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.jwterrill.com/tpa or by calling 1-800-467-5982.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	**$0**	See the chart starting on page 2 for your costs for services this plan covers.
Are there other deductibles for specific services?	No.	You don't have to meet **deductibles** 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. **Medical** **$5,000** per individual **Prescription Drugs** **$3,000** per individual	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?	Medical expenses, balance-billed charges and prescription drugs this plan doesn't cover.	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 *specific* coverage limits, such as limits on the number of office visits.
Does this plan use a network of providers?	Yes. See **www.medicare.gov or call 1-800-633-4227** for a list of participating 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 participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**. The Plan only covers Non-Network providers in certain limited circumstances.
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 5. See your policy or plan document for additional information about **excluded services**.

- **Copayments (copays)** 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 participating **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a Medicare Provider	Your Cost If You Use a Non-Medicare Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	20% coinsurance	Not Covered	No coverage for Non-Medicare Providers
	Specialist visit	20% coinsurance	Not Covered	No coverage for Non-Medicare Providers
If you visit a health care provider's office or clinic	Other practitioner office visit	20% coinsurance	Not Covered	Chiropractic Care limited to 20 visits per calendar year. No coverage for Non-Medicare Providers
	Preventive care/screening/immunization	No charge	Not Covered	No coverage for Non-Medicare Providers
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	Not Covered	No coverage for Non-Medicare Providers
	Imaging (CT/PET scans, MRIs)	20% coinsurance	Not Covered	No coverage for Non-Medicare Providers

Common Medical Event	Services You May Need	Your Cost If You Use a Medicare Provider	Your Cost If You Use a Non-Medicare Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.express-scripts.com.	Generic drugs	20% coinsurance	Not Covered	Minimum coinsurance: $5 for up to and including a 30-day supply; $10 for 31-60 day supply; or $15 for over a 61-90 day supply
	Brand name drugs	35% coinsurance	Not Covered	No coverage for Non-Medicare PDP pharmacies
	Specialty drugs	35% coinsurance	Not Covered	Each 30-day supply is subject to a minimum coinsurance of $5 and a maximum of $100. No coverage for Non-Medicare PDP Pharmacies. Additional limitations may apply to specialty drugs
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	Not Covered	No coverage for Non-Medicare Providers
	Physician/surgeon fees	20% coinsurance	Not Covered	No coverage for Non-Medicare Providers
If you need immediate medical attention	Emergency room services	20% coinsurance	20% coinsurance	----------None----------
	Emergency medical transportation	20% coinsurance	20% coinsurance	----------None----------
	Urgent care	20% coinsurance	Not Covered	No coverage for Non-Medicare Providers
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	Not Covered	No coverage for Non-Medicare Providers
	Physician/surgeon fee	20% coinsurance	Not Covered	No coverage for Non-Medicare Providers

Common Medical Event	Services You May Need	Your Cost If You Use a Medicare Provider	Your Cost If You Use a Non-Medicare Provider	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	20% coinsurance	Not Covered	No coverage for Non-Medicare Providers
	Mental/Behavioral health inpatient services	20% coinsurance	Not Covered	No coverage for Non-Medicare Providers
	Substance use disorder outpatient services	20% coinsurance	Not Covered	No coverage for Non-Medicare Providers
	Substance use disorder inpatient services	20% coinsurance	Not Covered	No coverage for Non-Medicare Providers
If you are pregnant	Prenatal and postnatal care	20% coinsurance	Not Covered	No coverage for Non-Medicare Providers
	Delivery and all inpatient services	20% coinsurance	Not Covered	No coverage for Non-Medicare Providers
If you need help recovering or have other special health needs	Home health care	20% coinsurance	Not Covered	Limited to 100 days or 40 visits in 12 consecutive months
	Rehabilitation services	20% coinsurance	Not Covered	No coverage for Non-Medicare Providers
	Habilitation services	Not Covered	Not Covered	No coverage for habilitation services
	Skilled nursing care	20% coinsurance	Not Covered	Limited to 50% of Semi-Private Hospital Room Rate up to 180 days per Calendar Year
	Durable medical equipment	20% coinsurance	Not Covered	Rental or purchase if less costly
	Hospice service	20% coinsurance	Not Covered	No coverage for Non-Medicare Providers

Common Medical Event	Services You May Need	Your Cost If You Use a Medicare Provider	Your Cost If You Use a Non-Medicare Provider	Limitations & Exceptions
If your child needs dental or eye care	Eye exam	$30 copayment	100% in excess of out-of-network reimbursement of up to $45	Once every calendar year
	Glasses	$30 copayment (additional costs apply to frames over plan allowance and to lens enhancements)	100% in excess of out-of-network reimbursement of up to $70 for frames and $30 for single vision lenses	Lenses once every calendar year; Frames once every other calendar year
	Dental check-up	Not Covered	Not Covered	No coverage for dental care

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your plan document for other excluded services.)

- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Habilitation Services
- Hearing aids
- Long-term care
- Routine foot care
- Weight loss programs

Other Covered Services (This isn't a complete list. Check your plan document for other covered services and your costs for these services.)

- Chiropractic care, limited to 20 visits per calendar year
- Infertility treatment, limited to surgery to open blocked fallopian tubes and drug therapy, subject to 50% coinsurance and a maximum of $2,500 per attempted pregnancy
- Non-emergency care when traveling outside the U.S., limited to $200,000 per calendar year
- Private-duty nursing
- Routine eye care (Adult)
- Services and Supplies not Covered by Medicare, limited to $200,000 per calendar year

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 314-878-1579. 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: J.W. Terrill at 1-800-467-5982 or www.jwterrill.com. You may also contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

Additionally, a consumer assistance program can help you file your appeal. In Missouri, contact the Missouri Department of Insurance, (800) 726-7390, www.insurance.mo.gov or consumeraffairs@ insurance.mo.gov. A list of other states with Consumer Assistance Programs is available at www.dol.gov/ebsa/healthreform and http://cciio.cms.gov/programs/consumer/capgrants/index.html.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

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
- **Medicare pays** $4,360
- **Plan pays** $2,540
- **Patient pays** $640

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	$640
Limits or exclusions	$0
Total	**$640**

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

- **Amount owed to providers:** $5,400
- **Medicare pays** $1,880
- **Plan pays** $2,810
- **Patient pays** $710

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	$0
Coinsurance	$710
Limits or exclusions	$0
Total	**$710**

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 Medicare **providers**. If the patient had received care from Non-Medicare **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.