UMR: AMERICAN AIRLINES: Out of Area 80 Option

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.umr.com or by calling 1-833-346-3929. 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.umr.com or call 1-833-346-3929 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	$450 person / $900 family	Generally, you must pay all 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?	No.	You will have to meet the deductible before the plan pays for any services.
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?	$3,000 person / $6,000 family	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?	Copayments for medical services, penalties, premiums, balance billing 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?	Not Applicable.	This plan does not use a provider network. You can receive covered services from any provider.
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
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	20% Coinsurance	None
	Specialist visit	20% Coinsurance	None
	Preventive care/screening/ immunization	20% 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)	No charge; Deductible Waived Office setting & lab Outpatient setting; 20% Coinsurance x-rays Outpatient setting	None
	Imaging (CT/PET scans, MRIs)	20% Coinsurance	None

Common Medical Event	Services You May Need	What You Will Pay	Limitations, Exceptions, & Other Important Information
If you need drugs to treat your illness or condition. More information about prescription drug coverage is available at www.caremark.com.	Generic drugs (Tier 1)	$15 Copay	Prescription drugs are not subject to the deductible. Some prescriptions require preauthorization. Other limitations may apply, see SPD. Benefits shown are for Retail 30 day supply. Specialty Drugs must be filled at CVS Specialty Pharmacy. Specialty Drugs on the PrudentRx Drug List are $0 for enrolled members. Please reference SPD.
	Preferred brand drugs (Tier 2)	$30 Copay	
	Non-preferred brand drugs (Tier 3)	$50 Copay	
	Specialty drugs (Tier 4)	Specialty drugs follow the generic, preferred and non-preferred copays listed above.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% Coinsurance	None
	Physician/surgeon fees	20% Coinsurance	None
If you need immediate medical attention	Emergency room care	20% Coinsurance	None
	Emergency medical transportation	20% Coinsurance	None
	Urgent care	20% Coinsurance	None

Common Medical Event	Services You May Need	What You Will Pay	Limitations, Exceptions, & Other Important Information
If you have a hospital stay	Facility fee (e.g., hospital room)	20% Coinsurance	Preauthorization is required.
	Physician/surgeon fees	20% Coinsurance	
If you have mental health, behavioral health, or substance abuse services	Outpatient services	20% Coinsurance	Preauthorization is required for Partial hospitalization.
	Inpatient services	20% Coinsurance	Preauthorization is required.
If you are pregnant	Office visits	20% Coinsurance	None
	Childbirth/delivery professional services	20% Coinsurance	
	Childbirth/delivery facility services	20% Coinsurance	

Common Medical Event	Services You May Need	What You Will Pay	Limitations, Exceptions, & Other Important Information
If you need help recovering or have other special health needs	Home health care	No charge; Deductible Waived	100 Maximum visits per calendar year combined with Private-duty nursing; Preauthorization is required.
	Rehabilitation services	20% Coinsurance	None
	Habilitation services	20% Coinsurance	Habilitation services for Learning Disabilities are not covered.
	Skilled nursing care	20% Coinsurance	60 Maximum days per calendar year; Preauthorization is required.
	Durable medical equipment	No charge; Deductible Waived up to $500 per calendar year, then 20% Coinsurance	1 Maximum replacement every three years; Preauthorization is required for DME in excess of $500.
	Hospice service	No charge	Preauthorization is required.
If your child needs dental or eye care	Children's eye exam	Not covered	None
	Children's glasses	Not covered	None
	Children's dental check-up	Not covered	None

Excluded Services & Other Covered Services:

Services Your plan Generally Does NOT Cover (This is not a complete list. Please see your plan document.)

- Cosmetic surgery & treatment (elective)
- Dental care, except treatment of accidental injury
- Experimental, investigational, unproven care
- Massage therapy
- Routine eye care
- Complimentary/Alternative medicine
- Drugs not approved by the FDA
- Non-emergency care outside the USA
- Routine foot care
- Long term care
- Certain types of infertility care
- Educational services
- Custodial care
- Non-medically necessary services/supplies
- Weight loss programs unless for morbid obesity

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

- Acupuncture
- Chiropractic care (limits apply)
- Collection/cryopreservation of human female ova ("egg freezing") and in-vitro fertilization (limits apply)
- Gender Reassignment Benefits (limits apply)
- Infertility medications (limits apply)
- Applied Behavioral Analysis (ABA) therapy
- Clinical Trials (limits apply)
- Diagnostic colonoscopies (100% in doctor's office on non-hospital facility)
- Hearing aids, (limits apply)
- Private duty nursing if medically necessary
- Temporomandibular Joint Disease (TMJD) treatment (limits apply)
- Bariatric surgery (limits apply)
- Diagnostic mammograms (100% in doctor's office or non-hospital facility)
- Home health care (limits apply)
- Reconstructive surgery to repair accidental injury or removal of diseased tissue
- Telehealth visits with preferred provider
- Joint and spine surgeries (limits apply)

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: U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.HealthCare.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 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: U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.HealthCare.gov. Additionally, a consumer assistance program may help you file your appeal. A list of states with Consumer Assistance Programs is available at www.HealthCare.gov and http://cciio.cms.gov/programs/consumer/capgrants/index.html.

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 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.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-877-558-1608.
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-558-1608.
Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-877-558-1608.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-877-558-1608.

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	$450
Specialist coinsurance	20%
Hospital (facility) coinsurance	20%
Other coinsurance	20%

This EXAMPLE event includes services like:
Specialist office visits *(pre-natal 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	$450
Copayments	$0
Coinsurance	$2,100
What isn't covered	
Limits or exclusions	$70
The total Peg would pay is	**$2,620**

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

The plan's overall deductible	$450
Specialist coinsurance	20%
Hospital (facility) coinsurance	20%
Other coinsurance	20%

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*	$450
Copayments	$0
Coinsurance	$100
What isn't covered	
Limits or exclusions	$4,300
The total Joe would pay is	**$4,850**

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

The plan's overall deductible	$450
Specialist coinsurance	20%
Hospital (facility) coinsurance	20%
Other coinsurance	20%

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic tests *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles*	$450
Copayments	$0
Coinsurance	$400
What isn't covered	
Limits or exclusions	$10
The total Mia would pay is	**$860**

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: www.umr.com or call 1-833-346-3929.
*Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?"" row above.

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