



**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.MyPOMCO.com](http://www.MyPOMCO.com) or by calling 1-877-GO1-SU44 (1-877-461-7844). Includes Amendments 2011/001-005.

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 do not have to meet <b>deductibles</b> for specific services, but see the chart on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	Yes. \$2,000 individual/\$4,000 family. Separate out-of-pocket limit on prescriptions purchased through the prescription drug manager (PBM): \$2,000 individual/\$4,000 family.	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?	Services paid at 100%, reduced reimbursements for failure to follow pre-authorization, premiums, balance-billed charges, health care this plan does not cover, and other services as described in your plan document.	Even though you pay these expenses, they do not count toward the <b>out-of-pocket limit</b> .
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 <i>specific</i> covered services, such as office visits.
Does this plan use a network of providers?	Yes. For a list of in-network providers, see <a href="http://www.MyPOMCO.com">www.MyPOMCO.com</a> or call 1-877-GO1-SU44 (1-877-461-7844).	If you use an in-network doctor or other health care <b>provider</b> , 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 <b>provider</b> for some services. Plans use the term in-network, <b>preferred</b> , or participating for <b>providers</b> in their <b>network</b> . See the chart starting on page 2 for how this plan pays different kinds of <b>providers</b> .
Do I need a referral to see a specialist?	Yes.	This plan will pay some or all of the costs to see a <b>specialist</b> for covered services, but only if you have the plan's permission before you see the <b>specialist</b> .
Are there services this plan doesn't cover?	Yes.	Some of the services this plan does not cover are listed on page 4. See your plan document for additional information about <b>excluded services</b> .

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- **Co-payments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Co-insurance** 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 **co-insurance** 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**, **co-payments** and **co-insurance** amounts.

Common Medical Event	Services You May Need	Your cost if you use an		Limitations & Exceptions
		In-network Provider	Out-of-network Provider	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	\$25 copay/visit	Not covered	-----none-----
	Specialist visit	\$40 copay/visit	Not covered	-----none-----
	Other practitioner office visit	\$40 copay/visit	Not covered	-----none-----
	Preventive care/screening/immunization	No charge	Not covered	Limitations & exceptions vary depending on type of service rendered.
<b>If you have a test</b>	Diagnostic test (x-ray, blood work)	X-ray: \$40 copay/visit Blood work: no charge	Not covered	-----none-----
	Imaging (CT/PET scans, MRIs)	\$40 copay/visit	Not covered	Precertification required.
<b>If you need drugs to treat your illness or condition</b>  More information about <b>prescription drug coverage</b> is available at	Generic drugs	20% coinsurance (retail); \$20 copay/prescription (mail order)	Not covered	Limited to 90 day supply (mail order) and 30 day supply (retail). Retail 90 day supply also allowed at retail coinsurance level when using a local participating pharmacy. DAW penalty may apply.
	Preferred brand drugs	25% coinsurance (retail); \$50 copay/prescription (mail order)	Not covered	
	Non-preferred brand drugs	45% coinsurance (retail); \$90 copay/prescription (mail order)	Not covered	

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Common Medical Event	Services You May Need	Your cost if you use an		Limitations & Exceptions
		In-network Provider	Out-of-network Provider	
<a href="http://humanresources.syr.edu/benefits/medical-prescription-drug-plan-options/">http://humanresources.syr.edu/benefits/medical-prescription-drug-plan-options/.</a>	Specialty drugs	See mail order copays above	Not covered	Limited to 30 day supply.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	\$200 (hospital outpatient) or \$150 (ambulatory) copay/visit	Not covered	-----none-----
	Physician/surgeon fees	No charge	Not covered	-----none-----
<b>If you need immediate medical attention</b>	Emergency room services	\$150 copay/visit	\$150 copay/visit	Copay waived if admitted.
	Emergency medical transportation	\$100 copay/visit	\$100 copay/visit	-----none-----
	Urgent care	\$50 copay/visit	Not covered	-----none-----
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	\$350 copay/visit	Not covered	Precertification required.
	Physician/surgeon fee	No charge	Not covered	Physician care limited to one visit/day.
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	\$40 copay/visit	Not covered	Limited to one visit/day.
	Mental/Behavioral health inpatient services	\$350 copay/visit	Not covered	Precertification required.
	Substance use disorder outpatient services	\$40 copay/visit	Not covered	-----none-----
	Substance use disorder inpatient services	\$350 copay/visit	Not covered	Precertification required.
<b>If you are pregnant</b>	Prenatal and postnatal care	No charge	Not covered	-----none-----
	Delivery and all inpatient services	\$350 copay/visit	Not covered	-----none-----

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Common Medical Event	Services You May Need	Your cost if you use an		Limitations & Exceptions
		In-network Provider	Out-of-network Provider	
<b>If you need help recovering or have other special health needs</b>	Home health care	No charge	Not covered	Precertification required.
	Rehabilitation services	\$25 copay/visit	Not covered	Precertification required for speech & occupational therapy.
	Habilitation services			
	Skilled nursing care	\$350 copay/visit	Not covered	Precertification required. Limited to 180 days/admission or series of admissions not separated by 90 consecutive days.
	Durable medical equipment	10% coinsurance	Not covered	-----none-----
	Hospice service	No charge	Not covered	Precertification required.
<b>If your child needs dental or eye care</b>	Eye exam	\$40 copay/visit	Not covered	Limited to one exam/24 month period.
	Glasses	Not Covered		-----none-----
	Dental check-up	Not Covered		-----none-----

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## 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.)

- Cosmetic surgery
- Dental care (Adult & child)
- Glasses
- Infertility treatment (facilitation of pregnancy)
- Long-term care
- Routine foot care
- 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.)

- Acupuncture
- Bariatric surgery
- Chiropractic Care
- Hearing Aids
- Non-emergency care when traveling outside the U.S. unless travel is for the sole purpose of obtaining unauthorized medical services
- Private-duty nursing
- Routine eye care

## 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 1-877-GO1-SU44 (1-877-461-7844). 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](http://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](http://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: POMCO, 2425 James St. Syracuse, NY 13206, Tel. 1-877-GO1-SU44 (1-877-461-7844). You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

## 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?

In order for certain types of health coverage (for example, individually purchased insurance or job-based coverage) to qualify as minimum essential coverage, the plan must pay, on average, at least 60 percent of allowed charges for covered services. This is called the "minimum value standard." 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.*

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## 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 \$7,000
- Patient pays \$540

#### 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
<b>Total</b>	<b>\$7,540</b>

#### Patient pays:

Deductibles	\$0
Co-pays	\$390
Co-insurance	\$0
Limits or exclusions	\$150
<b>Total</b>	<b>\$540</b>

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

- Amount owed to providers: \$5,400
- Plan pays \$4,500
- Patient pays \$900

#### 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
<b>Total</b>	<b>\$5,400</b>

#### Patient pays:

Deductibles	\$0
Co-pays	\$250
Co-insurance	\$570
Limits or exclusions	\$80
<b>Total</b>	<b>\$900</b>

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## 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**, **co-payments**, and **co-insurance** 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 **co-payments**, **deductibles**, and **co-insurance**. 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.