	Medical coverage provided by another vendor
If you need mental health, behavioral health, or substance abuse services	Outpatient services	See medical SBC	See medical SBC	Medical coverage provided by another vendor
	Inpatient services	See medical SBC	See medical SBC	Medical coverage provided by another vendor
If you are pregnant	Office visits	See medical SBC	See medical SBC	Medical coverage provided by another vendor
	Childbirth/delivery professional services	See medical SBC	See medical SBC	Medical coverage provided by another vendor
	Childbirth/delivery facility services	See medical SBC	See medical SBC	Medical coverage provided by another vendor
If you need help recovering or have other special health needs	Home health care	See medical SBC	See medical SBC	Medical coverage provided by another vendor
	Rehabilitation services	See medical SBC	See medical SBC	Medical coverage provided by another vendor
	Habilitation services	See medical SBC	See medical SBC	Medical coverage provided by another vendor
	Skilled nursing care	See medical SBC	See medical SBC	Medical coverage provided by another vendor
	Durable medical equipment	See medical SBC	See medical SBC	Medical coverage provided by another vendor
	Hospice services	See medical SBC	See medical SBC	Medical coverage provided by another vendor
If your child needs dental or eye care	Children's eye exam	See medical SBC	See medical SBC	Medical coverage provided by another vendor
	Children's glasses	See medical SBC	See medical SBC	Medical coverage provided by another vendor
	Children's dental check-up	See medical SBC	See medical SBC	Medical coverage provided by another vendor

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.)

- Over the counter medications
- Certain cosmetic medications
- Topical analgesic/pain patch
- Nutritional and dietary supplements
- Hair growth products
- Bulk powders, compounding bases and compounding kits
- Medical devices
- Blood and blood plasma
- Cough and cold products

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

- Fertility medications up to a lifetime maximum of $7,500

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. 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 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: CVT Member Services Department at 1-800-288-9870.

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:

Para obtener asistencia en Español, llame al 1-800-288-9870. 如果需要中文的帮助， 请拨打这个号码 1-800-288-9870.

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)

- **Generic drug copay** **$5**
- **Preferred brand drug copay** **$22**

This EXAMPLE event includes services like:

Prescription drug coverage only

See appropriate CVT medical plan SBC for medical coverage example cost

Total Example Cost	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$0
Copayments	$10
Coinsurance	$0
What isn't covered	
Limits or exclusions	$12,690
The total Peg would pay is	**$12,700**

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

- **Generic drug copay** **$5**
- **Preferred brand drug copay** **$22**

This EXAMPLE event includes services like:

Prescription drug coverage only

See appropriate CVT medical plan SBC for medical coverage example cost

Total Example Cost	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$0
Copayments	$400
Coinsurance	$0
What isn't covered	
Limits or exclusions	$2,100
The total Joe would pay is	**$2,500**

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

- **Generic drug copay** **$5**
- **Preferred brand drug copay** **$22**

This EXAMPLE event includes services like:

Prescription drug coverage only

See appropriate CVT medical plan SBC for medical coverage example cost

Total Example Cost	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$0
Copayments	$10
Coinsurance	$0
What isn't covered	
Limits or exclusions	$2,790
The total Mia would pay is	**$2,800**

The plan would be responsible for the other costs of these EXAMPLE covered services.