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 heath 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, contact Paramount at 1-866-452-6128 or www.paramounthealthcare.com/member-handbooks. 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.paramountinsurancecompany.com or call 1-866-452-6128 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	**$2000** Single (In-Network) **$4000** Family (In-Network) **$2000** Single (Out-of-Network) **$4000** Family (Out-of-Network) Does not apply to preventive care or covered services requiring a copayment.	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 policy, the overall family deductible must be met before the plan begins to pay.
Are there services covered before you meet your deductible?	Yes, preventive care	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 (In-Network) No (Out-of-Network)	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	**$3000** Single (In-Network) **$6000** Family (In-Network) **$4500** Single (Out-of-Network) **$9000** Family (Out-of-Network)	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, the overall family out-of-pocket limit must be met.
What is not included in the out-of-pocket limit?	Premiums, fOut-of-Network financial penalties imposed for failure to obtain required pre-authorization, balanced-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.paramountinsurancecompany.com/FindAProvider or call 1-866-452-6128 for a list of CDHP providers, including Curanet and Encore networks.	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 (a balance bill). 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
		Your Cost If You Use A(n) In-Network Provider	Your Cost If You Use A(n) Out-of-Network Provider	
If you visit a health care provider's office or clinic	Primary Care visit to treat an injury or illness	No charge.	30% Co-Insurance.	——————none——————
	Specialist visit	No charge.	30% Co-Insurance.	——————none——————
	Preventive care/screening /immunization	No charge.	30% Co-Insurance.	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)	No charge.	30% Co-Insurance.	——————none——————
	Imaging (CT/PET scans, MRIs)	No charge.	30% Co-Insurance.	Pre-Notification Required if using an Out-of-Network Provider. Penalty for non-compliance is a decrease in Covered Expenses.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.paramounthealthcare.com/Employers-PharmacyResources-CommercialDrugBenefits	Generic Copay	10% Co-insurance / prescription (retail) $150.00 maximum. 10% Co-insurance / prescription (mail order) $300.00 maximum.	50% of allowed amount	Covers up to a 30 day supply (retail prescription); 90 day supply (mail order prescription) Limited Medical Supplies - 25% Coinsuran with a maximum of $150. Paramount Value-Added Preventive Medications - $0. ACA Mandated Preventive Drugs - $0. Oral Chemotherapy Drugs - 25% Coinsuran. Drug Formulary - Paramount Open
	Preferred Brand Copay	10% Co-insurance / prescription (retail) $150.00 maximum. 10% Co-insurance / prescription (mail order) $300.00 maximum.	50% of allowed amount	Same as Generic Drugs

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

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Your Cost If You Use A(n) In-Network Provider	Your Cost If You Use A(n) Out-of-Network Provider	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.paramounthealthcare.com/Employers-PharmacyResources-CommercialDrugBenefits	Non-Preferred Brand Copay	25% Co-insurance / prescription (retail) $150.00 maximum. 25% Co-insurance / prescription (mail order) $450.00 maximum.	50% of allowed amount	Same as Generic Drugs
	Specialty Drugs	25% Coinsurance with a maximum of $150.00	50% of allowed amount	Specialty drugs are available through a limited specialty network and not available through standard mail-order program.
	Oral Chemotherapy Drugs	25% Coinsurance	50% of allowed amount	Subject to deductible. Subject to prior authorization, quantity limits and dispensing limits. Up to one month supply may dispensed per fill.
	ACA Mandated Preventive Drugs	$0.00 Copay	50% of allowed amount	Preventive Drugs covered in accordance with PPACA mandates. This includes products from the following categories: aspirin, vitamins, smoking cessation medications, women's contraceptive medications and devices, vaccines and bowel preparations. These drugs are not subject to the deductible. This list is subject to change.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge.	30% Co-Insurance.	Pre-Notification Required if using an Out-of-Network Provider. Penalty for non-compliance is a decrease in Covered Expenses.
	Physician/surgeon fees	No charge.	30% Co-Insurance.	——————none——————
If you need immediate medical attention	Emergency room care	20% Co-Insurance.	20% Co-Insurance.	You may be balanced billed for out-of-network services. To prevent this, use PHCS Healthy Directions network providers when out of the service area.
	Emergency medical transportation	No charge.	No charge.	You may be balanced billed for out-of-network services. To prevent this, use PHCS Healthy Directions network providers when out of the service area.

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

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Your Cost If You Use A(n) In-Network Provider	Your Cost If You Use A(n) Out-of-Network Provider	
If you need immediate medical attention	Urgent care	No charge.	No charge.	You may be balanced billed for out-of-network services. To prevent this, use PHCS Healthy Directions network providers when out of the service area.
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge.	30% Co-Insurance.	Pre-Notification Required if using an Out-of-Network Provider. Penalty for non-compliance is a decrease in Covered Expenses.
	Physician/surgeon fees	No charge.	30% Co-Insurance.	——————none——————
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge.	30% Co-Insurance.	——————none——————
	Inpatient services	No charge.	30% Co-Insurance.	——————none——————
If you are pregnant	Office visits	No charge.	30% Co-Insurance.	——————none——————
	Childbirth/delivery professional services	No charge.	30% Co-Insurance.	——————none——————
	Childbirth/delivery facility services	No charge.	30% Co-Insurance.	——————none——————
If you need help recovering or have other special health needs	Home health care	No charge.	30% Co-Insurance.	——————none——————
	Rehabilitation services	No charge.	30% Co-Insurance.	Inpatient Rehabilitation is limited to 60 days per calendar year. Outpatient physical, occupational and speech therapy visits are subject to deductible and are limited to 60 visits combined.
	Habilitation services	No charge.	30% Co-Insurance.	Inpatient Habilitation is limited to 60 days per calendar year. Outpatient physical, occupational and speech therapy visits are subject to deductible and are limited to 60 visits combined. Coverage provided for screening, diagnosis, and treatment of Autism Spectrum Disorder (ASD) for Covered Persons under the age of twenty-one (21). Subject to applicable cost sharing and benefit limits per type of service.
	Skilled nursing care	No charge.	30% Co-Insurance.	Limited to 120 days per calendar year.
	Durable medical equipment	No charge.	30% Co-Insurance.	Subject to Medicare Part B Guidelines and deductible.

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

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Your Cost If You Use A(n) In-Network Provider	Your Cost If You Use A(n) Out-of-Network Provider	
If you need help recovering or have other special health needs	Hospice services	No charge.	No charge.	——————none——————
If your child needs dental or eye care	Children's eye exam	No charge.	30% Co-Insurance.	Limtied to one (1) routine vision exam every twelve (12) months.
	Children's glasses	Not covered.	Not covered.	——————none——————
	Children's dental check-up	Not covered.	Not covered.	——————none——————

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

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 • Infertility treatment • Private-duty nursing	• Bariatric Surgery • Dental care (Adult) • Long-term care • Routine foot care	• Chiropractic care • Hearing Aids • Non-emergency care when traveling outside the U.S. • Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please check your plan document.		
		• Routine eye care (Adult)

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: Department of Labor's Employee Benefits Security Administration, 1-866-444-EBSA (3272), www.dol.gov/ebsa/healthreform

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: Paramount Insurance Co., Member Service Department at: (419) 887-2525, Toll Free: 1-800-462-3589, or 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**

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 Standard? **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.*———————————

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

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.

Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

The Plan's overall deductible	$2000
Specialist coinsurance	0%
Hospital (facility) coinsurance	$0.00
Other coinsurance	$0.00

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, you would pay:

Cost Sharing	
Deductibles	$30
Co-pays	$0
Co-insurance	$0
What isn't covered	
Limits or exclusions	$60
The total you would pay is	**$90**

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

The Plan's overall deductible	$2000
Specialist coinsurance	0%
Hospital (facility) coinsurance	$0.00
Other coinsurance	$0.00

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, you would pay:

Cost Sharing	
Deductibles	$2,000
Co-pays	$0
Co-insurance	$430
What isn't covered	
Limits or exclusions	$60
The total you would pay is	**$2,490**

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

The Plan's overall deductible	$2000
Specialist coinsurance	0%
Hospital (facility) coinsurance	$0.00
Other coinsurance	$0.00

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, you would pay:

Cost Sharing	
Deductibles	$450
Co-pays	$0
Co-insurance	$110
What isn't covered	
Limits or exclusions	$0
The total you would pay is	**$560**

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

Language Access Services:

English: ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-462-3589 (TTY: 1-888-740-5670).

Albanian: KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-800-462-3589 (TTY: 1-888-740-5670).

Arabic: .(0765-047-888-1 :رقم هاتف الصم والبكم) 9853-264-008-1 ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم

Bantu: ICITONDERWA: Nimba uvuga Ikirundi, uzohabwa serivisi zo gufasha mu ndimi, ku buntu. Woterefona 1-800-462-3589 (TTY: 1-888-740-5670).

Bengali: লক্ষ্য করুনঃ যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিঃখরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন করুন ১-800-462-3589 (TTY: ১-888-740-5670)।

Chinese: 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-462-3589 (TTY：1-888-740-5670）。

Cushite: XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-800-462-3589 (TTY: 1-888-740-5670).

Dutch: AANDACHT: Als u nederlands spreekt, kunt u gratis gebruikmaken van de taalkundige diensten. Bel 1-800-462-3589 (TTY: 1-888-740-5670).

French: ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-462-3589 (ATS : 1-888-740-5670).

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-462-3589 (TTY: 1-888-740-5670).

Italian: ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-462-3589 (TTY: 1-888-740-5670).

Japanese: 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-462-3589 （TTY:1-888-740-5670）まで、お電話にてご連絡ください。

Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-462-3589 (TTY: 1-888-740-5670) 번으로 전화해 주십시오.

Nepali: ध्यान दिनुहोस्: तपाईले नेपाली बोल्नुहुन्छ भने तपाईको निम्ति भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ । फोन गर्नुहोस् 1-800-462-3589 (टिटिवाइ: 1-888-740-5670) ।

Wann du [**Deitsch (Pennsylvania German / Dutch)**]: schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-800-462-3589 (TTY: 1-888-740-5670).

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

Polish: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-462-3589 (TTY: 1-888-740-5670).

Romanian: ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-800-462-3589 (TTY: 1-888-740-5670).

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-462-3589 (телетайп: 1-888-740-5670).

Serbo-Croatian: OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-800-462-3589 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 1-888-740-5670).

Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-462-3589 (TTY: 1-888-740-5670).

Syriac: 1-800-462-3589- ܫܝܫ ܠܟ ܥܡ .ܒܫܘܚܐ ܫܥܠ ܫܒܝܡ ܫܒܠܝ ܥܒܠܛ ܥܡ ܟܝ ،ܫܡܥܒܪ ܫܥܝ ܥܒܛܝܛ ܫܟ ܥܒܫ ܥܟ :ܫܡܥ- (TTY: 1-888-740-5670)

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-462-3589 (TTY: 1-888-740-5670).

Ukrainian: УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-800 -462-3589 (телетайп: 1-888-740-5670).

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-462-3589 (TTY: 1-888-740-5670).

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

Notice of Nondiscrimination and Accessibility: Discrimination is Against the Law

Paramount Insurance Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Paramount Insurance Company does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Paramount Insurance Company provides:

- Free aids and services to people with disabilities to communicate effectively 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 primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Member Services at 1-800-462-3589.
If you believe that Paramount Insurance Company has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance. You can file a grievance in person or by mail, fax, or email.

Member Services
1901 Indian Wood Circle, Maumee OH 43537
Phone: 419-887-2525
Toll Free: 1-800-462-3589
TTY: 1-888-740-5670
Fax: 419-887-2047
Email: Paramount.MemberServices@ProMedica.org

If you need help filing a grievance, Member Services is available to help you.
You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)
Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

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