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, go to www.meritain.com or call (931) 645-7421. 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.healthcare.gov/sbc-glossary or call Meritain Health, Inc. at (800) 925-2272 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For participating providers: $2,000 person / $4,000 family For non-participating providers: $2,500 person / $5,000 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. For participating providers: Preventive care, routine eye exams and glasses (all providers) 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 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?	For participating providers: $2,000 person / $4,000 family (deductible, coinsurance, preauthorization penalty amounts & medical copays) For non-participating providers: $2,500 person / $5,000 family (deductible, coinsurance, preauthorization penalty amounts & medical copays) For prescription drug copays: $2,000 person / $4,000 family	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 billing charges and health care this plan doesn't cover.	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. See www.aetna.com/docfind/custom/meritain or call (800) 343-3140 for a list of network providers.	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.
Is a Health Reimbursement Arrangement (HRA) available under this plan option?	Yes. $750 individual / $1,500 family	An HRA is an account that is set up and contributed to by your employer. You may not make any contributions to the HRA. The HRA may only be used to pay a portion of your out-of-pocket expenses incurred under the plan.

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
		Participating Provider (You will pay the least)	Non-Participating 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	No Charge	40% coinsurance	Includes telemedicine consultations.
	Specialist visit	No Charge	40% coinsurance	
	Preventive care/screening/ immunization	No Charge	Not Covered	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for. See your plan document for limitations.
If you have a test	Diagnostic test (x-ray, blood work)	No Charge	40% coinsurance	----------none----------
	Imaging (CT/PET scans, MRIs)	No Charge	40% coinsurance	Preauthorization required for PET scans and non-orthopedic CT/MRI's. If you don't get preauthorization, benefits could be reduced by $400 of the total cost of the service for non-participating providers only.
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	$15 copay (retail)/ $20 copay (mail order)	Not Covered	Deductible does not apply. Covers up to a 30-day supply (retail prescription); 90-day supply (mail order prescription). The copay applies per prescription. There is no charge for preventive drugs. Preauthorization required for injectables costing over $2,000 per drug per month.
	Preferred brand drugs	$30 copay (retail)/ $40 copay (mail order)	Not Covered	
	Non-preferred brand drugs	$55 copay (retail)/ $70 copay (mail order)	Not Covered	
	Specialty drugs	Paid the same as generic, preferred and non-preferred drugs	Not Covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	40% coinsurance	Preauthorization required for certain surgeries, including infusion therapy costing over $2,000 per drug per month. If you don't get preauthorization, benefits could be reduced by $400 of the total cost of the service for non-participating providers only. See your plan document for a detailed listing.
	Physician/surgeon fees	No Charge	40% coinsurance	
If you need immediate medical attention	Emergency room care	No Charge (emergency services)/ Not Covered (non-emergency services)	No Charge (emergency services)/ Not Covered (non-emergency services)	Non-participating providers paid at the participating provider level of benefits.
	Emergency medical transportation	No Charge	No Charge	Non-participating providers paid at the participating provider level of benefits.
	Urgent care	No Charge	40% coinsurance	----------none----------
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	40% coinsurance	Preauthorization required. If you don't get preauthorization, benefits could be reduced by $400 of the total cost of the service for non-participating providers only.
	Physician/surgeon fees	No Charge	40% coinsurance	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No Charge	40% coinsurance	Includes telemedicine consultations.
	Inpatient services	No Charge	40% coinsurance	Preauthorization required. If you don't get preauthorization, benefits could be reduced by $400 of the total cost of the service for non-participating providers only.
If you are pregnant	Office visits	No Charge	40% coinsurance	Preauthorization required for inpatient hospital stays in excess of 48 hrs (vaginal delivery) or 96 hrs (c-section). If you don't get preauthorization, benefits could be reduced by $400 of the total cost of the service for non-participating providers only. Cost sharing does not apply to preventive services from a participating provider. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Baby does not count toward the mother's expense; therefore the family deductible amount may apply.
	Childbirth/delivery professional services	No Charge	40% coinsurance	
	Childbirth/delivery facility services	No Charge	40% coinsurance	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	No Charge	40% coinsurance	Limited to 120 visits per year. Preauthorization required. If you don't get preauthorization, benefits could be reduced by $400 of the total cost of the service for non-participating providers only.
	Rehabilitation services	No Charge	40% coinsurance	Physical, speech & occupational therapy limited to a combined maximum of 60 visits per year. Cardiac rehab limited to 36 sessions per year.
	Habilitation services	Not Covered	Not Covered	This exclusion will not apply to expenses related to the diagnosis, testing and treatment of autism, ADD or ADHD, Down Syndrome, or to congenital defects amenable to surgical repair (such as cleft lip/palate.)
	Skilled nursing care	No Charge	40% coinsurance	Limited to 60 days per year. Preauthorization required. If you don't get preauthorization, benefits could be reduced by $400 of the total cost of the service for non-participating providers only.
	Durable medical equipment	No Charge	40% coinsurance	Preauthorization required for electric/ motorized scooters or wheelchairs and pneumatic compression devices. If you don't get preauthorization, benefits could be reduced by $400 of the total cost of the service for non-participating providers only.
	Hospice services	No Charge	40% coinsurance	Bereavement counseling is covered.
If your child needs dental or eye care	Children's eye exam	No Charge	Not Covered	Limited to 1 exam per 12 month period. (1 routine contact lens exam per 24 month period).
	Children's glasses	No Charge	No Charge	Limited to 1 pair of glasses or contacts up to $200 per 24 month period. Dollar limit does not apply to those under age 19.
	Children's dental check-up	Not Covered	Not Covered	Not Covered

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.)

- Cosmetic surgery
- Dental care (Adult & Child)
- Emergency room services for non-emergency services
- Habilitation services
- Hearing aids (age 18 and over)
- Infertility treatment (except diagnosis / treatment of underlying causes)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing (except for home inpatient hospice)
- Routine foot care (except for metabolic or peripheral vascular disease)

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

- Acupuncture (as a form of anesthesia)
- Bariatric surgery (for the treatment of morbid obesity only)
- Chiropractic Care (30 visits per year)
- Glasses (Adult & Child - 1 pair of glasses or contacts up to $200 per 24 months period. Dollar maximum does not apply under age 19.)
- Hearing aids (under age 18 - $1,000 per 3 year period)
- Private-duty nursing (outpatient - 40 visits per year)
- Routine eye care (Adult & Child - 1 exam per 12-month period)
- Weight loss programs (for the treatment of morbid obesity only)

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: the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at 1-877-267-2323 x 61565 or www.cciio.cms.gov, or City of Clarksville at (931) 645-7421. 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 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 City of Clarksville at (931) 645-7421 or Meritain Health, Inc. at (800) 925-2272.

Additionally, a consumer assistance program can help you file your appeal. Contact the Tennessee Department of Commerce & Insurance at (615) 741-2218.

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 1-800-378-1179.
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-378-1179.
Chinese (中文): 如果需要中文的帮助，**请拨打这个号码**1-800-378-1179.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-378-1179

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	**$2,000**
Primary care physician coinsurance	**0%**
Hospital (facility) coinsurance	**0%**
Other coinsurance	**0%**

This EXAMPLE event includes services like:
Primary care physician 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:

Cost Sharing	
Deductibles	$2,000
Copayments	$10
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	$2,070

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

The plan's overall deductible	**$2,000**
Specialist coinsurance	**0%**
Hospital (facility) coinsurance	**0%**
Other coinsurance	**0%**

This EXAMPLE event includes services like:
Specialist office visits *(including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(glucose meter)*

Total Example Cost	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$1,900
Copayments	$500
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	$2,420

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

The plan's overall deductible	**$2,000**
Specialist coinsurance	**0%**
Hospital (facility) coinsurance	**0%**
Other coinsurance	**0%**

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	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$2,000
Copayments	$10
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	$2,010

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