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, go to www.meritain.com or call (800) 925-2272. 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.healthcare.gov/sbc-glossary or call Meritain Health, Inc. at (800) 925-2272 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For participating providers: $2,000 person / $4,000 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 policy, the overall family deductible must be met before the plan begins to pay.
Are there services covered before you meet your deductible?	Yes. For participating providers: Preventive care and routine eye exams are covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	For participating providers: $4,000 person / $6,750 family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, penalty amounts, balance billing charges and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See www.aetna.com/docfind/custom/meritain or call (800) 343-3140 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.
Is a Health Savings Account (HSA) available under this plan option?	Yes.	An HSA is an account that may be set up by you or your employer to help you plan for current and future health care costs. You may make contributions to the HSA up to a maximum amount set by the IRS.

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
		Participating Provider (You will pay the least)	Non-Participating Provider (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	10% coinsurance	Not Covered	Includes telemedicine other than Teladoc. There is no charge after the deductible if you receive consultation services through Teladoc. Effective 9/1/2025, you pay a $56 copay (deductible does not apply) if you receive consultation services through Teladoc. There is no charge after the deductible for services received at a MinuteClinic.
	Specialist visit	10% coinsurance	Not Covered	
	Preventive care/screening/ immunization	No Charge (deductible waived)	Not Covered	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	10% coinsurance (office & freestanding facility)/30% coinsurance (outpatient)	Not Covered	----------none----------
	Imaging (CT/PET scans, MRIs)	No charge after deductible (office & freestanding facility)/ 30% coinsurance (outpatient)	Not Covered	Preauthorization recommended for PET scans and non-orthopedic CT/MRI's.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.express-scripts.com	Generic drugs	30% coinsurance (retail or mail order)	Not Covered	Major medical deductible applies. Covers up to a 30-day supply (retail prescription); 90-day supply (Voluntary Smart 90 Program Only); 90-day supply (mail order prescription); 30-day supply (specialty drugs). There is no charge or deductible for preventive drugs or preventive maintenance drugs. Mandatory generic provision applies. Specialty drugs must be obtained from the specialty pharmacy network. Step
	Preferred brand drugs	30% coinsurance (retail or mail order)	Not Covered	
	Non-preferred brand drugs	30% coinsurance (retail or mail order)	Not Covered	
	Specialty drugs	30% coinsurance	Not Covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
				therapy provision applies. Infertility drugs limited to $10,000 per lifetime.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	Not Covered	Preauthorization recommended for certain surgeries. See your plan document for a detailed listing.
	Physician/surgeon fees	30% coinsurance	Not Covered	
If you need immediate medical attention	Emergency room care	30% coinsurance	30% coinsurance	Non-participating providers paid at the participating provider level of benefits.
	Emergency medical transportation	30% coinsurance	30% coinsurance	Non-participating providers paid at the participating provider level of benefits.
	Urgent care	10% coinsurance	Not Covered	----------none----------
If you have a hospital stay	Facility fee (e.g., hospital room)	30% coinsurance	Not Covered	Preauthorization recommended.
	Physician/surgeon fees	30% coinsurance	Not Covered	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	10% coinsurance (office visit)/ 30% coinsurance (all other outpatient)	Not Covered	Includes telemedicine other than Teladoc.
	Inpatient services	30% coinsurance	Not Covered	Preauthorization recommended.
If you are pregnant	Office visits	No Charge (preventive/routine prenatal & postnatal care)/30% coinsurance (all other prenatal & postnatal care)	Not Covered	Preauthorization recommended for inpatient hospital stays in excess of 48 hrs (vaginal delivery) or 96 hrs (c-section). Cost sharing does not apply to preventive services from a participating provider. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Breast pumps limited to $450 per pregnancy.
	Childbirth/delivery professional services	30% coinsurance	Not Covered	
	Childbirth/delivery facility services	30% coinsurance	Not Covered	
If you need help recovering or have other special health needs	Home health care	30% coinsurance	Not Covered	Limited to 100 visits per year. Preauthorization recommended.
	Rehabilitation services	10% coinsurance	Not Covered	Includes physical, speech/hearing & occupational therapy. Includes telemedicine other than Teladoc.
	Habilitation services	10% coinsurance	Not Covered	Includes telemedicine other than Teladoc.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
	Skilled nursing care	30% coinsurance	Not Covered	Limited to 100 days per year. Preauthorization recommended.
	Durable medical equipment	30% coinsurance	Not Covered	Limited to 1 purchase of a type of DME every 3 years. Preauthorization recommended for electric/motorized scooters or wheelchairs and pneumatic compression devices.
	Hospice services	30% coinsurance	Not Covered	Bereavement counseling is not covered.
If your child needs dental or eye care	Children's eye exam	No Charge to age 5; $40 copay from age 5; deductible waived	Not Covered	Limited to 1 exam per year.
	Children's glasses	No charge after deductible	No charge after deductible	Limited to $100 per year age 19 & over. Non-participating providers paid at the participating provider level of benefits.
	Children's dental check-up	Not Covered	Not Covered	Not Covered

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.)

- **Bariatric surgery**
- **Bereavement counseling**
- **Cosmetic surgery**
- **Dental care (Adult & Child)**
- **Hearing aids**
- **Long-term care**
- **Non-emergency care when traveling outside the U.S.**
- **Routine foot care (except for metabolic or peripheral vascular disease)**

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

- **Acupuncture**
- **Chiropractic care**
- **Glasses (Adult & Child - $100 per year age 19 & over)**
- **Infertility treatment (age 26 & above only – 4 attempts at artificial reproduction up to $10,000)**
- **Private-duty nursing (30 visits per year)**
- **Routine eye care (Adult & Child – 1 exam per year)**
- **Weight loss programs (for morbid obesity only)**

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: the U.S. Department of Labor, Employee Benefits Security Administration at (866) 444-3272 or www.dol.gov/ebsa/healthreform or EMM Loans LLC at (800) 793-9633. 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 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 the U.S. Department of Labor, Employee Benefits Security Administration at (866) 444-3272 or www.dol.gov/ebsa/healthreform or EMM Loans LLC at (800) 793-9633.

Additionally, a consumer assistance program can help you file your appeal. Contact The Office of the Insurance Ombudsman NJ Department of Banking and Insurance at (800) 446-7467.

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 1-800-378-1179.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-378-1179.

Chinese (中文): 如果需要中文的**帮助**，请拨打这个号码1-800-378-1179.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-378-1179.

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)

- **The plan's overall deductible** **$2,000**
- **Primary care physician coinsurance** **30%**
- **Hospital (facility) coinsurance** **30%**
- **Other coinsurance** **30%**

This EXAMPLE event includes services like:
Primary care physician visits (*prenatal care)*
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work)*
Specialist visit *(anesthesia)*

Total Example Cost	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$2,000
Copayments	$0
Coinsurance	$2,000
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	$4,060

Managing Joe's Type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- **The plan's overall deductible** **$2,000**
- **Specialist coinsurance** **10%**
- **Hospital (facility) coinsurance** **30%**
- **Other coinsurance** **30%**

This EXAMPLE event includes services like:
Specialist office visits (*including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(glucose meter)*

Total Example Cost	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$2,000
Copayments	$0
Coinsurance	$900
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	$2,920

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- **The plan's overall deductible** **$2,000**
- **Specialist coinsurance** **10%**
- **Hospital (facility) coinsurance** **30%**
- **Other coinsurance** **30%**

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic test *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$2,000
Copayments	$0
Coinsurance	$100
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	$2,100

The **plan** would be responsible for the other costs of these EXAMPLE covered services.