The Cato Corporation: Enhanced Health Plan

Coverage Period: 01/01/2016 – 12/31/2016

Summary of Benefits and Coverage: What this Plan Covers & What it Costs **Coverage for:** Individual/ + Spouse, + Child, or + 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.healthgram.com or by calling 1-800-446-5439.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	In-network deductible **$750** person/**$1,500** family Out-of-network deductible **$2,250** person/**$4,500** family Does not apply to preventive coverage or prescription drug coverage	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 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	Yes. **$250 in-network/$500 out-of-network** per admission deductible for inpatient hospital and a **$50 person /$100 family prescription** deductible. There are no other specific deductibles.	You must pay all the costs for these services up to the specific **deductible** amount before this plan begins to pay for these services.
Is there an out–of–pocket limit on my expenses?	Yes. In-network provider **$4,250** person/**$8,500** family Out-of-network provider **$9,250** person/**$18,500** 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?	Premiums, negotiated reduction in charges, benefit reduction for failure to comply with care management requirements, charges in excess of Plan Allowance, balance 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**.
Is there an overall annual limit on what the plan pays?	No Unlimited	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 network of providers?	Yes. See www.healthgram.com or call 1-800-446-5439 for a list of in-network providers.	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 2 for how this plans pays different kinds of **providers**.
Do I 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.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 4. See your policy or plan document for additional information about **excluded services**.

- **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 an In-network Provider	Your Cost If You Use an 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	$25 co-pay/visit	40% co-insurance	None
	Specialist visit	$50 co-pay/visit	40% co-insurance	
	Other practitioner office visit	20% co-insurance	40% co-insurance	Chiropractor, calendar year maximum $1,000 or 52 visits, whichever comes first.
	Preventive care/screening/immunization	0% co-insurance	40% co-insurance	None
If you have a test	Diagnostic test (x-ray, blood work)	20% co-insurance	40% co-insurance	None
	Imaging (CT/PET scans, MRIs)	20% co-insurance	40% co-insurance	

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.expressscripts.com	Generic drugs	$10 co-pay/(retail) $20 co-pay/ (mail order)	Not Covered	Covers up to a 34-day supply (retail prescription); 35-90 day supply (mail order prescription)
	Preferred brand drugs	$35 co-pay/(retail) $70 co-pay/ (mail order)	Not Covered	
	Non-preferred brand drugs	$50 co-pay/(retail) $100 co-pay/ (mail order)	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% co-insurance	40% co-insurance	Services reduced to 50% co-insurance if pre-certification is not obtained.
	Physician/surgeon fees	20% co-insurance	40% co-insurance	None
If you need immediate medical attention	Emergency room services	$250 co-pay/visit 20% co-insurance	$250 co-pay/visit 20% co-insurance	Co-pay waived if admitted for emergency room and emergency physician services.
	Emergency medical transportation	20% co-insurance	20% co-insurance	None
	Urgent care	$50 co-pay/visit	$50 co-pay/visit	
If you have a hospital stay	Facility fee (e.g., hospital room)	$250 deductible/ per admission 20% co-insurance	$500 deductible/ per admission 40% co-insurance	Services reduced to 50% co-insurance if pre-certification is not obtained..
	Physician/surgeon fee	20% co-insurance	40% co-insurance	None

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	20% co-insurance	40% co-insurance	None
	Mental/Behavioral health inpatient services	$250 deductible/ per admission 20% co-insurance	$500 deductible/ per admission 40% co-insurance	Services reduced to 50% co-insurance if pre-certification is not obtained.
	Substance use disorder outpatient services	20% co-insurance	40% co-insurance	None
	Substance use disorder inpatient services	$250 deductible/ per admission 20% co-insurance	$500 deductible/ per admission 40% co-insurance	Services reduced to 50% co-insurance if pre-certification is not obtained.
If you are pregnant	Prenatal and postnatal care	20% co-insurance	40% co-insurance	None
	Delivery and all inpatient services	$250 deductible/ per admission 20% co-insurance	$500 deductible/ per admission 40% co-insurance	Services reduced to 50% co-insurance if pre-certification is not obtained.
If you need help recovering or have other special health needs	Home health care	0% co-insurance	0% co-insurance	In-network deductible applies. Services reduced to 50% co-insurance if pre-certification is not obtained.
	Rehabilitation services	20% co-insurance	20% co-insurance	
	Habilitation services	Not Covered	Not Covered	None
	Skilled nursing care	20% co-insurance	20% co-insurance	Combined with Rehabilitation services a calendar year maximum 60 days. In-network deductible applies. Services reduced to 50% co-insurance if pre-certification is not obtained.
	Durable medical equipment	20% co-insurance	20% co-insurance	In-network deductible applies. Services reduced to 50% co-insurance if pre-certification is not obtained.
	Hospice service	0% co-insurance	0% co-insurance	Services reduced to 50% co-insurance if pre-certification is not obtained.
If your child needs dental or eye care	Eye exam	Not Covered	Not Covered	None
	Glasses			
	Dental check-up	Not Covered	Not Covered	None

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.)

- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental exam (Adult)
- Dental exam (Child)
- Habilitation services
- Hearing aids
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside of the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care, except with metabolic or peripheral vascular disease
- Weight loss programs

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.)

- Chiropractic care; Calendar year maximum $1,000 or 52 visits, whichever comes first

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal 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 contact information on your rights to continue coverage, contact the plan at 1-800-446-5439. 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: 1-800-446-5439, or www.healthgram.com, or 1-866-444-EBSA (3272), or www.dol.gov/ebsa/healthreform. A consumer assistance program may help you file your appeal. A list of consumer assistance programs by state is available at www.dol.gov/ebsa.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

Para obtener asistencia en Español, llame al 1-800-446-5439.

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

About these Coverage Examples (individual):

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** $5,120
- **Patient pays** $2,420

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	$1,000
Copays	$20
Coinsurance	$1,250
Limits or exclusions	$150
Total	**$2,420**

Note: These numbers assume the patient has given notice of her pregnancy to the plan. If you are pregnant and have not given notice of your pregnancy, your costs may be higher. For more information, please contact 1-800-446-5439.

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

- **Amount owed to providers:** $5,400
- **Plan pays** $3,800
- **Patient pays** $1,600

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	$750
Copays	$550
Coinsurance	$220
Limits or exclusions	$80
Total	**$1,600**

Note: These numbers assume the patient is participating in our Disease Management program. If you have diabetes and do not participate in the disease management program, your costs may be higher. For more information about the diabetes disease management program, please contact 1-800-446-5439.

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.
- The patient's condition was not an excluded or preexisting condition.
- 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.