




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, [insert contact information]. 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 <https://www.healthcare.gov/sbc-glossary> or call 1-800-631-3539 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$500/individual with a maximum of \$1,500/family for HRA.	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.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply.
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 ?	\$500/individual with a maximum of \$1,500/family for deductible out-of-pocket.	This HRA plan is integrated with your company's Health Plan. The HRA deductible out-of-pocket limit is the most you could pay in a year for covered services. If you have other family member in this plan, they have to meet their own deductible out-of-pocket limits until the overall family deductible out-of-pocket limit has been met.
What is not included in the out-of-pocket limit ?	Services not applied to the deductible. For example, copayments.	Even though you pay for these expenses, they don't count towards the HRA out-of-pocket limit.
Will you pay less if you use a network provider ?	Not applicable.	No network of provider applies to the HRA.
Do you need a referral to see a specialist ?	Not applicable.	No referrals apply to the HRA.

 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
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	This HRA plan is integrated with your company's Health Plan. HRA only reimburses amounts applied to your deductible.	Only expenses for unreimbursed medical care up to the available account balance are covered.
	Specialist visit	This HRA plan is integrated with your company's Health Plan. HRA only reimburses amounts applied to your deductible.	
	Preventive care/screening/immunization	This HRA plan is integrated with your company's Health Plan. HRA only reimburses amounts applied to your deductible.	
If you have a test	Diagnostic test (x-ray, blood work)	This HRA plan is integrated with your company's Health Plan. HRA only reimburses amounts applied to your deductible.	Only expenses for unreimbursed medical care up to the available account balance are covered.
	Imaging (CT/PET scans, MRIs)	This HRA plan is integrated with your company's Health Plan. HRA only reimburses amounts applied to your deductible.	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.[insert].com	Generic drugs	This HRA plan is integrated with your company's Health Plan. HRA only reimburses amounts applied to your deductible.	Only expenses for unreimbursed medical care up to the available account balance are covered.
	Preferred brand drugs	This HRA plan is integrated with your company's Health Plan. HRA only reimburses amounts applied to your deductible.	
	Non-preferred brand drugs	This HRA plan is integrated with your company's Health Plan. HRA only reimburses amounts applied to your deductible.	
	Specialty drugs	This HRA plan is integrated with your company's Health Plan. HRA only reimburses amounts applied to your deductible.	

Common Medical Event	Services You May Need	What You Will Pay	Limitations, Exceptions, & Other Important Information
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	This HRA plan is integrated with your company's Health Plan. HRA only reimburses amounts applied to your deductible.	Only expenses for unreimbursed medical care up to the available account balance are covered.
	Physician/surgeon fees	This HRA plan is integrated with your company's Health Plan. HRA only reimburses amounts applied to your deductible.	
If you need immediate medical attention	Emergency room care	This HRA plan is integrated with your company's Health Plan. HRA only reimburses amounts applied to your deductible.	Only expenses for unreimbursed medical care up to the available account balance are covered.
	Emergency medical transportation	This HRA plan is integrated with your company's Health Plan. HRA only reimburses amounts applied to your deductible.	
	Urgent care	This HRA plan is integrated with your company's Health Plan. HRA only reimburses amounts applied to your deductible.	
If you have a hospital stay	Facility fee (e.g., hospital room)	This HRA plan is integrated with your company's Health Plan. HRA only reimburses amounts applied to your deductible.	Only expenses for unreimbursed medical care up to the available account balance are covered.
	Physician/surgeon fees	This HRA plan is integrated with your company's Health Plan. HRA only reimburses amounts applied to your deductible.	

Common Medical Event	Services You May Need	What You Will Pay	Limitations, Exceptions, & Other Important Information
If you need mental health, behavioral health, or substance abuse services	Outpatient services	This HRA plan is integrated with your company's Health Plan. HRA only reimburses amounts applied to your deductible.	Only expenses for unreimbursed medical care up to the available account balance are covered.
	Inpatient services	This HRA plan is integrated with your company's Health Plan. HRA only reimburses amounts applied to your deductible.	
If you are pregnant	Office visits	This HRA plan is integrated with your company's Health Plan. HRA only reimburses amounts applied to your deductible.	Only expenses for unreimbursed medical care up to the available account balance are covered.
	Childbirth/delivery professional services	This HRA plan is integrated with your company's Health Plan. HRA only reimburses amounts applied to your deductible.	
	Childbirth/delivery facility services	This HRA plan is integrated with your company's Health Plan. HRA only reimburses amounts applied to your deductible.	
If you need help recovering or have other special health needs	Home health care	This HRA plan is integrated with your company's Health Plan. HRA only reimburses amounts applied to your deductible.	Only expenses for unreimbursed medical care up to the available account balance are covered.
	Rehabilitation services	This HRA plan is integrated with your company's Health Plan. HRA only reimburses amounts applied to your deductible.	
	Habilitation services	This HRA plan is integrated with your company's Health Plan. HRA only reimburses amounts applied to your deductible.	

Common Medical Event	Services You May Need	What You Will Pay	Limitations, Exceptions, & Other Important Information
	Skilled nursing care	This HRA plan is integrated with your company's Health Plan. HRA only reimburses amounts applied to your deductible.	
	Durable medical equipment	This HRA plan is integrated with your company's Health Plan. HRA only reimburses amounts applied to your deductible.	
	Hospice services	This HRA plan is integrated with your company's Health Plan. HRA only reimburses amounts applied to your deductible.	
If your child needs dental or eye care	Children's eye exam	This HRA plan is integrated with your company's Health Plan. HRA only reimburses amounts applied to your deductible.	Only expenses for unreimbursed medical care up to the available account balance are covered.
	Children's glasses	This HRA plan is integrated with your company's Health Plan. HRA only reimburses amounts applied to your deductible.	
	Children's dental check-up	This HRA plan is integrated with your company's Health Plan. HRA only reimburses amounts applied to your deductible.	

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.)

- | |
|--|
| <ul style="list-style-type: none">• Services not applying to the medical deductible. • • |
|--|

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

- | |
|---|
| <ul style="list-style-type: none">• No other services are covered by the HRA. • • |
|---|

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 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x 61565 or 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 or call 1-800-318-2596.

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 the plan at 314-909-6979 or 1-800-631-3539 or batinfo@paylocity.com. You may also contact Department of Labor’s Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

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? No

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 314-909-6979 or 1-800-631-3539

————— *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 [plan's](#) overall [deductible](#) \$
- [Specialist](#) [*cost sharing*] \$
- Hospital (facility) [*cost sharing*] %
- Other [*cost sharing*] %

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*)

Total Example Cost	\$12,700
---------------------------	-----------------

In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$
Copayments	\$
Coinsurance	\$
<i>What isn't covered</i>	
Limits or exclusions	\$*
The total Peg would pay is	\$*

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

- The [plan's](#) overall [deductible](#) \$
- [Specialist](#) [*cost sharing*] \$
- Hospital (facility) [*cost sharing*] %
- Other [*cost sharing*] %

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*)

Total Example Cost	\$7,400
---------------------------	----------------

In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$
Copayments	\$
Coinsurance	\$
<i>What isn't covered</i>	
Limits or exclusions	\$*
The total Joe would pay is	\$*

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

- The [plan's](#) overall [deductible](#) \$
- [Specialist](#) [*cost sharing*] \$
- Hospital (facility) [*cost sharing*] %
- Other [*cost sharing*] %

This EXAMPLE event includes services like:
Emergency room care (*including medical supplies*)
Diagnostic test (*x-ray*)
Durable medical equipment (*crutches*)
Rehabilitation services (*physical therapy*)

Total Example Cost	\$1,900
---------------------------	----------------

In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$
Copayments	\$
Coinsurance	\$
<i>What isn't covered</i>	
Limits or exclusions	\$*
The total Mia would pay is	\$*

* Note: The amount paid by the HRA plan will depend on the items submitted for reimbursement by the covered individual. No amounts are paid automatically. The amount paid by the HRA plan is limited to the available account balance. The covered individual may be responsible for amounts in excess of the available account balance. However, please refer to your company's SBC for additional information. **The amount the patient pays in this example is determined by the terms of the group health plan. This HRA only reimburses a portion of the deductible as reported on the EOB.