FKG Oil Company: Limited Plan

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 1/1/2021 - 12/31/2021

Coverage for: All | Plan Type: Minimum Essential Coverage (MEC)

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 from your Human Resources department at **1-618-233-3754.**

Important Questions	Answers	Why this Matters:
What is the overall deductible?	$0	See the chart beginning 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 preventive services but see the chart on page 2 for your costs for services this plan covers.
Is there an out–of–pocket limit on my expenses?	No	There's no limit on how much you could pay during a coverage period for your share of the cost of covered services.
What is not included in the out–of–pocket limit?	This plan has no **out–of–pocket limit**	Not applicable because there is no **out–of–pocket limit** on your expenses.
Is there an overall annual limit on what the plan pays?	No	The chart starting on page 2 describes any limits on what the plan will pay for specific covered services, such as office visits.
Does this plan use a network of providers?	Yes. See www.multiplan.com or call 1-800-922-4362 for a list of participating **providers** in the PHCS **network**.	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**.
Do I need a referral to see a specialist?	No	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** 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 in-network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	Not covered	Not covered	No coverage for primary care visit to treat an injury or illness
	Specialist visit	No charge if mandated preventive benefit; otherwise not covered	Not covered	No coverage other than preventive services as listed with a rating of A or B from the U.S. Preventive Services Task Force; certain immunizations and certain Women's and Children's Preventive Services.
	Other practitioner office visit	No charge if mandated preventive benefit; otherwise not covered	Not covered	
	Preventive care/screening/immunization	No charge if mandated preventive benefit; otherwise not covered	Not covered	
If you have a test	Diagnostic test (x-ray, blood work)	No charge if mandated preventive benefit; otherwise not covered	Not covered	No coverage other than preventive services as listed with a rating of A or B from the U.S. Preventive Services Task Force; certain immunizations and certain Women's and Children's Preventive Services.
	Imaging (CT/PET scans, MRIs)	Not Covered	Not covered	No coverage for Imaging

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at https://memberaccess.procarerx.com	Generic drugs	No charge if mandated preventive benefit; otherwise not covered	Not covered	Coverage only provided for generic prescription female contraceptives and preventive drugs as listed with a rating of A or B from the U.S. Preventive Services Task Force when prescribed.
	Preferred brand drugs	No charge if mandated preventive benefit; otherwise not covered	Not covered	
	Non-preferred brand drugs	No charge if mandated preventive benefit; otherwise not covered	Not covered	
	Specialty drugs	Not covered	Not covered	Specialty drugs not covered
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Not covered	Not covered	Facility fee (e.g., ambulatory surgery center) not covered
	Physician/surgeon fees	No charge if mandated preventive benefit; otherwise not covered	Not covered	No coverage other than preventive services as listed with a rating of A or B from the U.S. Preventive Services Task Force; certain immunizations and certain Women's and Children's Preventive Services.
If you need immediate medical attention	Emergency room services	Not covered	Not covered	Emergency room services, emergency medical transportation, and Urgent care not covered
	Emergency medical transportation	Not covered	Not covered	
	Urgent care	Not covered	Not covered	
If you have a hospital stay	Facility fee (e.g., hospital room)	Not covered	Not covered	Facility fee (e.g., hospital room) and Physician/surgeon fees are not covered
	Physician/surgeon fee	Not covered	Not covered	

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	No charge if mandated preventive benefit; otherwise not covered	Not covered	No coverage other than preventive services as listed with a rating of A or B from the U.S. Preventive Services Task Force; certain immunizations and certain Women's and Children's Preventive Services.
	Mental/Behavioral health inpatient services	Not covered	Not covered	Mental/Behavioral health inpatient services not covered
	Substance use disorder outpatient services	No charge if mandated preventive benefit; otherwise not covered	Not covered	No coverage other than preventive services as listed with a rating of A or B from the U.S. Preventive Services Task Force; certain immunizations and certain Women's and Children's Preventive Services.
	Substance use disorder inpatient services	Not covered	Not covered	Substance use disorder inpatient services not covered
If you are pregnant	Prenatal and postnatal care	No charge if mandated preventive benefit; otherwise not covered	Not covered	No coverage other than preventive services as listed with a rating of A or B from the U.S. Preventive Services Task Force; certain immunizations and certain Women's and Children's Preventive Services.
	Delivery and all inpatient services	Not covered	Not covered	Delivery and all inpatient services not covered

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	Not covered	Not covered	Home Health Care, Rehabilitation services, habilitation services, skilled nursing care, durable medical equipment, and hospice services not covered.
	Rehabilitation services	Not covered	Not covered	
	Habilitation services	Not covered	Not covered	
	Skilled nursing care	Not covered	Not covered	
	Durable medical equipment	Not covered	Not covered	
	Hospice service	Not covered	Not covered	
If your child needs dental or eye care	Eye exam	No charge if mandated preventive benefit; otherwise not covered	Not covered	Certain preventive services for vision screenings only
	Glasses	Not covered	Not covered	Glasses not covered
	Dental check-up	No charge if mandated preventive benefit; otherwise not covered	Not covered	Certain preventative services covered for children only

Excluded Services & Other Covered Services:

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

- Acupuncture
- Bariatric surgery
- Care when traveling outside the U.S.
- Chiropractic care
- Cosmetic surgery
- Dental Care (Adult)
- Hearing aids
- Infertility treatment
- Long-term care
- Preventive services on an out-of-network basis unless a network provider is not available
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care
- Services related to an injury
- Services related to an illness, pregnancy, mental health condition or substance abuse
- Weight loss programs

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.)**

- No other covered services

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 **1-618-233-3754.** 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 Bay Bridge Administrators, PO Box 161690, Austin, TX 78716. 1-800-845-7519

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 not 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
- **Plan pays** $40
- **Patient pays** $7,500

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	$
Copays	$
Coinsurance	$
Limits or exclusions	$7,500
Total	**$7,500**

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

- **Amount owed to providers:** $5,400
- **Plan pays** $100
- **Patient pays** $5,300

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	$
Copays	$
Coinsurance	$
Limits or exclusions	$5,300
Total	**$5,300**

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 in-network **providers**. If the patient had received care from out-of-network **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.