

ADVANCED SCIENCE ENHANCED HEALTH CARE PLAN Coverage Period: 10/01/2014 – 09/30/2015

Summary of Benefits and Coverage: What this Plan Covers & What it Costs Coverage for: Employee + Family | 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.loomisco.com or by calling 1-800-346-1223.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	In-Network \$0 person / \$0 family; Non-Network \$1,000 person / \$2,000 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. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	No	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. In-network providers \$4,000 person / \$8,000 family; For non-network providers \$4,000 person / \$8,000 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 helps you plan for health care expenses.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance-billed charges, co-payments under the RX portion of the plan, penalties and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Is there an overall annual limit on what the plan pays?	No	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> ?	Yes. See www.loomisco.com or call 1-800-346-1223 for a list of participating providers.	If you use an in-network doctor or other health care <u>provider</u> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> .
Do I need a referral to see a <u>specialist</u> ?	No. You don't need a referral to see a specialist.	You can see the <u>specialist</u> you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 3 & 4. See your policy or plan document for additional information about <u>excluded services</u> .

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- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** 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 **coinsurance** 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 **In-network providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a In-Network Provider	Your Cost If You Use a Out-of-Network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$20 co-pay/visit	40% coinsurance	—————none—————
	Specialist visit	\$20 co-pay/visit	40% coinsurance	—————none—————
	Other practitioner office visit (<i>Chiropractor</i>)	\$20 co-pay/visit	40% coinsurance	25 visits per calendar year.
	Preventive care/screening/immunization	No Charge	40% coinsurance	—————none—————
If you have a test	Diagnostic test (x-ray, blood work)	No Charge	40% coinsurance	—————none—————
	Imaging (CT/PET scans, MRIs)	No Charge	40% coinsurance	—————none—————
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.Loomisco.com	Generic drugs	\$5 co-pay retail / \$10 mail order	Not Covered	Covers up to a 30-day supply (retail prescription); 90 day supply (mail order prescription)
	Preferred brand drugs	\$40 co-pay retail / \$80 mail order	Not Covered	
	Non-preferred brand drugs	Not Covered	Not Covered	—————none—————
	Specialty drugs	Paid as any other drug	Not Covered	—————none—————
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	40% coinsurance	—————none—————
	Physician/surgeon fees	No Charge	40% coinsurance	—————none—————
If you need immediate medical attention	Emergency room services	\$50 co-pay/visit	\$50 co-pay/visit	Co-pay waived if admitted within 24 hrs
	Emergency medical transportation	No Charge	40% coinsurance	—————none—————
	Urgent care	\$20 co-pay/visit	40% coinsurance	—————none—————

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Coverage for: Employee + Family | Plan Type: PPO

Common Medical Event	Services You May Need	Your Cost If You Use a In-Network Provider	Your Cost If You Use a Out-of-Network Provider	Limitations & Exceptions
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	40% coinsurance	Benefit reduced by 20% for failure to obtain pre-authorization.
	Physician/surgeon fee	No Charge	40% coinsurance	—————none—————
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	\$20 co-pay/visit	40% coinsurance	—————none—————
	Mental/Behavioral health inpatient services	No Charge	40% coinsurance	Benefit reduced by 20% for failure to obtain pre-authorization.
	Substance use disorder outpatient services	\$20 co-pay/visit	40% coinsurance	—————none—————
	Substance use disorder inpatient services	No Charge	40% coinsurance	Benefit reduced by 20% for failure to obtain pre-authorization.
If you are pregnant	Prenatal and postnatal care	No Charge	40% coinsurance	—————none—————
	Delivery and all inpatient services	No Charge	40% coinsurance	Benefit reduced by 20% for failure to obtain pre-authorization.
If you need help recovering or have other special health needs	Home health care	No Charge	40% coinsurance	100 visits per plan year.
	Rehabilitation services	No Charge	40% coinsurance	—————none—————
	Habilitation services	\$20 co-pay/visit	40% coinsurance	30 visits per plan year.
	Skilled nursing care	No Charge	40% coinsurance	In-network 100 days per plan year. Out-of-network 60 days per plan year.
	Durable medical equipment	No Charge	40% coinsurance	Benefit reduced by 20% for failure to obtain pre-authorization when rental or purchase exceeds \$500.
	Hospice service	No Charge	40% coinsurance	Benefit reduced by 20% for failure to obtain pre-authorization.
If your child needs dental or eye care	Eye exam	\$20 co-pay/visit	40% coinsurance	Limited to one exam per plan year.
	Glasses	No Charge	No Charge	Limited to \$100 every two years.
	Dental check-up	Not Covered	Not Covered	—————none—————

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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.)

- Cosmetic surgery
- Routine foot care
- Hearing aids
- acupuncture
- Long-term care

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.)

- Bariatric surgery
- Chiropractic care
- Dental care (Adult)
- Private duty nursing
- Routine eye care (Adult)
- Non-emergency care when traveling outside of the U.S.
- Infertility services
- Weight loss program (morbid obesity)

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 1-800-346-1223. 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, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or 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: The Loomis Company at 1-800-346-1223 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

—————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 \$7,370
- Patient pays \$170

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
Total	\$7,540

Patient pays:

Deductibles	\$0
Co-pays	\$20
Coinsurance	\$0
Limits or exclusions	\$150
Total	\$170

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

- Amount owed to providers: \$5,400
- Plan pays \$4,320
- Patient pays \$1,080

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
Total	\$5,400

Patient pays:

Deductibles	\$0
Co-pays	\$1,000
Coinsurance	\$0
Limits or exclusions	\$80
Total	\$1,080

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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.
- 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**, **copayments**, and **coinsurance** 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 **copayments**, **deductibles**, and **coinsurance**. 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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