


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

**Coverage Period: 01/01/2023 – 12/31/2023**

Common Ground Healthcare Cooperative: CGHC EPO Plus Gold \$800 Deductible/20%


Coverage For: Small Group | Plan Type: EPO



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.commongroundhealthcare.org/coverage-details](http://www.commongroundhealthcare.org/coverage-details) or call 877-514-2442. 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.healthcare.gov/sbc-glossary](http://www.healthcare.gov/sbc-glossary) or call 1-877-514-2442 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$800 individual / \$1,600 family	Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. In network <a href="#">Preventive care</a> is covered before you meet your <a href="#">deductible</a>	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	No	You don't have to meet <a href="#">deductibles</a> for specific services
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	\$8,350 individual / \$16,700 family	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this plan, the overall family <a href="#">out-of-pocket limit</a> must be met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Premiums, <a href="#">out-of-network provider</a> charges, <a href="#">copayments</a> for certain services, <a href="#">balance-billing</a> charges, healthcare this plan doesn't cover, and penalties for failure to obtain <a href="#">prior authorization</a> for services.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.CGCaresh.org/Find-a-Doctor">www.CGCaresh.org/Find-a-Doctor</a> or call 877-514-2442 for a list of network providers.	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.

Important Questions	Answers	Why This Matters:
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No	You can see the in-network <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

 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 <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$35 Copay/Visit	Not covered	————none————
	<a href="#">Specialist</a> visit	\$70 Copay/Visit	Not covered	No coverage for infertility services after confirmed diagnosis of infertility.
	<a href="#">Preventive care/screening/immunization</a>	No Charge	Not covered	Services under the ACA guidelines will be covered as preventive
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	Deductible/20% Coins	Not covered	————none————
	Imaging (CT/PET scans, MRIs)	Deductible/20% Coins	Not covered	————none————
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.commongroundhealthcare.org">www.commongroundhealthcare.org</a>	Generic drugs	\$15 Copay/Script	Not covered	For mail order prescriptions, a 90-day supply is available for two copays.
	Preferred brand drugs	\$40 Copay/Script	Not covered	For mail order prescriptions, a 90-day supply is available for two copays.
	Non-preferred brand drugs	\$80 Copay/Script	Not covered	For mail order prescriptions, a 90-day supply is available for two copays.
	<a href="#">Specialty drugs</a>	Deductible/20% Coins	Not covered	Infertility specialty drugs not covered.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Deductible/20% Coins	Not covered	————none————
	Physician/surgeon fees	Deductible/20% Coins	Not covered	————none————

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [CommonGroundHealthcare.org](http://CommonGroundHealthcare.org).

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 need immediate medical attention	<a href="#">Emergency room care</a>	\$300 Copay/Visit	\$300 Copay/Visit	* Copay applies to ER facility (waived if admitted); other professional charges are subject to deductible and coinsurance. ER services are paid at In-Network benefit level.
	<a href="#">Emergency medical transportation</a>	Deductible/20% Coins	Deductible/20% Coins	Services rendered out-of-network are paid at In-Network benefit level. Balance billing may apply to emergency ground transportation.
	<a href="#">Urgent care</a>	\$100 Copay/Visit	\$100 Copay/Visit	services at out-of-service-area providers are covered when a covered person is traveling, or a dependent resides outside of CGHC's service area. Any follow-up care must be provided by an in-network provider.
If you have a hospital stay	Facility fee (e.g., ambulatory surgery center)	Deductible/20% Coins	Not covered	—none—
	Physician/surgeon fees	Deductible/20% Coins	Not covered	—none—
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$35 Copay/Visit	Not covered	—none—
	Inpatient services	Deductible/20% Coins	Not covered	—none—
If you are pregnant	Office visits	Deductible/20% Coins	Not covered	—none—
	Childbirth/delivery professional services	Deductible/20% Coins	Not covered	—none—
	Childbirth/delivery facility services	Deductible/20% Coins	Not covered	—none—

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [CommonGroundHealthcare.org](http://CommonGroundHealthcare.org).

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 need help recovering or have other special health needs	<a href="#">Home health care</a>	Deductible/20% Coins	Not covered	Services for home health care are limited to 60 visits per calendar year.
	<a href="#">Rehabilitation services</a>	Deductible/20% Coins	Not covered	Services for PT/OT/ST are limited to 20 visits each per calendar year. Services for custodial care are excluded. Services for cardiac rehabilitation are limited to 36 visits per calendar year.
	<a href="#">Habilitation services</a>	Deductible/20% Coins	Not covered	Services for PT/OT/ST are limited to 20 visits each per calendar year. Services for custodial care are excluded.
	<a href="#">Skilled nursing care</a>	Deductible/20% Coins	Not covered	Services for skilled nursing are limited to 30 days per stay.
	<a href="#">Durable medical equipment</a>	Deductible/20% Coins	Not covered	————none————
	<a href="#">Hospice services</a>	Deductible/20% Coins	Not covered	————none————
If your child needs dental or eye care	Children's eye exam	No charge	Not covered	Limited to one exam every year for children.
	Children's glasses	Deductible/20% Coins	Not covered	Limited to one pair of glasses or contacts per year for children only.
	Children's dental check-up	Not covered	Not covered	This coverage is available in the insurance market and can be purchased as a stand-alone product.

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [CommonGroundHealthcare.org](http://CommonGroundHealthcare.org).

## 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
- Bariatric surgery
- 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
- Weight loss programs

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

- Chiropractic Care
- Hearing Aids

**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 Health and Human Services, Center for Consumer Information and Insurance Oversight, at 877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov), Wisconsin Office of the Commissioner of Insurance at 800-236-8517, or call Common Ground Healthcare Cooperative at 877-514-2442. 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](http://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: Common Ground Healthcare Cooperative Appeals and Grievances Department, PO Box 1630, Brookfield, WI 53008-1630 or call 877-514-2442. For state of Wisconsin assistance, contact Office of the Commissioner of Insurance, Complaints Department, PO Box 7873, Madison, WI 53707-7873, [complaints@ociwi.state.us](mailto:complaints@ociwi.state.us), phone 800-236-8517 or 608-266-0103.

**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 877-514-2442.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 877-514-2442.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码877-514-2442.

Navajo (Dine): Dinek'ehngo shika at'ohwol ninisingo, kwijigo holne' 877-514-2442.

To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.

**PRA Disclosure Statement:** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [CommonGroundHealthcare.org](http://CommonGroundHealthcare.org).

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)

- N The [plan's](#) overall [deductible](#) \$800
- N [Specialist](#) [[cost sharing](#)] \$70
- N Hospital (facility) [[cost sharing](#)] 20% after Ded
- N Other [[cost sharing](#)] 20% after Ded

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	
<a href="#">Deductibles</a>	\$800
<a href="#">Copayments</a>	\$10
<a href="#">Coinsurance</a>	\$2,400
What isn't covered	
Limits or exclusions	\$60

The Total Peg would pay is	\$3,270
----------------------------	---------

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

- N The [plan's](#) overall [deductible](#) \$800
- N [Specialist](#) [[cost sharing](#)] \$70
- N Hospital (facility) [[cost sharing](#)] 20% after Ded
- N Other [[cost sharing](#)] 20% after Ded

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	
<a href="#">Deductibles</a>	\$800
<a href="#">Copayments</a>	\$800
<a href="#">Coinsurance</a>	\$20
What isn't covered	
Limits or exclusions	\$20

The Total Joe would pay is	\$1,640
----------------------------	---------

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

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

- N The [plan's](#) overall [deductible](#) \$800
- N [Specialist](#) [[cost sharing](#)] \$70
- N Hospital (facility) [[cost sharing](#)] 20% after Ded
- N Other [[cost sharing](#)] 20% after Ded

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	
<a href="#">Deductibles</a>	\$800
<a href="#">Copayments</a>	\$500
<a href="#">Coinsurance</a>	\$300
What isn't covered	
Limits or exclusions	\$0

The Total Mia would pay is	\$1,600
----------------------------	---------