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, 1-888-250-2220. 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.healthfirstny.org or call 1-888-250-2220 to request a copy.

<table>
<thead>
<tr>
<th>Important Questions</th>
<th>Answers</th>
<th>Why This Matters</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is the overall deductible?</td>
<td>$0</td>
<td>See the Common Medical Events chart below for your costs for services this plan covers.</td>
</tr>
<tr>
<td>Are there services covered before you meet your deductible?</td>
<td>Yes. Preventive care, prenatal care and telemedicine are covered before you meet your deductible</td>
<td>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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</td>
</tr>
<tr>
<td>Are there other deductibles for specific services?</td>
<td>No</td>
<td>You don’t have to meet deductibles for specific services.</td>
</tr>
<tr>
<td>What is the out-of-pocket limit for this plan?</td>
<td>$0</td>
<td>This plan does not have an out-of-pocket limit on your expenses.</td>
</tr>
<tr>
<td>What is not included in the out-of-pocket limit?</td>
<td>Premium, Balance Billing charges and the cost of health care services this plan does not cover.</td>
<td>Even though you pay these expenses, they don’t count toward the out–of–pocket limit.</td>
</tr>
<tr>
<td>Will you pay less if you use a network provider?</td>
<td>Yes. See <a href="http://www.healthfirstny.org">www.healthfirstny.org</a> or call 1-888-250-2220 for a list of network providers.</td>
<td>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.</td>
</tr>
<tr>
<td>Do you need a referral to see a specialist?</td>
<td>No</td>
<td>You can see the specialist you choose without a referral.</td>
</tr>
</tbody>
</table>
### Healthfirst: Essential Plan 4

**Coverage Period:** 1/1/19 – 12/31/19

**Coverage for:** All Coverage Types | **Plan Type:** HMO

#### Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>What You Will Pay</th>
<th>Limitations, Exceptions, &amp; Other Important Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>If you visit a health care provider's office or clinic</strong></td>
<td>Primary care visit to treat an injury or illness</td>
<td>Network Provider (You will pay the least): Covered in full</td>
<td>Out-of-Network Provider (You will pay the most): Not Covered</td>
</tr>
<tr>
<td></td>
<td>Specialist visit</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Preventive care / screening / immunization</td>
<td>No Charge</td>
<td>Not Covered</td>
</tr>
<tr>
<td><strong>If you have a test</strong></td>
<td>Diagnostic test (x-ray, blood work)</td>
<td>Covered in full</td>
<td>Not Covered</td>
</tr>
<tr>
<td></td>
<td>Imaging (CT/PET scans, MRIs)</td>
<td>Covered in full</td>
<td>Not Covered</td>
</tr>
<tr>
<td><strong>If you need drugs to treat your illness or condition</strong></td>
<td>Generic drugs</td>
<td>Covered in full</td>
<td>Not Covered</td>
</tr>
<tr>
<td></td>
<td>Preferred brand drugs</td>
<td>Covered in full</td>
<td>Not Covered</td>
</tr>
<tr>
<td></td>
<td>Non-preferred brand drugs</td>
<td>Covered in full</td>
<td>Not Covered</td>
</tr>
<tr>
<td></td>
<td>Specialty drugs</td>
<td>Covered in full</td>
<td>Not Covered</td>
</tr>
<tr>
<td><strong>If you have outpatient surgery</strong></td>
<td>Facility fee (e.g., ambulatory surgery center)</td>
<td>Covered in full</td>
<td>Not Covered</td>
</tr>
<tr>
<td></td>
<td>Physician/surgeon fees</td>
<td>Covered in full</td>
<td>Not Covered</td>
</tr>
<tr>
<td><strong>If you need immediate medical attention</strong></td>
<td>Emergency room care</td>
<td>Covered in full</td>
<td>Covered in full</td>
</tr>
<tr>
<td></td>
<td>Emergency medical</td>
<td>Covered in full</td>
<td>Covered in full</td>
</tr>
</tbody>
</table>

*For more information about limitations and exceptions, see the plan or policy document at [www.healthfirstny.org](http://www.healthfirstny.org)*

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<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>What You Will Pay</th>
<th>Limitations, Exceptions, &amp; Other Important Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you have a hospital stay</td>
<td>Facility fee (e.g., hospital room)</td>
<td>Network Provider: Covered in full</td>
<td>Out-of-Network Provider: Not Covered</td>
</tr>
<tr>
<td></td>
<td>Physician/surgeon fees</td>
<td>(You will pay the least)</td>
<td>(You will pay the most)</td>
</tr>
<tr>
<td>If you need mental health, behavioral health, or substance abuse services</td>
<td>Outpatient services</td>
<td>Covered in full</td>
<td>Not Covered</td>
</tr>
<tr>
<td>If you are pregnant</td>
<td>Office visits</td>
<td>Covered in Full</td>
<td>Not Covered</td>
</tr>
<tr>
<td></td>
<td>Childbirth/delivery professional services</td>
<td>Covered in Full</td>
<td>Not Covered</td>
</tr>
<tr>
<td></td>
<td>Childbirth/delivery facility services</td>
<td>Covered in Full</td>
<td>Not Covered</td>
</tr>
<tr>
<td>If you need help recovering or have other special health needs</td>
<td>Home health care</td>
<td>Covered in full</td>
<td>Not Covered</td>
</tr>
<tr>
<td></td>
<td>Rehabilitation services</td>
<td>Covered in full</td>
<td>Not Covered</td>
</tr>
<tr>
<td></td>
<td>Habilitation services</td>
<td>Covered in full</td>
<td>Not Covered</td>
</tr>
<tr>
<td></td>
<td>Skilled nursing care</td>
<td>Covered in full</td>
<td>Not Covered</td>
</tr>
<tr>
<td></td>
<td>Durable medical equipment</td>
<td>Covered in full</td>
<td>Not Covered</td>
</tr>
<tr>
<td></td>
<td>Hospice services</td>
<td>Covered in full</td>
<td>Not Covered</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Preauthorization Required; 40 visits per plan year</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Preauthorization Required; 60 visits per condition, per plan year combined therapies</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Preauthorization Required; 60 visits per condition, per plan year combined therapies</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Preauthorization Required; 200 days per plan year</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Preauthorization Required; 210 days per plan year</td>
</tr>
</tbody>
</table>

* For more information about limitations and exceptions, see the plan or policy document at [www.healthfirstny.org](http://www.healthfirstny.org)
## Healthfirst: Essential Plan 4
**Coverage Period:** 1/1/19 – 12/31/19
**Coverage for:** All Coverage Types | **Plan Type:** HMO

### Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

**Network Provider (You will pay the least)**

**Out-of-Network Provider (You will pay the most)**

**Limitations, Exceptions, & Other Important Information**

<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>What You Will Pay</th>
<th>Limitations, Exceptions, &amp; Other Important Information</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>plan year (inpatient); 5 Visits for Family Bereavement Counseling (outpatient)</td>
</tr>
<tr>
<td>Eye exam</td>
<td>Covered in full</td>
<td>Not Covered</td>
<td>One Exam Per 12-Month Period</td>
</tr>
<tr>
<td>Glasses</td>
<td>Covered in full</td>
<td>Not Covered</td>
<td>One Prescribed Lenses &amp; Frames in a 12-Month Period</td>
</tr>
<tr>
<td>Dental check-up</td>
<td>Covered in full</td>
<td>Not Covered</td>
<td>One Dental Exam &amp; Cleaning Per 6-Month Period</td>
</tr>
</tbody>
</table>

### 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.)**

- Acupuncture
- Cosmetic Surgery
- Long Term Care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care
- Weight loss programs

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

- Bariatric Surgery
- Routine eye care (Adult)
- Infertility Treatment
- Hearing Aids
- Dental (Adult)
- Abortion Services

### 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: New York State Department of Financial Services at 1-800-342-5756 or www.dfs.ny.gov/, HHS, DOL, and/or other applicable agency contact information. 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 or NY State of Health Marketplace at 1-855-355-5777 or www.nystateofhealth.ny.gov.

* For more information about limitations and exceptions, see the plan or policy document at www.healthfirstny.org

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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

New York State Department of Financial Services
One State Street
New York, NY 10004-1511
800-342-3736

Additionally, a consumer assistance program can help you file your appeal. Contact: Community Health Advocates
633 Third Ave, 10th FL
New York, NY 10017
888-614-5400
cha@cssny.org

Does this plan provide Minimum Essential Coverage? Yes
If you don’t have Minimum Essential Coverage for a month, you’ll 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 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 1-888-250-2220.
Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-888-250-2220.
Navajo (Dine): Dinekehgo shika at’ohwol ninisingo, kwiijigo holne’ 1-888-250-2220.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

* For more information about limitations and exceptions, see the plan or policy document at www.healthfirstny.org
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 | $0 |
| Specialist [cost sharing] | $0 |
| Hospital (facility) [cost sharing] | $0 |
| Other [cost sharing] | $0 |

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

Total Example Cost $12,731

In this example, Peg would pay:

| Cost Sharing |  |
| Deductibles | $0 |
| Copayments | $0 |
| Coinsurance | $0 |

What isn't covered
- Limits or exclusions $60

The total Peg would pay is $60

| Managing Joe’s type 2 Diabetes (a year of routine in-network care of a well-controlled condition) |
| The plan's overall deductible | $0 |
| Specialist [cost sharing] | $0 |
| Hospital (facility) [cost sharing] | $0 |
| Other [cost sharing] | $0 |

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

Total Example Cost $7,389

In this example, Joe would pay:

| Cost Sharing |  |
| Deductibles | $0 |
| Copayments | $0 |
| Coinsurance | $0 |

What isn't covered
- Limits or exclusions $55

The total Joe would pay is $55

| Mia’s Simple Fracture (in-network emergency room visit and follow up care) |
| The plan's overall deductible | $0 |
| Specialist [cost sharing] | $0 |
| Hospital (facility) [cost sharing] | $0 |
| Other [cost sharing] | $0 |

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 $1,925

In this example, Mia would pay:

| Cost Sharing |  |
| Deductibles | $0 |
| Copayments | $0 |
| Coinsurance | $0 |

What isn't covered
- Limits or exclusions $55

The total Mia would pay is $55

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


**Healthfirst** complies with Federal civil rights laws. Healthfirst does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

**Healthfirst** provides the following:

- Free aids and services to people with disabilities to help you communicate with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Free language services to people whose first language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, call **Healthfirst** at 1-866-305-0408. For TTY/TDD services, call 1-888-542-3821.

If you believe that **Healthfirst** has not given you these services or treated you differently because of race, color, national origin, age, disability, or sex, you can file a grievance with **Healthfirst** by:

<table>
<thead>
<tr>
<th>Mail</th>
<th>Healthfirst Member Services</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>P.O. Box 5165</td>
</tr>
<tr>
<td></td>
<td>New York, NY 10274-5165</td>
</tr>
<tr>
<td>Phone</td>
<td>1-866-305-0408 (for TTY/TDD services, call 1-888-542-3821)</td>
</tr>
<tr>
<td>Fax</td>
<td>1-212-801-3250</td>
</tr>
<tr>
<td>In person</td>
<td>100 Church Street, New York, NY 10007</td>
</tr>
<tr>
<td>Email</td>
<td><a href="http://healthfirst.org/members/contact/">http://healthfirst.org/members/contact/</a></td>
</tr>
</tbody>
</table>

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights by:

<p>| Web          | Office for Civil Rights Complaint Portal at <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a> |
| Mail         | U.S. Department of Health and Human Services |
|              | 200 Independence Avenue SW. |
|              | Room 509F, HHH Building |
|              | Washington, DC 20201 |
| Phone        | 1-800-368-1019 (TTY/TDD 800-537-7697) |</p>
<table>
<thead>
<tr>
<th>Language</th>
<th>Text</th>
</tr>
</thead>
<tbody>
<tr>
<td>English</td>
<td>ATTENTION: Language assistance services, free of charge, are available to you. Call 1-866-305-0408 (TTY/TDD: 1-888-542-3821).</td>
</tr>
<tr>
<td>Bengali</td>
<td>লক্ষ্য করুনঃ যদি আপনি বাংলা, কে বলতে পারেন, তাহলে নিউইয়র্কের ভাষা সহায়তা পরিষদ উপলক্ষে আছে। ফোন করুন ১-866-305-0408 (TTY/TDD: 1-888-542-3821).</td>
</tr>
</tbody>
</table>