



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 [www.wellsense.org](http://www.wellsense.org) or by calling 1-855-833-8120. 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 1-855-833-8120 to request a copy.

| Important Questions   | Answers  | Why This Matters:   |
|---|--|---|
| What is the overall <a href="#">deductible</a> ?                                | \$0  | See the Common Medical Event chart below for your costs for services this <a href="#">plan</a> covers.  |
| Are there services covered before you meet your <a href="#">deductible</a> ?    | Not Applicable.  | This <a href="#">plan</a> does not have an overall <a href="#">deductible</a> .   |
| Are there other <a href="#">deductibles</a> for specific services?              | No.  | You do not have to meet <a href="#">deductibles</a> for specific services.  |
| What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ? | Not Applicable.  | This plan does not have an <a href="#">out-of-pocket limit</a> on your expenses   |
| What is not included in the <a href="#">out-of-pocket limit</a> ?               | Not Applicable.  | This plan does not have an <a href="#">out-of-pocket limit</a> on your expenses   |
| Will you pay less if you use a <a href="#">network provider</a> ?               | Yes. See <a href="http://www.wellsense.org">www.wellsense.org</a> or call 1-855-833-8120 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. |
| Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?    | No.  | You can see the <a href="#">network specialist</a> you chose without a <a href="#">referral</a> .   |

| Common Medical Event   | Services You May Need                                  | What You Will Pay   |  | Limitations, Exceptions, & Other Important Information   |
|--|--|---|--|--|
|  |  | Network Provider<br>(You will pay the least)                  | Out-of-Network Provider<br>(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       | \$0 <a href="#">copay</a> /visit                              | Not covered  | None.  |
|  | <a href="#">Specialist</a> visit                       | \$0 <a href="#">copay</a> /visit                              | Not covered  | <a href="#">Specialist</a> visits may require a <a href="#">preauthorization</a> .   |
|  | <a href="#">Preventive care/screening/immunization</a> | \$0 <a href="#">copay</a> /visit                              | Not covered  | *See Preventive Health Services section. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your plan will pay for. Visit <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> for info on services that are considered preventive. |
| If you have a test   | <a href="#">Diagnostic test</a> (x-ray, blood work)    | \$0 <a href="#">copay</a> /visit                              | Not covered  | None.  |
|  | Imaging (CT/PET scans, MRIs)                           | \$0 <a href="#">copay</a> /visit                              | Not covered  | <a href="#">Preauthorization</a> is required; if <a href="#">preauthorization</a> is not obtained payment for services could be denied   |
| If you need drugs to treat your illness or condition<br>More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.wellsense.org">www.wellsense.org</a> | Generic drugs – Tier 1                                 | \$0 Retail and mail order <a href="#">copay</a> /prescription | Not covered  | *See Prescription Drugs section. Covers up to a 30-day supply (Retail); 90-day supply (Mail order). Step therapy and <a href="#">preauthorization</a> may be required for certain drugs and supplies.  |
|  | Preferred brand drugs – Tier 2                         | \$0 Retail and mail order <a href="#">copay</a> /prescription | Not covered  |  |
|  | Non-preferred brand drugs – Tier 3                     | \$0 Retail and mail order <a href="#">copay</a> /prescription | Not covered  |  |
|  | <a href="#">Specialty drugs – Tier 4</a>               | \$0 Retail and mail order <a href="#">copay</a> /prescription | Not covered  | *See Prescription Drugs section. Covers up to a 30-day supply. <a href="#">Preauthorization</a> may be required.   |
| If you have outpatient surgery   | Facility fee (e.g., ambulatory surgery center)         | \$0 <a href="#">copay</a> /visit                              | Not covered  | <a href="#">Preauthorization</a> may be required.  |
|  | Physician/surgeon fees                                 | \$0 <a href="#">copay</a> /visit                              | Not covered  |  |
| If you need immediate medical attention  | <a href="#">Emergency room care</a>                    | \$0 <a href="#">copay</a> /visit                              | \$0 <a href="#">copay</a> /visit                   | *See Emergency Services section.   |
|  | <a href="#">Emergency medical</a>                      | \$0 <a href="#">copay</a> /transport                          | \$0 <a href="#">copay</a> /transport               |  |

| Common Medical Event   | Services You May Need                     | What You Will Pay                            |  | Limitations, Exceptions, & Other Important Information  |
|--|---|--|--|---|
|  |   | Network Provider<br>(You will pay the least) | Out-of-Network Provider<br>(You will pay the most) |   |
|  | <a href="#">transportation</a>            |  |  | *See Emergency Services section. If an <a href="#">out-of-network provider</a> charges more than the <a href="#">allowed amount</a> , you may have to pay the difference ( <a href="#">balance billing</a> ).   |
|  | <a href="#">Urgent care</a>               | \$0 <a href="#">copay</a> /visit             | \$0 <a href="#">copay</a> /visit                   |   |
| <b>If you have a hospital stay</b>   | Facility fee (e.g., hospital room)        | \$0 <a href="#">copay</a> /admission         | Not covered  | 60 calendar day limit/benefit year for inpatient rehabilitation hospital admissions. *See Inpatient Hospital Care section. <a href="#">Preauthorization</a> is required; if <a href="#">preauthorization</a> is not obtained, payment for services may be denied  |
|  | Physician/surgeon fees                    | \$0 <a href="#">copay</a> /admission         | Not covered  |   |
| <b>If you need mental health, behavioral health, or substance abuse services</b> | Outpatient services                       | \$0 <a href="#">copay</a> /visit             | Not covered  | <a href="#">Preauthorization</a> may be required from our 3 <sup>rd</sup> party contractor, Carelon Behavioral Health.  |
|  | Inpatient services                        | \$0 <a href="#">copay</a> /admission         | Not covered  |   |
| <b>If you are pregnant</b>   | Office visits                             | \$0 <a href="#">copay</a> /visit             | Not covered  | *See Maternity Care and Maternity Services-Outpatient sections. If an <a href="#">out-of-network provider</a> charges more than the <a href="#">allowed amount</a> , you may have to pay the difference ( <a href="#">balance billing</a> ).  |
|  | Childbirth/delivery professional services | \$0 <a href="#">copay</a> /admission         | Not covered  |   |
|  | Childbirth/delivery facility services     | \$0 <a href="#">copay</a> /admission         | Not covered  |   |
| <b>If you need help recovering or have other special health needs</b>            | <a href="#">Home health care</a>          | \$0 <a href="#">copay</a> /visit             | Not covered  | <a href="#">Preauthorization</a> is required; if <a href="#">preauthorization</a> is not obtained payment for services could be denied.   |
|  | <a href="#">Rehabilitation services</a>   | \$0 <a href="#">copay</a> /visit             | Not covered  | 60 outpatient visit limit/benefit year. Includes occupational, physical, and speech therapies. No benefit limit for speech therapy or when any of these covered services are furnished to treat autism spectrum disorders or as part of covered home health care or early intervention services. *See Rehabilitation Therapies section. <a href="#">Preauthorization</a> required for certain services. |
|  | <a href="#">Habilitation services</a>     | \$0 <a href="#">copay</a> /visit             | Not covered  |   |

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.wellsense.org](http://www.wellsense.org).

| Common Medical Event                          | Services You May Need                     | What You Will Pay                            |  | Limitations, Exceptions, & Other Important Information  |
|---|---|--|--|---|
|   |   | Network Provider<br>(You will pay the least) | Out-of-Network Provider<br>(You will pay the most) |   |
|   | <a href="#">Skilled nursing care</a>      | \$0 <a href="#">copay</a> /admission         | Not covered  | 100 calendar day limit/benefit year. <a href="#">Preauthorization</a> is required; if <a href="#">preauthorization</a> is not obtained, payment for services could be denied.   |
|   | <a href="#">Durable medical equipment</a> | 0% <a href="#">coinsurance</a>               | Not covered  | *See Durable Medical Equipment section. Includes wigs and breast pumps. <a href="#">Preauthorization</a> may be required from our 3 <sup>rd</sup> party vendor, Northwood, Inc. |
|   | <a href="#">Hospice services</a>          | \$0 <a href="#">copay</a> /visit             | Not covered  | <a href="#">Preauthorization</a> is required; if you do not get <a href="#">preauthorization</a> , payment for services could be denied.  |
| <b>If your child needs dental or eye care</b> | Children's eye exam                       | \$0 <a href="#">copay</a> /visit             | Not covered  | 1 exam/12 months for preventive eye exams. Cost sharing does not apply to preventive eye exams. *See Vision Services section.   |
|   | Children's glasses                        | 0% <a href="#">coinsurance</a>               | Not covered  | 1 pair of eyeglasses or contact lenses/calendar year. *See Vision Services section.   |
|   | Children's dental check-up                | No charge/visit                              | Not covered  | 2 exams/12 months. *See Pediatric Dental section.   |

### 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](#).)

- Acupuncture
- Cosmetic surgery
- Dental care (Adult)
- Early intervention services for children age 3 and older.
- Long-term care
- Non-emergency care when traveling outside the U.S
- Private-duty nursing
- Services beyond any listed benefit or monetary limit
- Vision hardware except as described in the Evidence of Coverage

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

- Abortion
- Bariatric surgery
- Hearing aids (\$2,000 per ear every 36 months for child members age 21 or younger)
- Routine foot care (only for members with diabetes)
- Weight loss programs (25% of qualifying

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.wellsense.org](http://www.wellsense.org).

**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"><li>• Chiropractic care</li></ul> | <ul style="list-style-type: none"><li>• Infertility treatment</li><li>• Routine eye care (Adult)</li></ul> | membership fees for one member per family per calendar year) |
|---|--|--|

**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: Massachusetts Division of Insurance Consumer Service Section 1-877-563-4467 or [mass.gov/doi](http://mass.gov/doi), The U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the Department of Health and Human Service's Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://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](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 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:

- WellSense Health Plan Member Service at 1-855-833-8120
- The U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa)
- Massachusetts Division of Insurance at 617-521-7794

**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 1-855-833-8120.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-833-8120.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-833-8120.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-833-8120.

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

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## 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>   | \$0 |
| ■ <a href="#">Specialist copayment</a> ( <i>prenatal care</i> ) | \$0 |
| ■ Hospital (facility) <a href="#">copayment</a>                 | \$0 |

#### 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>\$12,700</b> |
|---------------------------|-----------------|

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

| <i>Cost Sharing</i>                |            |
|------------------------------------|------------|
| <a href="#">Deductibles</a>        | \$0        |
| <a href="#">Copayments</a>         | \$0        |
| <a href="#">Coinsurance</a>        | \$0        |
| <i>What isn't covered</i>          |            |
| Limits or exclusions               | \$0        |
| <b>The total Peg would pay is*</b> | <b>\$0</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> | \$0 |
| ■ <a href="#">Specialist copayment</a>                          | \$0 |
| ■ Primary care visit <a href="#">copayment</a>                  | \$0 |
| ■ <a href="#">Durable medical equipment coinsurance</a>         | 0%  |

#### 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>\$5,600</b> |
|---------------------------|----------------|

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

| <i>Cost Sharing</i>                |            |
|------------------------------------|------------|
| <a href="#">Deductibles</a>        | \$0        |
| <a href="#">Copayments</a>         | \$0        |
| <a href="#">Coinsurance</a>        | \$0        |
| <i>What isn't covered</i>          |            |
| Limits or exclusions               | \$0        |
| <b>The total Joe would pay is*</b> | <b>\$0</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> | \$0 |
| ■ <a href="#">Specialist copayment</a>                          | \$0 |
| ■ <a href="#">Emergency room copayment</a>                      | \$0 |
| ■ <a href="#">Durable medical equipment coinsurance</a>         | 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*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$2,800</b> |
|---------------------------|----------------|

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

| <i>Cost Sharing</i>                |            |
|------------------------------------|------------|
| <a href="#">Deductibles</a>        | \$0        |
| <a href="#">Copayments</a>         | \$0        |
| <a href="#">Coinsurance</a>        | \$0        |
| <i>What isn't covered</i>          |            |
| Limits or exclusions               | \$0        |
| <b>The total Mia would pay is*</b> | <b>\$0</b> |

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services. \*Note: Patient Pays Amount is capped at the individual out-of-pocket limit. Total Amounts may not add up due to rounding.