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

Meritain Health an aetna company

Markovitz Enterprises, Inc. Employee Benefit Plan - POS Base Plan

Coverage Period: 01/01/2027 - 12/31/2027

Coverage for: Employee + Family | Plan Type: POS

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

Questions	Answers	Why This Matters:
What is the overall deductible?	In-Network: Individual $1,500 / Family $3,000. Out-of-Network: Individual $3,000 / Family $6,000.	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 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. For Participating providers: Preventive care, urgent care, primary care provider & specialist services, and emergency room care (all providers) 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 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?	In-Network: Individual $4,000 / Family $8,000. Out-of-Network: Individual $8,000 / Family $16,000. (medical coinsurance only) In-Network: Individual $8,550 / Family $17,100. Out-of-Network: Individual Unlimited / Family Unlimited. (deductible, coinsurance & copays)	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, balance-billing charges, health care this plan doesn't cover & penalties for failure to obtain pre-authorization for services.	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/mymeritain 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.

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 copay/visit, deductible doesn't apply (office visit)/ 20% coinsurance (all other services)	40% coinsurance	Includes virtual care visits. Your cost share may be different, depending on the provider rendering these services. Refer to your plan for more information.
	Specialist visit	$40 copay/visit, deductible doesn't apply (office visit)/ 20% coinsurance (all other services)	40% coinsurance	Includes virtual care visits. Your cost share may be different, depending on the provider rendering these services. Refer to your plan for more information.
	Preventive care /screening /immunization	No Charge	40% coinsurance	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)	20% coinsurance	40% coinsurance	None
	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance	Pre-authorization recommended for PET scans.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at member.mysmithrx.com	Generic drugs	Copay/prescription, deductible doesn't apply: $20 (30-day retail), $40 (90-day retail or mail order)	Copay/prescription, deductible doesn't apply: $20 (30-day retail), $40 (90-day retail)	Covers up to a 90-day supply (retail), 90-day supply (mail order), 30-day supply (specialty drugs). There is no charge or deductible for preventive drugs. Dispense as Written (DAW) provision applies. All specialty drugs must be filled through the Specialty Pharmacy Network. *Certain specialty drugs may be subject to the SmithRx Connect Access Plus Program. Prior authorization is required on all specialty drugs. Step therapy provision applies.
	Preferred brand drugs	Copay/prescription, deductible doesn't apply: $40 (30-day retail), $80 (90-day retail or mail order)	Copay/prescription, deductible doesn't apply: $40 (30-day retail), $80 (90-day retail)	
	Non-preferred brand drugs	Copay/prescription, deductible doesn't apply: $65 (30-day retail), $130 (90-day retail or mail order)	Copay/prescription, deductible doesn't apply: $65 (30-day retail), $130 (90-day retail)	

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)	
	Specialty drugs	Copay/prescription, deductible doesn't apply: $105*	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	Pre-authorization recommended.
	Physician/surgeon fees	20% coinsurance	40% coinsurance	None
If you need immediate medical attention	Emergency room care	$125 copay/visit, deductible doesn't apply	$125 copay/visit, deductible doesn't apply	Non-participating providers paid at the participating provider level of benefits.
	Emergency medical transportation	20% coinsurance	20% coinsurance	Non-participating providers paid at the participating provider level of benefits.
	Urgent care	$30 copay/visit, deductible doesn't apply	40% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	Pre-authorization recommended.
	Physician/surgeon fees	20% coinsurance	40% coinsurance	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office: $10 copay/ visit, deductible doesn't apply; other outpatient services: 20% coinsurance	40% coinsurance	Includes virtual care visits. Your cost share may be different, depending on the provider rendering these services. Refer to your plan for more information.
	Inpatient services	20% coinsurance	40% coinsurance	Pre-authorization recommended.
If you are pregnant	Office visits	20% coinsurance	40% coinsurance	Cost sharing doesn't apply to certain preventive services. Maternity care may include tests & services described elsewhere in the SBC (i.e. ultrasound). Pre-authorization recommended after hospital stays in excess of 48 hrs. (vaginal delivery) or 96 hrs.
	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	
If you need help recovering or have other special health needs	Home health care	20% coinsurance	40% coinsurance	60 visits/year. Pre-authorization recommended.
	Rehabilitation services	$40 copay/visit, deductible doesn't apply	40% coinsurance	20 visits/year each for Occupational & Speech Therapy. 50 visit/year for Physical Therapy.
	Habilitation services	Not Covered	Not Covered	This exclusion will not apply to expenses that are considered mental health or substance abuse services.

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	20% coinsurance	40% coinsurance	100 days/year. Pre-authorization recommended.
	Durable medical equipment	20% coinsurance	40% coinsurance	Pre-authorization recommended.
	Hospice services	20% coinsurance	40% coinsurance	None
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	Not Covered
	Children's glasses	Not Covered	Not Covered	Not Covered
	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.)

- Acupuncture
- Cosmetic surgery
- Dental care (Adult)
- Glasses (Adult)
- Hearing aids
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing - Except for home health care & hospice.
- Routine eye care (Adult)
- Routine foot care – Except for metabolic or peripheral vascular disease, including diabetes.
- 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 - Limited to morbid obesity - 1 surgery/lifetime.
- Chiropractic care - 20 visits/year.
- Infertility treatment - Limited to the diagnosis & treatment of underlying medical condition.

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:

- For more information on your rights to continue coverage, contact the plan at (800) 925-2272.
- If your group health coverage is subject to ERISA, you may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or http://www.dol/gov/ebsa/healthreform
- For non-federal governmental group health plans, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov.
- If your coverage is a church plan, church plans are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State insurance regulator regarding their possible rights to continuation coverage under State law.

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 1-866-444-3272 or www.dol.gov/ebsa/healthreform.

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 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.

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	**$1,500**
Specialist copayment	**$40**
Hospital (facility) coinsurance	**20%**
Other coinsurance	**20%**

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	$1,500
Copayments	$10
Coinsurance	$2,000
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$3,570**

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

The plan's overall deductible	**$1,500**
Specialist copayment	**$40**
Hospital (facility) coinsurance	**20%**
Other coinsurance	**20%**

This EXAMPLE event includes services like:
Primary care provider office visits *(including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Diabetic supplies *(glucose meter)*

Total Example Cost	**$5,600**
In this example, Joe would pay:	
Cost Sharing	
Deductibles	$100
Copayments	$1,200
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$1,320**

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

The plan's overall deductible	**$1,500**
Specialist copayment	**$40**
Hospital (facility) coinsurance	**20%**
Other coinsurance	**20%**

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	$900
Copayments	$300
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,200**

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

TTY: 711

Language Assistance:

To access language services at no cost to you, call (800) 925-2272.

Albanian -	Për shërbime përkthimi falas për ju, telefononi (800) 925-2272.
Amharic -	የቋንቋ አገልግሎቶችን ያለክፍያ ለማግኘት፣ በ (800) 925-2272 ይደውሉ።
Arabic -	للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء االتصال على الرقم (800) 925-2272
Armenian -	Անվճար լեզվական ծառայություններից օգտվելու համար զանգահարեք (800) 925-2272 հեռախոսահամարով:
Bahasa Indonesia -	Untuk bantuan dalam bahasa Indonesia, silakan hubungi (800) 925-2272 tanpa dikenakan biaya.
Bantu-Kirundi -	Kugira uronke serivisi z'indimi atakiguzi, hamagara (800) 925-2272.
Bengali-Bangala -	আপনাকে বিনামূকযে ভাষা পবিকষিা পপকে হকয এই নম্বকি পেবযক ান েরুন: (800) 925-2272 ।
Bisayan-Visayan -	Ngadto maakses ang mga serbisyo sa pinulongan alang libre, tawagan sa (800) 925-2272.
Burmese -	သင့္အေနျဖင့္ အခေၾကးေငြ မေပးရပဲ ဘာသာစကားဝန္ေဆာင္မွဳမ်ား ရရွိႏုိင္ရန္ (800) 925-2272 သို့ ဖုန္းေခၚဆုိပါ။
Catalan -	Per accedir a serveis lingüístics sense cap cost per vostè, telefoni al (800) 925-2272.
Chamorro -	Para un hago' i setbision lengguåhi ni dibåtde para hågu, ågang (800) 925-2272.
Cherokee -	ᏩᎩᏍᏗ ᏚᎾᏂᎯᏍᏗ ᎤᏪᎾᏅᎾᏁᏗ Ꮳ ᎪᎢᏍᏗ ᏗᏀEᏀᎳᏁᏗ ᎯᎩ, ᏫᏥᎯᏏᎳᏓᏏ (800) 925-2272.
Chinese -	如欲使用免費語言服務，請致電 (800) 925-2272.
Choctaw -	Anumpa tohsholi I toksvli ya peh pilla ho ish I paya hinla, I paya (800) 925-2272.
Cushite -	Tajaajiiloota afaanii garuu bilisaa ati argaachuuf,bilbili (800) 925-2272.
Dutch -	Voor gratis toegang tot taaldiensten, bell (800) 925-2272.
French -	Afin d'accéder aux services langagiers sans frais, composez le (800) 925-2272.
French Creole -	Pou jwenn sèvis lang gratis, rele (800) 925-2272.
German -	Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie (800) 925-2272 an.
Greek -	Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό (800) 925-2272.
Gujarati -	તમારેકોઇ જાતના ખર્ચવિના ભાષાની સેિાઓની પહોંચ માટે, કોલ કરો1-888-982-3862.

Hawaiian -	No ka wala‘au ‘ana me ka lawelawe ‘ōlelo e kahea aku i kēia helu kelepona (800) 925-2272. Kāki ‘ole ‘ia kēia kōkua nei.
Hindi -	आपकेलिए बिना ककसी कीमत केभाषा सेवाओंका उपयोग करनेकेलिए,(800) 925-2272 पर कॉल करें।
Hmong -	Xav tau kev pab txhais lus tsis muaj nqi them rau koj, hu (800) 925-2272.
Igbo -	Iji nwetaòhèrè na ọrụ gasị asụsụ n'efu, kpọọ (800) 925-2272
Ilocano -	Tapno maaksesyo dagiti serbisio maipapan iti pagsasao nga awan ti bayadanyo, tawagan ti (800) 925-2272.
Indonesian -	Untuk mengakses layanan bahasa tanpa dikenakan biaya, hubungi (800) 925-2272.
Italian -	Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero (800) 925-2272.
Japanese -	言語サービスを無料でご利用いただくには、1-888-982-3862 までお電話ください。
Karen -	လၢတၢ်ကမၤနှၢ်ကျိဉ်အတၢ်မၤစၢၤအတၢ်ဖံးတၢ်မၤတဖၣ်လၢတအိဉ်ဒီးအပှၤလၢကဘဉ်ဟ့ဉ်အီၤအဂီၢ်ဘဉ်နှဉ် ကိး (800) 925-2272 တက့ၢ်.
Korean -	무료 언어 서비스를 이용하려면 (800) 925-2272 번으로 전화해 주십시오.
Kru-Bassa -	M̀ dyi wuɖu-dù kà kò ɖò ɓě dyi mɔ́ú ń nì Pídyi ní, nìí, ɖá nɔ̀ɓà nìà kɛ: (800) 925-2272
Kurdish -	بۆ دەستپێڕاگەیشتن بە خزمەتگوزاری زمان بەبێ تێچوون بۆ تۆ، پەیوەندی بکە بە ژمارەی (800) 925-2272
Laotian -	ເພື່ອເຂົ້າໃຊ້ການບໍລິການພາສາໂດຍບໍ່ເສຍຄ່າຕໍ່ກັບທ່ານ, ໃຫ້ໂທຫາເບີ (800) 925-2272
Marathi -	कोणत्याही शल्ुकालशवाय भाषा सेवा प्राप्त करण्यासाठी,, (800) 925-2272 वर फोन करा.
Marshallese -	Nan etal nan jikin jiban ikijen Kajin ilo an ejelok onen nan kwe, kirlok (800) 925-2272.
Micronesian-Pohnpeyan -	Pwehn alehdi sawas en lokaia kan ni sohte pweipwei, koahlih (800) 925-2272.
Mon-Khmer, Cambodian -	ដើម្បីទទួលបានសេវាកម្មភាសាដែលឥតគិតថ្លៃសម្រាប់លោកអ្នក សូមហៅទូរស័ព្ទទៅកាន់លេខ (800) 925-2272 ។
Navajo -	T’áá ni nizaad k’ehjí bee níká a’doowoł doo bą́ą́h ílínígóó kojį’ hólne’ (800) 925-2272.
Nepali -	निःशुल्क भाषा सेवा प्राप्त गर्न (800) 925-2272 मा टेलिफोन गर्नुहोस् ।
Nilotic-Dinka -	Të kɔɔr yïn wɛëï de thokic ke cïn wëu kɔr keek tënɔŋ yïn. Ke cɔl kɔc ye kɔc kuɔny ne nɔmba (800) 925-2272.
Norwegian -	For tilgang til kostnadsfri språktjenester, ring (800) 925-2272.
Pennsylvania Dutch -	Um Schprooch Services zu griege mitaus Koscht, ruff (800) 925-2272.
Persian -	برای دسترسی به خدمات زبان به طور رایگان، با شماره (800) 925-2272 تماس بگیرید.
Polish -	Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć (800) 925-2272.
Portuguese -	Para acessar os serviços de idiomas sem custo para você, ligue para (800) 925-2272.

Punjabi -	ਤੁਹਾਡੇ ਲਈ ਬਿਨਾਂ ਕਿਸੇ ਕੀਮਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ ਦੀ ਵਰਤੋਂ ਕਰਨ ਲਈ, (800) 925-2272 'ਤੇ ਫ਼ੋਨ ਕਰੋ।
Romanian -	Pentru a accesa gratuit serviciile de limbă, apelați (800) 925-2272.
Russian -	Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону (800) 925-2272.
Samoan -	Mo le mauaina o auaunaga tau gagana e aunoa ma se totogi, valaʾau le (800) 925-2272.
Serbo-Croatian -	Za besplatne prevodilačke usluge pozovite (800) 925-2272.
Spanish -	Para acceder a los servicios de idiomas sin costo, llame al (800) 925-2272.
Sudanic-Fulfude -	Heeba a nasta jangirde djey wolde wola chede bo apelou lamba (800) 925-2272.
Swahili -	Kupata huduma za lugha bila malipo kwako, piga (800) 925-2272.
Syriac -	ܠܬܘܩܦܢܐ ܕܫܘܬܦ̈ܐ ܕܠܫܢܐ ܒܠܚܘܕ ܠܐ ܡܬܚܝܒ ܐܢܬ ܠܗ، ܩܒܠ ܠܟ ܠ (800) 925-2272
Tagalog -	Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa (800) 925-2272.
Telugu -	మీరు భాష సేవలను ఉచితంగా అందుకునందుకు, (800) 925-2272 కు కాల్ చేయండి.
Thai -	หากท่านต้องการเข้าถึงการบริการทางด้านภาษาโดยไม่มีค่าใช้จ่าย โปรดโทร (800) 925-2272.
Tongan -	Kapau ‘oku ke fiema’u ta’etōtōngi ‘a e ngaahi sēvesi kotoa pē he ngaahi lea kotoa, telefoni ki he (800) 925-2272.
Trukese -	Ren omw kopwe angei aninisin eman chon awewei (ese kamo), kopwe kori (800) 925-2272.
Turkish -	Sizin için ücretsiz dil hizmetlerine erişebilmek için, (800) 925-2272 numarayı arayın.
Ukrainian -	Щоб отримати безкоштовний доступ до мовних послуг, задзвоніть за номером (800) 925-2272.
Urdu -	بالقیمت زبان سے متعلقہ خدمات حاصل کرنے کے لیے ، 925-2272 (800) پر بات کریں۔
Vietnamese -	Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số (800) 925-2272.
Yiddish -	צו צוטריט שפּראַך באַדינונגען אין קיין פּרייַז צו איר, רופן 925-2272 (800)
Yoruba -	Lati wọnú awọn iṣẹ èdè l’ọfẹ fun ọ, pe (800) 925-2272.