

CARE+ HSA – LEVEL 1

Deductibles			Out-of-Pocket Limits		
Individual	\$3,500 Medical	\$1,000 RX	Individual	\$7,100 Medical	\$1,200 RX
Family	\$7,000 Medical	\$2,000 RX	Family	\$14,500 Medical	\$2,100 RX

Planstin's Care+ HSA health plan is designed to meet more than just critical health care needs.

This plan features:

- No network restrictions
- 100% covered preventive care
- An optional Health Savings Account (HSA)
- ACA-compliant coverage for the ten essential health benefits
- 30% coinsurance after deductible for covered services and prescriptions

CONCIERGE SERVICE

This plan uses reference-based pricing instead of a provider network, which means that members may choose any provider and see a specialist without a referral. To help members take best advantage of this, the plan grants access to concierge medical services through Amaze Health. Members may access this service by contacting Amaze through their app or by calling 702-577-5251.

PRESCRIPTIONS

Prescription Type	Coinsurance	Details
Tier 1: Generic	30%	after deductible
Tier 2: Preferred Brand	30%	after deductible
Tier 3: Non-Preferred Brand	30%	after deductible
Tier 4: Specialty	30%	after deductible \$500 max payout

CARE+ HSA

Deducibles			Límites de gastos de bolsillo		
Individuo	\$3,500 Médico	\$1,000 RX	Individuo	\$7,100 Médico	\$1,200 RX
Familia	\$7,000 Médico	\$2,000 RX	Familia	\$14,500 Médico	\$2,100 RX

El plan de salud Care+ HSA de Planstin está diseñado para satisfacer algo más que las necesidades críticas de asistencia médica.

Este plan incluye:

- Una cuenta de ahorro médica (HSA) opcional
- Cobertura conforme a la ACA de los diez beneficios médicos esenciales
- Sin restricciones de red
- Cuidado preventivo cubierto al 100%
- Coseguro del 30% para servicios y recetas del plan

PROVEEDORES

Este plan utiliza precios basados en referencias en lugar de una red de proveedores. Los miembros pueden elegir a cualquier proveedor y ver a un especialista sin una referencia. Para encontrar un proveedor, ellos pueden programar una cita con un asesor de Amaze mediante la aplicación o llamando al 720-577-5251.

RECETAS

Tipo de receta	Coseguro	Detalles
Nivel 1: Genérico	30%	Después del deducible
Nivel 2: Marca preferida	30%	Después del deducible
Nivel 3: Marca no preferida	30%	Después del deducible
Nivel 4: Especialidad	30%	Después del deducible Pago máx. de \$500



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, contact Planstin at 888-920-7526. For general definitions of common terms, or other **Underlined** terms, see the [Uniform Glossary](#).

Important Questions	Answers		Why This Matters:
What is the overall Deductible ?	MEDICAL \$3,500 / Ind \$7,000 / Family	PRESCRIPTION \$1,000 / Ind \$2,000 / 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. The medical and prescription deductibles accumulate separately.
Are there services covered before you meet your Deductible ?	Yes. Preventive Services are covered before you meet your Deductible .		This Plan covers Preventive Services even if you haven't yet met the Deductible amount. See a list of covered Preventive Services at located at the ACA website by visiting https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other Deductibles for specific services?	No		Not Applicable
What is the Out-of-Pocket Limit for this Plan ?	MEDICAL \$7,100 / Ind \$14,500 / Family	PRESCRIPTION \$1,200 / Ind \$2,100 / Family	The Out-of-pocket Limit is the most you could pay in a plan year for covered services. If you have family members on this Plan , they have to meet their own Out-of-Pocket Limits until the overall family Out-of-Pocket Limit has been met. The medical and prescription out-of-pocket limits accumulate separately.
What is not included in the Out-of-Pocket Limit ?	Premiums , Balance Billing Charges , Services not Covered by this Plan , Fees above RBP and/or UCR		Even though you pay these expenses, they don't count towards the Out-of-Pocket Limit .
Will you pay less if you use a Network Provider ?	Not Applicable		This Plan does not use a Provider Network . You may receive covered services from any provider.
Are there prescription services?	Yes		Prescription services are available through PlanstinRX. The help desk can be reached at 435-893-7735. Start using all features of your prescription card by going to planstinrx.com .
Do you need a Referral to see a Specialist ?	No		You can see any Specialist you choose without a Referral .

[* For more information about limitations and exceptions, see the plan or policy document at planstin.com/resources.]

Common Medical Event	Services You May Need	What You Will Pay	Limitations, Exceptions, & Other Important Information
If you visit a health care Provider's office or clinic	Primary Care Visit to Treat an Injury or Illness	30% Coinsurance AFTER Deductible is Met	After Deductible , plan pays 70% of Referenced Based Pricing (RBP) rates (150% of Medicare reimbursement rates). In the absence of a RBP rate, plan pays UCR rates.
	Specialist Visit	30% Coinsurance AFTER Deductible is Met	
	Preventive Care/Screening/Immunization	No Charge	Preventive Services , as outlined by the ACA and shown on healthcare.gov , will be paid at 150% of Medicare reimbursement rates. In the absence of a Medicare rate, plan pays UCR rates. You may have to pay for services that are not preventive. Ask your provider if the services needed are preventive. If you receive a bill from a provider for Preventive Services, please call Planstin Member Services at 888-920-7526.
If you have a test	Diagnostic Test (X-Ray)	30% Coinsurance AFTER Deductible is Met	After Deductible , plan pays 70% of Referenced Based Pricing (RBP) rates (150% of Medicare reimbursement rates). In the absence of a RBP rate, plan pays UCR rates.
	Lab/Bloodwork	30% Coinsurance AFTER Deductible is Met	
	Imaging (CT/PET Scans, Ultrasounds, MRIs)	30% Coinsurance AFTER Deductible is Met	
If you need drugs to treat your illness or condition More information about Prescription Drug discounts is available at planstinrx.com	Tier 1 - Generic	30% Coinsurance AFTER Deductible is Met	After deductible is met, plan pays 70% of Referenced Based Pricing (RBP) rates (150% of Medicare reimbursement rates). In the absence of a RBP rate, plan pays UCR rates. Retail: Covers up to a 30-day supply. Mail Order: Covers up to a 90-day supply. Coverage is limited to FDA-approved prescription drugs. If brand named drugs are used when a generic is available, the member must pay the difference in cost plus the applicable coinsurance. Some drugs may require prior authorization or step therapy. Specialty Drugs subject to medical necessity requirements. *Plan pays a maximum of \$500 per Specialty RX. Cost of Specialty RX over the \$500 max plan limit will be the responsibility of the member and will not be applied to the member's deductible or OOP.
	Tier 2 - Preferred Brand	30% Coinsurance AFTER Deductible is Met	
	Tier 3 - Non-Preferred Brand	30% Coinsurance AFTER Deductible is Met	
	Tier 4 – Specialty	30% Coinsurance AFTER Deductible is Met*	
If you have outpatient surgery	Facility Fee / ASC	30% Coinsurance AFTER Deductible is Met	After Deductible , plan pays 70% of Referenced Based Pricing (RBP) rates (150% of Medicare reimbursement rates). In the absence of a RBP rate, plan pays UCR rates. Coverage is limited to items and services that are deemed medically necessary and may be subject to limitations and conditions.
	Physician/Surgeon Fees	30% Coinsurance AFTER Deductible is Met	
If you need immediate medical attention	Emergency Room Care	30% Coinsurance AFTER Deductible is Met	EMERGENCIES ONLY. After Deductible , plan pays 70% of Referenced Based Pricing (RBP) rates (150% of Medicare reimbursement rates). In the absence of a RBP rate, plan pays UCR rates.
	Emergency Medical Transportation	30% Coinsurance AFTER Deductible is Met	
	Urgent Care	30% Coinsurance AFTER Deductible is Met	Applies to URGENT CARE FACILITIES ONLY. After Deductible , plan pays 70% of Referenced Based Pricing (RBP) rates (150% of Medicare reimbursement rates). In the absence of a RBP rate, plan pays UCR rates.

[* For more information about limitations and exceptions, see the plan or policy document at planstin.com/resources.]

Common Medical Event	Services You May Need	What You Will Pay	Limitations, Exceptions, & Other Important Information
If you have a hospital stay	Facility Fee (i.e., Hospital Room)	30% Coinsurance AFTER Deductible is Met	After Deductible , plan pays 70% of Referenced Based Pricing (RBP) rates (150% of Medicare reimbursement rates). In the absence of a RBP rate, plan pays UCR rates. Coverage is limited to items and services that are deemed medically necessary and may be subject to limitations and conditions.
	Physician/Surgeon fees	30% Coinsurance AFTER Deductible is Met	
If you need mental health, behavioral health, or substance abuse services	Outpatient Services	30% Coinsurance AFTER Deductible is Met	After Deductible , plan pays 70% of Referenced Based Pricing (RBP) rates (150% of Medicare reimbursement rates). In the absence of a RBP rate, plan pays UCR rates. Coverage is limited to items and services that are deemed medically necessary and may be subject to limitations and conditions.
	Inpatient Services	30% Coinsurance AFTER Deductible is Met	
If you are pregnant	Office Visits	30% Coinsurance AFTER Deductible is Met	After Deductible , plan pays 70% of Referenced Based Pricing (RBP) rates (150% of Medicare reimbursement rates). In the absence of a RBP rate, plan pays UCR rates.
	Childbirth / Delivery Professional Services	30% Coinsurance AFTER Deductible is Met	
	Childbirth / Delivery Facility Services	30% Coinsurance AFTER Deductible is Met	
If you need help recovering or have other special health needs	Home Health Care	30% Coinsurance AFTER Deductible is Met	<p>Home Health Care: Limit of 60 Visits per Member, per Plan Year</p> <p>Rehabilitation Services & Habilitation Services: Limit of 120 Visits (Combined) per Member, per Plan Year and Includes Physical Therapy, Occupational Therapy & Speech Therapy</p> <p>Skilled Nursing Care: Limit of 120 Days per Member, per Plan Year</p> <p>Durable Medical Equipment Limitations: Limited to \$1,000 per Item/Service per, Plan Year</p> <p>After Deductible, plan pays 70% of Referenced Based Pricing (RBP) rates (150% of Medicare reimbursement rates). In the absence of a RBP rate, plan pays UCR rates. Coverage is limited to items and services that are deemed medically necessary and may be subject to limitations and conditions.</p>
	Rehabilitation Services	30% Coinsurance AFTER Deductible is Met	
	Habilitation Services	30% Coinsurance AFTER Deductible is Met	
	Skilled Nursing Care	30% Coinsurance AFTER Deductible is Met	
	Durable Medical Equipment	30% Coinsurance AFTER Deductible is Met	
	Hospice Services	30% Coinsurance AFTER Deductible is Met	
	Chiropractor Visits <small>*Limit 12 Visits per Member, per Plan Year</small>	30% Coinsurance AFTER Deductible is Met	
If your child needs dental or eye care	Children's Vision Acuity Screening	No Charge	Plan pays 150% of Medicare reimbursement rates. In the absence of a Medicare rate, plan pays UCR rates.
	Children's Glasses	Not Covered	
	Children's Fluoride Varnish	No Charge	Plan pays 150% of Medicare reimbursement rates. In the absence of a Medicare rate, plan pays UCR rates.

[* For more information about limitations and exceptions, see the plan or policy document at planstin.com/resources.]

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](#).)

- Abortion
- Acupuncture
- Bariatric Surgery
- Dental Care (Adult)
- Experimental/Investigational Services
- Hearing Aids
- Home Traction Units
- Infertility/Reproductive Treatment
- Immunization for Anthrax, BCG, Cholera, Plague, Typhoid and Yellow Fever
- Laser Assisted in Situ Keratomileusis (LASIK)
- Long Term Care
- Non-Emergency Care when Traveling Outside the US
- Private Duty Nursing
- Routine Eye Care (Adult)
- Routine Foot Care
- Services a Third-Party is Responsible For
- Services Related to Certain Illegal Activities
- Services that are Not Medically Necessary
- Sexual Dysfunction
- Temporomandibular Joint Dysfunction (TMJ)
- Weight Loss Programs

Other Covered Services (Limitations may apply to these services. This is not a complete list. Please see your [Plan](#) document.)

- Chiropractic visits limited to 12 visits per member per plan year and is limited to items and services that are medically necessary and may be subject to limitations.
- Cosmetic Surgery – Please refer to Summary Plan Description for a complete list of exclusions and limitations.

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. To continue coverage after it ends, contact: Planstin at 888-920-7526 or member@planstin.com. Other options to continue coverage are 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 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: Planstin at 888-920-7526 or member@planstin.com.

Does this plan provide Minimum Essential Coverage? YES

If you do not have [Minimum Essential Coverage](#) for a month, you will 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 plan meet the Minimum Value Standards? YES

If your [Plan](#) does not 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 (888) 920-7526.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa (888) 920-7526.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 (888) 920-7526.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' (888) 920-7526.

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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 Pre-Natal Care and a Hospital Delivery)

■ The Plan's Overall Deductible	\$3,500
■ Specialist Visit [Coinsurance]	30%
■ Imaging [Coinsurance]	30%
■ Lab/Bloodwork [Coinsurance]	30%
■ Hospital (Facility) [Coinsurance]	30%

This EXAMPLE event includes services like:

Specialist Office Visits (*Prenatal Care*)
Imaging (*Ultrasounds*)
Diagnostic Tests (*Bloodwork Labs*)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services (*Including Anesthesia*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$3,500
Copayments	\$0
Coinsurance (30%)	\$2,760
<i>What is NOT Covered</i>	
Limits or exclusions	\$100
The total Peg would pay is	\$6,360

Managing Joe's Type 2 Diabetes (A Year of Routine Care of a Well-Controlled Condition)

■ The Plan's Overall Deductible	\$3,500
■ Specialist Visit [Coinsurance]	30%
■ Lab/Bloodwork [Coinsurance]	30%
■ Durable Medical Equipment [Coinsurance]	30%

This EXAMPLE event includes services like:

Specialist Office Visits (*Including Disease Education*)
Diagnostic Tests (*Bloodwork Labs*)
Durable Medical Equipment (*Glucose Meter*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$3,500
Copayments	\$0
Coinsurance (30%)	\$630
<i>What is NOT Covered</i>	
Limits or exclusions	\$40
The total Joe would pay is	\$4,170

Mia's Simple Fracture (Emergency Room Visit and Follow Up Care)

■ The Plan's Overall Deductible	\$3,500
■ Specialist Visit [Coinsurance]	30%
■ ER Facility Services [Coinsurance]	30%
■ Durable Medical Equipment [Coinsurance]	30%
■ Rehabilitation/Physical Therapy [Coinsurance]	30%

This EXAMPLE event includes services like:

Rehabilitation Specialist Services (*Physical Therapy*)
Emergency Room Care (Including Supplies)
Emergency Room Diagnostic Tests (*X-Ray*)
Durable Medical Equipment (*Crutches*)

Total Example Cost	\$4,300
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$3,500
Copayments	\$0
Coinsurance (30%)	\$240
<i>What is NOT Covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$3,740

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