

 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 see [www.lucenthealth.com/cypress](http://www.lucenthealth.com/cypress) or call 1-615-559-0418. 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 1-615-559-0418 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	Tier 1 Providers \$750 individual / \$1,500 family Tier 2 Providers \$950 individual / \$1,900 family	Generally, you must pay all the costs from <a href="#">providers</a> 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 deductible expenses paid by all family members meets the overall family <a href="#">deductible</a> . Tier 1 & Tier 2 <a href="#">deductibles</a> cross-apply.
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> and services with a <a href="#">copay</a> may be 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?	Yes. For prescription drugs: \$50 individual / \$100 family	Must pay all of the costs for these services up to the specific <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay for these services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	Tier 1 Providers \$5,000 individual / \$10,000 family Tier 2 Providers \$5,000 individual / \$10,000 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 <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met. Tier 1 & Tier 2 <a href="#">out-of-pocket limit</a> cross-apply.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, penalties, and health care this <a href="#">plan</a> doesn't cover.	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.Texashealth.org">www.Texashealth.org</a> , <a href="http://www.utsorighttuthwestern.edu">www.utsorighttuthwestern.edu</a> or <a href="http://www.healthsmart.com">www.healthsmart.com</a> to locate a <a href="#">provider</a> .	This <a href="#">plan</a> uses a provider <a href="#">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.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No	You can see the <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
		Tier 1: Direct Contract Providers	Tier 2: HealthSmart and All Other Providers	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	\$20 <a href="#">copay</a> /office visit; <a href="#">deductible</a> does not apply	\$30 <a href="#">copay</a> /office visit; <a href="#">deductible</a> does not apply	Teladoc services available. See ID Card.
	<a href="#">Specialist</a> visit	\$35 <a href="#">copay</a> /office visit; <a href="#">deductible</a> does not apply	\$45 <a href="#">copay</a> /office visit; <a href="#">deductible</a> does not apply	None
	<a href="#">Preventive care/screening/immunization</a>	No charge; <a href="#">deductible</a> does not apply	No charge; <a href="#">deductible</a> does not apply	You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	15% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	None
	Imaging (CT/PET scans, MRIs)	15% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> may be required. Failure to obtain <a href="#">preauthorization</a> could result in a penalty.
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.kpp-rx.com">www.kpp-rx.com</a> or call 1-800-482-1285	Generic drugs	30-day Supply: \$10 <a href="#">copay</a> /prescription 90-day Supply: \$25 <a href="#">copay</a> /prescription	Out-of-network providers are not covered	Prescription Drug <a href="#">deductible</a> applies. \$50 individual / \$100 family  Covers up to a 90-day supply (retail prescription); up to 90-day supply (mail order prescription).  <a href="#">Prescription Drugs</a> recommended by the HRSA or USPSTF will be covered at 100% as required by ACA.  <a href="#">Specialty drugs</a> are limited to a 30-day supply.
	Preferred brand drugs	30-day Supply: \$30 <a href="#">copay</a> /prescription 90-day Supply: \$75 <a href="#">copay</a> /prescription		
	Non-preferred brand drugs	30-day Supply: \$50 <a href="#">copay</a> /prescription 90-day Supply: \$125 <a href="#">copay</a> /prescription		
	<a href="#">Specialty drugs</a>	Retail: 15% <a href="#">coinsurance</a> up to \$200/prescription Mail Order: Not covered		

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

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Tier 1: Direct Contract Providers	Tier 2: HealthSmart and All Other Providers	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	15% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> may be required. Failure to obtain <a href="#">preauthorization</a> could result in a penalty.
	Physician/surgeon fees	15% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$250 <a href="#">copay</a> /visit; <a href="#">deductible</a> does not apply		<a href="#">Copay</a> waived if admitted.
	<a href="#">Emergency medical transportation</a>	15% <a href="#">coinsurance</a>		<a href="#">Network deductible</a> applies to <a href="#">Out-of-network</a> services.
	<a href="#">Urgent care</a>	\$60 <a href="#">copay</a> /office visit; <a href="#">deductible</a> does not apply	\$75 <a href="#">copay</a> /office visit; <a href="#">deductible</a> does not apply	None
If you have a hospital stay	Facility fee (e.g., hospital room)	15% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> may be required. Failure to obtain <a href="#">preauthorization</a> could result in a penalty.
	Physician/surgeon fees	15% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visits: \$20 <a href="#">copay</a> /office visit; <a href="#">deductible</a> does not apply All other Outpatient: 15% <a href="#">coinsurance</a>	Office Visits: \$30 <a href="#">copay</a> /office visit; <a href="#">deductible</a> does not apply All other Outpatient: 25% <a href="#">coinsurance</a>	None
	Inpatient services	15% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> may be required. Failure to obtain <a href="#">preauthorization</a> could result in a penalty.
If you are pregnant	Office visits	\$20 <a href="#">copay</a> /office visit; <a href="#">deductible</a> does not apply	\$30 <a href="#">copay</a> /office visit; <a href="#">deductible</a> does not apply	<a href="#">Cost sharing</a> does not apply to certain <a href="#">preventive services</a> . Depending on the type of services, <a href="#">cost-sharing</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). <a href="#">Preauthorization</a> is required for vaginal deliveries requiring more than a 48 hour stay and for cesarean section deliveries requiring more than a 96 hour stay to avoid a penalty.
	Childbirth/delivery professional services	15% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	
	Childbirth/delivery facility services	15% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	

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

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Tier 1: Direct Contract Providers	Tier 2: HealthSmart and All Other Providers	
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	15% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> may be required. Failure to obtain <a href="#">preauthorization</a> could result in a penalty. Limited to 60 visits per calendar year.
	<a href="#">Rehabilitation services</a>	\$35 <a href="#">copay</a> /office visit; <a href="#">deductible</a> does not apply	\$45 <a href="#">copay</a> /office visit; <a href="#">deductible</a> does not apply	<a href="#">Preauthorization</a> may be required after the sixth visit. Failure to obtain <a href="#">preauthorization</a> could result in a penalty. Physical, Occupational and Speech Therapy have a combined limit of 60 visits per calendar year.
	<a href="#">Habilitation services</a>	\$35 <a href="#">copay</a> /office visit; <a href="#">deductible</a> does not apply	\$45 <a href="#">copay</a> /office visit; <a href="#">deductible</a> does not apply	<a href="#">Preauthorization</a> may be required. Failure to obtain <a href="#">preauthorization</a> could result in a penalty. Limited to 60 days per calendar year.
	<a href="#">Skilled nursing care</a>	15% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	None
	<a href="#">Durable medical equipment</a>	15% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> may be required. Failure to obtain <a href="#">preauthorization</a> could result in a penalty.
	<a href="#">Hospice services</a>	15% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	
<b>If your child needs dental or eye care</b>	Children's eye exam	\$35 <a href="#">copay</a> /office visit; <a href="#">deductible</a> does not apply	\$45 <a href="#">copay</a> /office visit; <a href="#">deductible</a> does not apply	Routine screenings covered as defined under the Patient Protection and Affordable Care Act of 2010. Limited to one exam every two calendar years.
	Children's glasses	Not covered	Not covered	Not covered
	Children's dental check-up	Not covered	Not covered	Routine screenings covered as defined under the Patient Protection and Affordable Care Act of 2010.

## 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](#).)

- Abortion (Does not apply to molar pregnancies, ectopic pregnancies or miscarriage)
- Cosmetic Surgery
- Dental Care (adult)
- Hearing Aids
- Infertility Treatment
- Long Term Care
- Non-emergency care when traveling outside the U.S.
- Private Duty Nursing
- 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.)

- Anesthesia (in lieu of Anesthesia only)
- Bariatric Surgery
- Chiropractic Care (limited to 24 visits per calendar year)
- Routine Eye Care (adult)(limited to one exam every two calendar years)

**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 at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://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](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: the plan at Fort Worth Firefighters Healthcare Thrust Health Plan c/o Lucent Health Solutions, LLC at PO Box 7020 Appleton, WI 54912-7020 or call 1-877-236-0844. You may also contact the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). Additionally, a consumer assistance program can help you file your appeal. A list of states with Consumer Assistance Programs is available at: [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) and <http://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants>.

### 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 1-877-236-0844

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-236-0844

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-236-0844

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-877-236-0844

*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](#) \$750
- [Specialist copay](#) \$35
- Hospital (facility) [coinsurance](#) 15%
- Other [coinsurance](#) 15%

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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$750
<a href="#">Copayments</a>	\$10
<a href="#">Coinsurance</a>	\$1,800
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$2,620</b>

### Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$750
- [Specialist copay](#) \$35
- Hospital (facility) [coinsurance](#) 15%
- Other [coinsurance](#) 15%

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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$750
<a href="#">Copayments</a>	\$800
<a href="#">Coinsurance</a>	\$20
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$1,590</b>

### Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$750
- [Specialist copay](#) \$35
- Hospital (facility) [coinsurance](#) 15%
- Other [coinsurance](#) 15%

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)  
[Diagnostic test](#) (*x-ray*)  
[Durable medical equipment](#) (*crutches*)  
[Rehabilitation services](#) (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$750
<a href="#">Copayments</a>	\$500
<a href="#">Coinsurance</a>	\$90
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,340</b>

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