

 **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, <https://www.boonchapman.com/>. 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.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or call 1-800-252-9653 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <a href="#">deductible</a>?</b>	<b>\$1,000</b> individual / <b>\$3,000</b> family combined for Network and Out-of-Network Providers.	You must pay all the costs up to the <a href="#">deductible</a> amount before this plan begins to pay for covered services you use. Check your policy or <a href="#">plan</a> document to see when the <a href="#">deductible</a> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <a href="#">deductible</a> . Your <a href="#">deductible</a> may also be waived if services are received at a Houston Methodist Hospital facility.
<b>Are there services covered before you meet your <a href="#">deductible</a>?</b>	Yes. Preventive care services are covered before you meet your <a href="#">deductible</a> for Network Providers only.	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <a href="#">deductibles</a> for specific services?</b>	Yes. <b>\$50</b> for Prescription Deductible: Individual. <b>\$100</b> for Prescription Deductible: Family. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay for these services.
<b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b>	<b>\$4,500</b> individual / <b>\$10,000</b> family for <a href="#">network provider</a> <b>\$50,000</b> individual / <b>N/A</b> family for <a href="#">out-of-network provider</a> Prescription drug coverage <a href="#">out-of-pocket-limit</a> of <b>\$2,000</b> Individual / <b>\$4,000</b> Family.	The <a href="#">out-of-pocket limit</a> 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. Your <a href="#">out-of-pocket limit</a> may be waived if services are received from a Houston Methodist Hospital facility. The <a href="#">out-of-pocket limit</a> includes deductibles and medical and prescription <a href="#">copay</a> .
<b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>	Premiums, balance-billed charges, and health care this plan does not cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
<b>Will you pay less if you use a <a href="#">network provider</a>?</b>	Yes. See <a href="http://www.aetna.com/asa">www.aetna.com/asa</a> or call <b>1-800-252-9653</b> for a list of participating providers.	This <a href="#">plan</a> uses a provider <a href="#">network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">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 provider's 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 don't need a referral to see a specialist.	You can see the <a href="#">specialist</a> you choose without permission from this plan.
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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
		Network Provider	Out-of-Network Provider	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$30 <a href="#">copay</a> /office visit, <a href="#">deductible</a> waived	40% <a href="#">coinsurance</a>	Includes Chiropractor visits. Limited to 35 visits per year.
	<a href="#">Specialist</a> visit	\$40 <a href="#">copay</a> /office visit, <a href="#">deductible</a> waived	40% <a href="#">coinsurance</a>	None
	<a href="#">Preventive care/screening</a> /immunization	No charge, <a href="#">deductible</a> waived	40% <a href="#">coinsurance</a>	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	None
	Imaging (CT/PET scans, MRIs)	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Pre-certification is required with Prime Dx at (512) 454-5112.
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.express-scripts.com">www.express-scripts.com</a>	Generic Drugs	Retail: 20% <a href="#">coinsurance</a> (\$10 minimum) Mail Order: 20% <a href="#">coinsurance</a> (\$25 minimum)	Not Covered	Retail prescriptions limited to 90-day supply. Retail minimums noted here are for a 30-day supply.  Mail order limited to 90-day supply. Mail order minimums noted here are for a 31-90-day supply.
	Preferred Brand Drugs	Retail: 20% <a href="#">coinsurance</a> (\$55 minimum) Mail Order: 20% <a href="#">coinsurance</a> (\$137.50 minimum)	Not Covered	Certain generic prescriptions for the treatment of asthma, high blood pressure, high cholesterol, diabetes, and proton pump inhibitors are available for no charge. Contact your prescription drug administrator for specific information.
	Non Preferred Brand Drugs	Retail: 20% <a href="#">coinsurance</a> (\$80 minimum)	Not Covered	

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services  
 Texas Annual Conference of the United Methodist Church: Standard PPO Plan

Coverage Period: January 1, 2023 - December 31, 2023  
 Coverage for: Individual, Family | Plan Type: PPO

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider	Out-of-Network Provider	
		Mail Order: 20% <a href="#">coinsurance</a> (\$200 minimum)		
	<a href="#">Specialty drugs</a>	<a href="#">Coinsurance</a> aligns with above category of generic, preferred brand, or non-preferred brand drugs:	Not Covered	Specialty drugs limited to 30-day supply and must be obtained from Accredo Pharmacy.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Some services require pre-certification with Prime Dx at (512) 454-5112.
	Physician/surgeon fees	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	Claims for out-of-network providers are paid toward the Maximum Allowable Charges.
	<a href="#">Emergency medical transportation</a>	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	Claims for out-of-network providers are paid toward the Maximum Allowable Charges
	<a href="#">Urgent care</a>	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	None
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Pre-certification is required with Prime Dx at (512) 454-5112
	Physician/surgeon fee	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$30/\$40 <a href="#">copay</a> / Primary Care/ Specialist visit, <a href="#">deductible</a> waived; or 20% coinsurance	40% <a href="#">coinsurance</a>	Marriage and family counseling are not covered.
	Inpatient services	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Pre-certification is required with Prime Dx at (512) 454-5112.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider	Out-of-Network Provider	
<b>If you are pregnant</b>	Office visits	\$30 <a href="#">copay</a> /visit, <a href="#">deductible</a> waived	40% <a href="#">coinsurance</a>	In-network copay coverage is limited to initial visit only to determine pregnancy. 20% coinsurance applies thereafter. A covered person must notify Prime Dx at (512) 454-5112 within 30 days of learning that she is pregnant.
	Childbirth/delivery professional services	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Pre-certification is required with Prime Dx at (512) 454-5112.
	Childbirth/delivery facility services	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Pre-certification is required with Prime Dx at (512) 454-5112.
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Limited to 60 visits per calendar year. Pre-certification is required with Prime Dx at (512) 454-5112.
	<a href="#">Rehabilitation services</a>	\$30 <a href="#">copay</a> /visit, <a href="#">deductible</a> waived	40% <a href="#">coinsurance</a>	Limited to 60 visits per condition per calendar year. All care must be pre-certified with Prime Dx at (512) 454-5112.
	<a href="#">Habilitation services</a>	\$30 <a href="#">copay</a> /visit, <a href="#">deductible</a> waived	40% <a href="#">coinsurance</a>	Limited to 60 visits per condition per calendar year. All care must be pre-certified with Prime Dx at (512) 454-5112.
	<a href="#">Skilled nursing care</a>	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Limited to 60 visits per calendar year. Pre-certification is required with Prime Dx at (512) 454-5112.
	<a href="#">Durable medical equipment</a>	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Pre-certification is required with Prime Dx at (512) 454-5112 for Durable Medical Equipment if the cost exceeds \$1,000
	<a href="#">Hospice services</a>	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Pre-certification is required with Prime Dx at (512) 454-5112.
<b>If your child needs dental or eye care</b>	Children's eye exam	No charge, <a href="#">deductible</a> waived	No charge, <a href="#">deductible</a> waived	One annual exam only covered, per plan participant through age 19.
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	No charge, <a href="#">deductible</a> waived	No charge, <a href="#">deductible</a> waived	One annual exam only covered, per plan participant through age 19.

**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"> <li>• Acupuncture</li> <li>• Cosmetic Surgery</li> <li>• Dental Care (Adult)</li> <li>• Hearing Aids (not covered for dependents)</li> </ul>	<ul style="list-style-type: none"> <li>• Infertility Treatment</li> <li>• Long Term Care</li> <li>• Non-emergency care when traveling outside the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>• Routine Eye Care (Adult)</li> <li>• Routine Foot Care</li> <li>• Weight Loss Programs</li> </ul>
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**Other Covered Services (This isn't a complete list. Check your policy or [plan](#) document for other covered services and your costs for these services.)**

<ul style="list-style-type: none"> <li>• Chiropractic Care</li> <li>• Bariatric surgery</li> </ul>	<ul style="list-style-type: none"> <li>• Hearing Aids (available to participating employees only as a stand alone benefit)</li> </ul>	<ul style="list-style-type: none"> <li>• Private-duty Nursing</li> </ul>
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**Your Rights to Continue Coverage:** There are agencies that can help if you want to find coverage after your employer's coverage ends. You may 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/healthreform](http://www.dol.gov/ebsa/healthreform), or the U.S. Department of Health and Human Services 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 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 the plan at 1-800-252-9653. 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/healthreform](http://www.dol.gov/ebsa/healthreform), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).

**Does this Coverage 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 Coverage Meet the Minimum Value Standard? 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:** 1-800-252-9653

Spanish (Español): Para obtener asistencia en Español, llame al

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne'

—————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)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
▪ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$1,000	▪ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$1,000	▪ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$1,000
▪ <a href="#">Specialist</a> copay	\$40	▪ <a href="#">Specialist</a> copay	\$40	▪ <a href="#">Specialist</a> copay	\$40
▪ Hospital (facility) coinsurance	20%	▪ Hospital (facility) coinsurance	20%	▪ Hospital (facility) coinsurance	20%
▪ Other coinsurance	20%	▪ Other coinsurance	20%	▪ Other coinsurance	20%
<b>This EXAMPLE event includes services like:</b> Specialist office visits ( <i>prenatal care</i> ) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests ( <i>ultrasounds and blood work</i> ) Specialist visit ( <i>anesthesia</i> )		<b>This EXAMPLE event includes services like:</b> Primary care physician office visits ( <i>including disease education</i> ) Diagnostic tests ( <i>blood work</i> ) Prescription drugs Durable medical equipment ( <i>glucose meter</i> )		<b>This EXAMPLE event includes services like:</b> Emergency room care ( <i>including medical supplies</i> ) Diagnostic test ( <i>x-ray</i> ) Durable medical equipment ( <i>crutches</i> ) Rehabilitation services ( <i>physical therapy</i> )	
<b>Total Example Cost</b>	<b>\$12,700</b>	<b>Total Example Cost</b>	<b>\$5,600</b>	<b>Total Example Cost</b>	<b>\$2,800</b>
<b>In this example, Peg would pay:</b>		<b>In this example, Joe would pay:</b>		<b>In this example, Mia would pay:</b>	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
Deductibles	\$1,000	Deductibles	\$900	Deductibles	\$1,000
Copayments	\$10	Copayments	\$1,200	Copayments	\$200
Coinsurance	\$2,300	Coinsurance	\$0	Coinsurance	\$200
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$3,370</b>	<b>The total Joe would pay is</b>	<b>\$2,120</b>	<b>The total Mia would pay is</b>	<b>\$1,400</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.