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. Please read the PSHB Plan brochure (RI-73-916) that contains the complete terms of this plan. **All benefits are subject to the definitions, limitations, and exclusions set forth in the PSHB Plan brochure**. Benefits may vary if you have other coverage, such as Medicare. 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 get the PSHB Plan brochure at www.hmsa.com/postal, and view the Glossary at www.hmsa.com/federalplan/SBCuniformglossary. You can call 1-800-776-4672 to request a copy of either document.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$ 150 / Self Only $ 300 / Self Plus One $ 300 / Self and Family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. Copayments and coinsurance amounts do not count toward your deductible, which generally starts over January 1. When a covered service/supply is subject to a deductible, only the Plan allowance for the service/supply counts toward the deductible. 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.
Are there services covered before you meet your deductible?	Yes. Some examples are preventive care, telehealth services, maternity care, and family planning.	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 https://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?	$5,000 Self Only $10,000 Self Plus One ($5,000 per covered individual) $10,000 Self and Family ($5,000 per covered individual)	The out-of-pocket limit, or catastrophic maximum, 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, balance-billed 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.hmsa.com/postal or call 1-800-776-4672 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.
Important Questions	**Answers**	**Why This Matters:**
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most, plus you may be balance billed)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$20 copay / visit (deductible does not apply)	40% coinsurance	None
	Specialist visit	$20 copay / visit (deductible does not apply)	40% coinsurance	None
	Preventive care/screening/ immunization	No charge (deductible does not apply)	40% coinsurance	Physical Exams / Mammography (screening) / Immunizations You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	X-ray: 30% coinsurance Blood Work: 30% coinsurance (deductible does not apply)	40% coinsurance	None
	Imaging (CT/PET scans, MRIs)	30% coinsurance	40% coinsurance	Services may require prior approval

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most, plus you may be balance billed)	
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at http://www.hmsa.com/postal	Generic drugs	$7 copay / prescription (retail – deductible does not apply) $0 copay / prescription (mail order – deductible does not apply)	$7 copay plus 20% coinsurance / prescription (retail)	30-day supply limit for retail benefits 90-day supply limit for mail order benefits
	Preferred brand drugs	40% coinsurance, up to $100 / prescription (retail) 40% coinsurance, up to $200 / prescription (mail order)	60% coinsurance / prescription (retail)	30-day supply limit for retail benefits 90-day supply limit for mail order benefits
	Non-preferred brand drugs	40% coinsurance, up to $600 / prescription (retail) 40% coinsurance, up to $1,200 / prescription (mail order)	60% coinsurance / prescription (retail)	30-day supply limit for retail benefits 90-day supply limit for mail order benefits
	Specialty drugs	Preferred Specialty Drug $200 copay / prescription (plan provider) Non-Preferred Specialty Drug 40% coinsurance, up to $1,200 / prescription (plan provider)	Not covered	30-day supply limit at a participating plan provider
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	40% coinsurance	None
	Physician/surgeon fees	Physician: $20 copay / visit (deductible does not apply) Surgeon fees: 30% coinsurance	40% coinsurance	None
If you need immediate medical attention	Emergency room care	Emergency Room Facility: 30% coinsurance Physician: $20 copay (deductible does not apply)	Emergency Room Facility: 30% coinsurance Physician: $20 copay	None
	Emergency medical transportation	30% coinsurance (ground ambulance)	30% coinsurance (ground ambulance)	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most, plus you may be balance billed)	
	Urgent care	$20 copay / visit (deductible does not apply)	40% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	30% coinsurance	40% coinsurance	The allowed amount is based on semi-private room rate
	Physician/surgeon fees	Physician: $20 copay / visit (deductible does not apply) Surgeon fees: 30% coinsurance	40% coinsurance	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	30% coinsurance	40% coinsurance	None
	Inpatient services	30% coinsurance	40% coinsurance	The allowed amount is based on semi-private room rate
If you are pregnant	Office visits	No charge (deductible does not apply)	40% coinsurance	None
	Childbirth/delivery professional services	No charge (deductible does not apply)	40% coinsurance	None
	Childbirth/delivery facility services	30% coinsurance	40% coinsurance	The allowed amount is based on semi-private room rate
If you need help recovering or have other special health needs	Home health care	30% coinsurance	40% coinsurance	150 visit limit per calendar year
	Rehabilitation services	30% coinsurance	40% coinsurance	Services may require prior approval
	Habilitation services	30% coinsurance	40% coinsurance	Services may require prior approval
	Skilled nursing care	30% coinsurance	40% coinsurance	100 days limit per calendar year
	Durable medical equipment	30% coinsurance	40% coinsurance	Services may require prior approval
	Hospice services	No charge	Not covered	None
If your child needs dental or eye care	Children's eye exam	30% coinsurance	40% coinsurance	One exam per year limit
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	None

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your plan's PSHB brochure for more information and a list of any other excluded services.)

- Acupuncture
- Cardiac Rehabilitation (except as offered through an HMSA program)
- Cosmetic Surgery
- Dental Care (Adult)
- Glasses (except for certain medical conditions)
- Long-term Care
- Private Duty Nursing
- Weight loss programs not offered through HMSA

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

- Bariatric Surgery
- Chiropractic Care
- Hearing Aids
- Infertility Treatment
- Non-emergency care when traveling outside the U.S.
- Routine Eye Care (Adult)
- Routine Foot Care

Your Rights to Continue Coverage: You can get help if you want to continue your coverage after it ends. See the PSHB Plan brochure, contact your HR office/retirement system, contact your plan at 1-800-776-4672 or visit https://www.health-benefits.opm.gov/pshb. Generally, if you lose coverage under the plan, then, depending on the circumstances, you may be eligible for a 31-day free extension of coverage, a conversion policy (a non-PSHB individual policy), spouse equity coverage, or temporary continuation of coverage (TCC). 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: If you are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal. For information about your appeal rights please see Section 3, "How you get care," and Section 8 "The disputed claims process," in your PSHB Plan brochure. If you need assistance, you can contact: HMSA, Member Advocacy and Appeals. P.O. Box 1958, Honolulu, Hawaii 96805-1958 or call us at 808-948-5090 or toll-free at 1-800-462-2085.

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 1-800-776-4672.]
[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-776-4672.]
[Chinese (中文): 如果需要中文的帮助， **请拨打这个号码**1-800-776-4672.]
[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-776-4672.]

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** **$150**
- **Specialist *[cost sharing]*** **$20**
- **Hospital (facility) *[cost sharing]*** **30%**
- **Other *[cost sharing]*** **30%**

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	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$150
Copayments	$30
Coinsurance	$2,500
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$2,740**

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

- **The plan's overall deductible** **$150**
- **Specialist *[cost sharing]*** **$20**
- **Hospital (facility) *[cost sharing]*** **30%**
- **Other *[cost sharing]*** **30%**

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	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$150
Copayments	$400
Coinsurance	$200
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$770**

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

- **The plan's overall deductible** **$150**
- **Specialist *[cost sharing]*** **$20**
- **Hospital (facility) *[cost sharing]*** **30%**
- **Other *[cost sharing]*** **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	$150
Copayments	$100
Coinsurance	$600
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$850**

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