


# CO-Options, KY Health Cooperative MSP Gold, A Multi-State Plan

Coverage Period: Beginning on January 1, 2015

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

Coverage for: **INDIVIDUAL** | Plan Type: **PPO**

 **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.mykyhc.org](http://www.mykyhc.org) or by calling: 1-855-OUR-KYHC.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	Network <b>\$1,000</b> per person/ <b>\$3,000</b> per family Non-Network <b>\$2,000</b> per person/ <b>\$6,000</b> per family	You must pay all the costs up to the <u>Deductible</u> amount before this plan begins to pay for covered services you use. See the chart starting on page 2 to find out how much you pay for covered services after you have met the <u>Deductible</u> .  *Copayments, other than prescription drug, <u>DO NOT Apply</u> toward the Deductible
Are there other deductibles for specific services?	<b>NO</b>	You do not have to meet a Deductible for Prescription Drug Benefits
Is there an <u>out-of-pocket limit</u> on my expenses?	<b>YES</b> Network providers <b>\$3,000</b> per person/ <b>\$9,000</b> per family Non-Network providers <b>\$6,000</b> per person/ <b>\$18,000</b> per family	The <u>Out-of-Pocket Limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit can help you plan for health care expenses.  *Copayments, other than prescription drug, <u>DO Apply</u> toward the <u>Out-of-Pocket Limit</u>
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, Balance-billed charges, Health care received but not covered by this plan and Penalties	Though you may have paid expenses in these areas, they do not count toward the <u>Out-of-Pocket Limit</u>
Is there an overall annual limit on what the plan pays?	<b>NO</b>	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 <u>network of providers</u> ?	<b>YES</b>	If you use our <u>Network</u> provider, this plan will pay some or all of the costs of covered services. Any non-Network provider charges, even if used by one of your Network providers, may not be paid by this plan

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OMB Control Numbers:  
1545-2229, 1210-0147 and  
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Do I need a referral to see a <b>specialist</b> ?	<b>NO</b>	You can see the <u>Specialist</u> you choose without permission from this plan, though possible non-payment, by this plan, for services from a Non-Network provider applies.
Are there services this plan doesn't cover?	<b>YES</b>	There are services not covered by this plan. Please consult your policy or plan documents for the list of <u>Excluded</u> Services.

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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 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 <b>provider's</b> office or clinic</b>	Primary care visit to treat an injury or illness	10% Coinsurance after deductible	40% Coinsurance after deductible	
	Specialist visit	10% Coinsurance after deductible	40% Coinsurance after deductible	
	Other practitioner office visit-chiropractor	10% Coinsurance after deductible	40% Coinsurance after deductible	Chiropractor: 12 manipulation visits per benefit period.
	Preventive care/screening/immunization	\$0	\$0	
<b>If you have a test</b>	Diagnostic test (x-ray, blood work)	10% Coinsurance after deductible	40% Coinsurance after deductible	In-Network coinsurance varies based upon setting where test received.

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		In-network Provider	Out-of-network Provider	
	Imaging (CT/PET scans, MRIs)	10% Coinsurance after deductible	40% Coinsurance after deductible	In-Network coinsurance varies based upon setting where test received.
<b>If you need drugs to treat your illness or condition</b>  More information about <b>prescription drug coverage</b> is available at <a href="http://www.mykyhc.org">www.mykyhc.org</a>	Generic drugs	10% Coinsurance after deductible	40% Coinsurance after deductible	No out-of-network mail order
	Preferred brand drugs	10% Coinsurance after deductible	40% Coinsurance after deductible	No out-of-network mail order
	Non-preferred brand drugs	10% Coinsurance after deductible	40% Coinsurance after deductible	No out-of-network mail order
	Specialty drugs	10% Coinsurance after deductible	40% Coinsurance after deductible	No out-of-network mail order
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	10% Coinsurance after deductible	40% Coinsurance after deductible	Pre-authorization/Pre-certification may be required.
	Physician/surgeon fees	10% Coinsurance after deductible	40% Coinsurance after deductible	Pre-authorization/Pre-certification may be required
<b>If you need immediate medical attention</b>	Emergency room services	10% Coinsurance after deductible	40% Coinsurance after deductible	May be waived if admitted. Maximum Allowable Amount applies to Out-of-Network services.
	Emergency medical transportation	10% Coinsurance after deductible	40% Coinsurance after deductible	Waived if admitted and related to accident/injury.
	Urgent care	10% Coinsurance after deductible	40% Coinsurance after deductible	

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		In-network Provider	Out-of-network Provider	
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	10% Coinsurance after deductible	40% Coinsurance after deductible	Pre-authorization/Pre-certification may be required.
	Physician/surgeon fee	10% Coinsurance after deductible	40% Coinsurance after deductible	In-Network coinsurance varies based upon setting where service received.
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	10% Coinsurance after deductible	40% Coinsurance after deductible	
	Mental/Behavioral health inpatient services	10% Coinsurance after deductible	40% Coinsurance after deductible	Pre-authorization/Pre-certification may be required
	Substance use disorder outpatient services	10% Coinsurance after deductible	40% Coinsurance after deductible	
	Substance use disorder inpatient services	10% Coinsurance after deductible	40% Coinsurance after deductible	Pre-authorization/Pre-certification may be required
<b>If you are pregnant</b>	Prenatal and postnatal care	10% Coinsurance after deductible	40% Coinsurance after deductible	In-Network coinsurance varies based upon setting where service received.
	Delivery and all inpatient services	10% Coinsurance after deductible	40% Coinsurance after deductible	In-Network coinsurance varies based upon setting where service received.

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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	10% Coinsurance after deductible	40% Coinsurance after deductible	Pre-authorization/Pre-certification may be required/100 visits per calendar year.
	Rehabilitation services	10% Coinsurance after deductible	40% Coinsurance after deductible	Pre-authorization/Pre-certification may be required/ Limit of 20 visits on certain services (speech therapy, physical therapy etc.)
	Habilitation services	10% Coinsurance/visit after deductible	40% Coinsurance after deductible	Pre-authorization/Pre-certification may be required/ Limit of 20 visits on certain services (speech therapy, physical therapy etc.)
	Skilled nursing care	10% Coinsurance after deductible	40% Coinsurance after deductible	Pre-authorization/Pre-certification may be required/90 days maximum combined in and out of network.
	Durable medical equipment	10% Coinsurance after deductible	40% Coinsurance after deductible	Pre-authorization/Pre-certification may be required/Hearing Aid for those <18 is 1 per 36 month period.
	Hospice service	Consistent with Medicare rate	Consistent with Medicare rate	Pre-authorization/Pre-certification may be required.
<b>If your child needs dental or eye care</b>	Eye exam	10% Coinsurance after deductible	40% coinsurance after deductible	None
	Glasses	10% Coinsurance after deductible	40% Coinsurance after deductible	None
	Dental check-up	Not Covered	Not Covered	Some items may be covered if due to accidental injury or for certain procedures requiring anesthesia.

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## 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](#).)

- Bariatric Surgery
- Acupuncture
- Routine Foot Care
- Cosmetic Surgery
- Dental Care (Adult)
- Weight Loss Programs
- Long-Term Care
- Infertility Treatment

### 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.)

- Private duty nursing
- Hearing Aids
- Chiropractic Care
- Routine Eye Care (Adult)
- Non-Emergency Care When Outside the U.S.

**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 1-855-OUR KYHC (687-5942). 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: Kentucky Health Cooperative at: [www.mykyhc.org](http://www.mykyhc.org) or 1-855-OUR-KYHC or your state insurance department or; Department of Labor Employee Benefits Security Administration: 1-866-444-EBSA (3272), or, [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform)

Department of Insurance, P.O. Box 517, Frankfort, KY 40602-0517 PH: 502-564-3630 or 800-595-6053 or TTY: 800-648-6056

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Department of Insurance, Consumer Protection Division, P.O. Box 517, Frankfort, KY 40602-0517, website: <http://insurance.ky.gov>,

E-mail: [DOI.Ombudsman@ky.gov](mailto:DOI.Ombudsman@ky.gov), PH: 877-587-7222

*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** \$900
- **Patient pays** \$6,650

#### 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	\$1,000
Co-pays	\$0
Co-insurance	\$754
Limits or exclusions	\$0
<b>Total</b>	<b>\$1,754</b>

\*\*

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

- **Amount owed to providers:** \$5,400
- **Plan pays** \$70
- **Patient pays** \$5,330

#### 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	\$1,000
Co-pays	\$0
Co-insurance	\$540
Limits or exclusions	\$0
<b>Total</b>	<b>\$1,540</b>

**\*\* ASSUMING START OF PLAN YEAR SO DEDUCTIBLES APPLIED IN FULL**

\*\* The information for these examples is incomplete since time and place of service are key to deductible application.

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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 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.

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