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, visit www.wateamsters.com or call **1-800-458-3053**. 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 1-800-458-3053 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	**$200** individual / **$600** family. Goes to $100 individual / $300 family if you complete the Health Assessment, $300 individual / $900 family if you don't.	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 3 for how much you pay for covered services after you meet the **deductible**.
Are there services covered before you meet your deductible?	Yes. The deductible does not apply to in-network preventive care, office visits, prescription drugs, obesity programs.	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 www.healthcare.gov/coverage/preventive-care-benefits.
Are there other deductibles for specific services?	Yes. **$75** for outpatient emergency room visits.	You must pay all of the costs for these services up to the specific **deductible** amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan?	**$1,500** individual / **$3,000** family shared in and out-of-network medical coinsurance limit. In addition, an ACA mandated limit for in-network prescription drugs of **$4,100** individual / **$8,200** family and in-network medical of **$5,000** individual / **$10,000** family.	The **out-of-pocket limit** 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 out-of-pocket limit?	Not included in the medical **$1,500** individual / **$3,000** family coinsurance limit are premiums, deductibles, co-pays, non-covered charges and obesity care. Not included in the ACA mandated limit for in-network prescriptions and in-network medical are premiums, out-of-network and non-covered charges and obesity care.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit**.

Important Questions	Answers	Why This Matters:
Will you pay less if you use a network provider?	Yes. See www.wateamsters.com and select Premera BlueCard Network Directory **or call 1-800-810-2583** for a list of participating providers. Be sure to reference the alpha prefix **TMP**. For prescription drugs see www.medimpact.com **or call 1-800-788-2949**.	If you use an in-network doctor or other health care **provider**, 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 **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 3 for how this plan pays different kinds of **providers**.
Do you need a referral to see a specialist?	No. You don't need a referral to see a specialist.	You can see the **specialist** you choose without permission from this plan.

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)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$20 co-pay/visit	$20 co-pay/visit	Applies to charge for the office visit only not other professional fees.
	Specialist visit	$20 co-pay/visit	$20 co-pay/visit	Applies to charge for the office visit only not other professional fees.
	Preventive care/screening/ immunization	No charge	30% co-insurance after deductible and $20 co-pay	None
If you have a test	Diagnostic test (x-ray, blood work)	10% co-insurance	30% co-insurance	None
	Imaging (CT/PET scans, MRIs)	10% co-insurance	30% co-insurance	None
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.medimpact.com	Generic drugs	Retail: 10% or 15% co-pay/prescription; Mail order: 10% co-pay/prescription to maximum $15	Not covered except for a medical emergency	Covers up to a 34-day supply (retail prescription); up to 100 day supply (mail order prescription). Lower retail co-pay % applies to recommended retail pharmacies.
	Preferred brand drugs	Retail: 30% or 35% co-pay/prescription; Mail order: 30% co-pay/prescription to maximum $90	Not covered except for a medical emergency	Covers up to a 34-day supply (retail prescription); up to 100 day supply (mail order prescription). Lower retail co-pay % applies to recommended retail pharmacies.

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)	
	Non-preferred brand drugs	Retail: 40% or 45% co-pay/prescription; Mail order: 40% co-pay/prescription to maximum $130	Not covered except for a medical emergency	Covers up to a 34-day supply (retail prescription); up to 100 day supply (mail order prescription). Lower retail co-pay % applies to recommended retail pharmacies.
	Specialty drugs	Mail Order only: 30% co-pay/prescription to maximum $90	Not covered except for a medical emergency	Mail Order only. Covers up to 100-day supply for mail order.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% co-insurance	30% co-insurance	None
	Physician/surgeon fees	10% co-insurance	30% co-insurance	None
If you need immediate medical attention	Emergency room care	After $75 deductible, 10% co-insurance	After $75 deductible, 10% co-insurance	Notify Plan within 24 hours of admission
	Emergency medical transportation	10% co-insurance	30% co-insurance	None
	Urgent care	$20 co-pay/visit	$20 co-pay/visit	None
If you have a hospital stay	Facility fee (e.g., hospital room)	10% co-insurance	30% co-insurance	Prior Authorization Required
	Physician/surgeon fees	10% co-insurance	30% co-insurance	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$10 co-pay/session	$10 co-pay/session	None
	Inpatient services	10% co-insurance	30% co-insurance	Prior Authorization Required
If you are pregnant	Office visits	10% co-insurance	30% co-insurance	Child's pregnancy is not covered.
	Childbirth/delivery professional services	10% co-insurance	30% co-insurance	Child's pregnancy is not covered.
	Childbirth/delivery facility services	10% co-insurance	30% co-insurance	Child's pregnancy is not covered.
If you need help recovering or have other special health needs	Home health care	10% co-insurance	30% co-insurance	Limited to 130 visits per year
	Rehabilitation services	10% co-insurance inpatient $20 co-pay/visit outpatient	30% co-insurance inpatient $20 co-pay/visit outpatient	None - inpatient Limited to 24-48 visits per year for outpatient

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)	
	Habilitation services	10% co-insurance inpatient $20 co-pay/visit outpatient	30% co-insurance inpatient $20 co-pay/visit outpatient	None - inpatient Limited to 24-48 visits per year for outpatient
	Skilled nursing care	10% co-insurance	30% co-insurance	Limited to 180 days per condition
	Durable medical equipment	10% co-insurance	30% co-insurance	None
	Hospice services	10% co-insurance	30% co-insurance	Limited to 60 visits
If your child needs dental or eye care	Children's eye exam	10% co-insurance	30% co-insurance	Medical conditions of eye only. See vision plan for routine exam for visual acuity or eyewear.
	Children's glasses	Not Covered	Not Covered	Covered by separate vision plan.
	Children's dental check-up	Not Covered	Not Covered	Covered by separate dental plan.

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.)

- Cosmetic surgery
- Dental care (Adult)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care

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

- Acupuncture (limited benefit)
- Bariatric surgery (if meeting plan criteria)
- Chiropractic care (limited benefit)
- Hearing aids (limited benefit)
- Weight loss programs (if meeting plan criteria)

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: 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. 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: Northwest Administrators at 1-800-458-3053 or www.nwadmin.com. You can also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (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 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 1-800-458-3053.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-458-3053.

Chinese (中文): 如果需要中文的帮助，请拨打这个号码1-800-458-3053.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-458-3053.

*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	**$300***
Specialist copayment	**$20**
Hospital (facility) coinsurance	**10%**
Other coinsurance	**10%**

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	$300
Copayments	$30
Coinsurance	$1,000
What isn't covered	
Limits or exclusions	$0
The total Peg would pay is	**$1,330**

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

The plan's overall deductible	**$300***
Specialist copayment	**$20**
Hospital (facility) coinsurance	**10%**
Other coinsurance	**10%**

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	$300
Copayments	$500
Coinsurance	$60
What isn't covered	
Limits or exclusions	$0
The total Joe would pay is	**$860**

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

The plan's overall deductible	**$300***
Specialist copayment	**$20**
Hospital (facility) coinsurance	**10%**
Other coinsurance	**10%**

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	$375
Copayments	$100
Coinsurance	$200
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$675**

***Assumes the Health Assessment is not taken**

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