

General Information	Coverage Information	
Annual Deductible	\$1,500 Individual / \$3,000 Family	
Out-of-Pocket Maximum ¹	\$9,100 Individual / \$18,200 Family	
Unlimited Telehealth with Behavioral Health through Recuro	\$0 Copay	
Physician & Diagnostic Benefits (Non-Hospital Based)	In-Network	Out-of-Network
Preventive / Wellness	Covered at 100%	40% Coinsurance after Deductible
Primary Care / Specialist Visits	\$15 Copay	40% Coinsurance after Deductible
Urgent Care	\$50 Copay	40% Coinsurance after Deductible
Laboratory Services / Radiology (X-ray, Ultrasound)	\$50 Copay	40% Coinsurance after Deductible
Advanced Imaging ^{RBP} (MRI, CT/PET scan) ² (limit 1 per year)	\$350 Copay	
Radiology / Advanced Imaging ² (Medmo) ³ (subject to above limits)	Covered at 100%	
Hospital Benefits (All Subject to Reference-Based Pricing) ⁴	Coverage Information	
Outpatient Surgery ² (limit 1 per year)	\$250 Copay after Deductible	
Inpatient Hospitalization & Surgery ² (limit 5 days & 2 surgeries per year)	\$500 Copay per admission after Deductible	
Emergency Services (limit 1 per year)	\$500 Copay	
Additional Benefits	In-Network	Out-of-Network
Ambulance ^{RBP} (Ground Only) (limit 1 per year)	\$500 Copay	
Physical / Speech / Occupational Therapy (limit 8 combined per year)	\$50 Copay	40% Coinsurance after Deductible
Chiropractic Services (limit 10 per year)	\$50 Copay	40% Coinsurance after Deductible
Home Health Care (limit 10 per year)	\$50 Copay	40% Coinsurance after Deductible
Inpatient Mental / Behavioral Health Treatment ^{RBP 2} (limit 5 days per year)	\$500 Copay per admission after Deductible	
Outpatient Substance Abuse Treatment ² (limit 8 days per year)	\$75 Copay	40% Coinsurance after Deductible
Inpatient Substance Abuse Treatment ^{RBP 2} (limit 5 days per year)	\$500 Copay per admission after Deductible	
Chemotherapy / Radiation Therapy / Dialysis	Not Covered	
Maternity Benefits	In-Network	Out-of-Network
Professional Services ²	\$350 Copay	40% Coinsurance after Deductible
Inpatient Facility ^{RBP 2}	\$1,500 Copay per admission after Deductible	
Prescription Drug Benefits ⁵	Coverage Information	
Generic (Tier 1)	\$10 Copay	
Higher Tier Generics / Preferred / Non-Preferred Brand & Specialty	Discount Only	

¹The out-of-pocket maximum refers to covered services only. Specific services are subject to Reference-Based Pricing (RBP) and patients may be billed beyond the out-of-pocket maximum for these services.

²Specific services, including advanced imaging, surgical procedures and maternity require precertification. Failure to obtain precertification will result in a denial of benefits.

³Medmo is a concierge scheduling service for radiology and imaging allowing members to maximize their benefits while minimizing costs to the patient.

⁴RBP reimburses providers using a percentage of Medicare coverage as the reference point for the reimbursement total. This plan pays up to 125% of the Medicare allowable coverage for applicable services. Patients will be responsible for paying any remaining balance beyond the provider reimbursement amount.

⁵Prescription drug benefits are subject to the formulary drug list. To review the formulary please visit www.sbmabenefits.com/purerx-base. Copay amounts listed are based on a unit quantity of 30 for a 30-day supply. Pricing may vary based on quantity and supply. While excluded from the plan, specific prescription drugs, for example, GLP-1 drugs, may be available at 100% coinsurance (member responsibility); however, will not count toward the plan's deductible or out-of-pocket maximum. Prior authorization may be required for certain medications. The formulary is subject to change at any time without notice. Additional restrictions or limitations may apply.

⁶Virtual mental/behavioral health services are available at no charge through Recuro Health. All other outpatient mental/behavioral health visits, in-person or virtual, will be covered at the specialist visit copay/coinsurance amount.

Notable Plan Exclusions

Abortion
Care related to or for the purpose of travel outside of the United States
Chemotherapy / Radiation Therapy
Cosmetic Surgery including cosmetic components of gender transition
Dental care or services related to the mouth, jaws, and teeth (oral surgery procedures, medical in nature)
Dialysis
Durable Medical Equipment / Prosthetics / Orthotics
Experimental / Investigational Treatments
Eye care and services related to vision care
Hospice Care and Skilled / Private Duty Nursing Care
Infertility Services / Family Planning
Nutritional Supplements / Vitamins (except as specified under preventive care)
Preferred Brand / Non-Preferred Brand / Specialty / Self-Injectable / GLP-1 Prescription Drugs
Transplant Services

This form is a benefit highlight representing a brief description of the coverage available. Additional covered services, exclusions and limitations exist. Please refer to the plan administrator for additional plan information.



The HealthWallet mobile app puts your coverage in the palm of your hands

- Scan the QR code to the right, or search "The HealthWallet" in your app store
- Download the HealthWallet mobile app
- Login in with your social security number and date of birth
- Access your ID card(s), benefit information, and ancillary vender services



SCAN HERE

Locating a participating provider in the PHCS network all begins with the specific network logo on the front of your medical ID card. Please locate the PHCS logo on your card and follow the instructions below.



By phone: call **1.800.454.5231**
Online: visit www.multiplan.com/sbmapi
 and follow the steps below

1. Read the acknowledgment on the bottom of the screen and click OK
2. Enter a provider name, specialty, or facility type in the search box or choose one from the drop down
3. Enter your city/county and click on the magnifying glass icon to search
4. Read the statement at the bottom of the screen and click OK to view the results



Recuro Health's Virtual Urgent Care and Virtual Behavioral Health provide members with:

- 24/7 access to board-certified doctors for treatment of urgent medical concerns
- No-cost virtual access to a Psychiatrist or Licensed Counselor whenever and wherever they need it

Access care via the HealthWallet mobile app (scan the QR code above) or call 1-855-6RECURO



Present your medical card with your prescription to any of our 60,000+ retail pharmacies to fill your prescription. Additional information will be provided on your medical ID card.

Preventive benefits for adults

- Abdominal Aortic Aneurysm one-time screening for men of specified ages who have ever smoked
- Alcohol Misuse screening and counseling
- Aspirin use to prevent cardiovascular disease and colorectal cancer for adults 50 to 59 years with a high cardiovascular risk
- Blood Pressure screening
- Cholesterol screening for adults of certain ages or at higher risk
- Colorectal Cancer screening for adults 45 to 75
- Depression screening
- Diabetes (Type 2) screening for adults 40 to 70 years who are overweight or obese
- Diet counseling for adults at higher risk for chronic disease
- Falls prevention (with exercise or physical therapy and vitamin D use) for adults 65 years and over living in a community setting
- Hepatitis B screening for people at high risk
- Hepatitis C screening for adults age 18 to 79 years
- HIV screening for everyone age 15 to 65, and other ages at increased risk
- PrEP (pre-exposure prophylaxis) HIV prevention medication for HIV-negative adults at high risk for getting HIV through sex or injection drug use
- Immunizations for adults — doses, recommended ages, and recommended populations vary: Chickenpox (Varicella), Diphtheria, Flu (influenza), Hepatitis A, Hepatitis B, Human Papillomavirus (HPV), Measles, Meningococcal, Mumps, Whooping Cough (Pertussis), Pneumococcal, Rubella, Shingles, and Tetanus
- Lung cancer screening for adults 50 to 80 at high risk for lung cancer because they're heavy smokers or have quit in the past 15 years
- Obesity screening and counseling
- Sexually Transmitted Infection (STI) prevention counseling for adults at higher risk
- Statin preventive medication for adults 40 to 75 years at high risk
- Syphilis screening for all adults at higher risk
- Tobacco use screening for all adults and cessation interventions for tobacco users
- Tuberculosis screening for certain adults with symptoms at high risk

Preventive benefits for women

- Bone density screening for all women over age 65 or women age 64 and younger that have gone through menopause
- Breast cancer genetic test counseling (BRCA) for women at higher risk (counseling only; not testing)
- Breast cancer mammography screenings: every 2 years for women over 50 and older or as recommended by a provider for women 40 to 49 or women at higher risk for breast cancer
- Breast Cancer chemoprevention counseling for women at higher risk
- Breastfeeding comprehensive support and counseling from trained providers, and access to breastfeeding supplies, for pregnant and nursing women
- Birth control: Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling, as prescribed by a health care provider for women with reproductive capacity (not including abortifacient drugs). This does not apply to health plans sponsored by certain exempt "religious employers."
- Cervical Cancer screening: Pap test (also called a Pap smear) for women 21 to 65
- Chlamydia infection screening for younger women and other women at higher risk
- Diabetes screening for women with a history of gestational diabetes who aren't currently pregnant and who haven't been diagnosed with type 2 diabetes before
- Domestic and interpersonal violence screening and counseling for all women

Preventive benefits for women (continued)

- Folic acid supplements for women who may become pregnant
- Gestational diabetes screening for women 24 weeks pregnant (or later) and those at high risk of developing gestational diabetes
- Gonorrhea screening for all women at higher risk
- Hepatitis B screening for pregnant women at their first prenatal visit
- Maternal depression screening for mothers at well-baby visits
- Preeclampsia prevention and screening for pregnant women with high blood pressure
- Rh Incompatibility screening for all pregnant women and follow-up testing for women at higher risk
- Sexually Transmitted Infections counseling for sexually active women
- Expanded tobacco intervention and counseling for all pregnant tobacco users
- Urinary incontinence screening for women yearly
- Urinary tract or other infection screening
- Well-woman visits to get recommended services for women

Preventive benefits for children

- Alcohol, tobacco, and drug use assessments for adolescents
- Autism screening for children at 18 and 24 months
- Behavioral assessments for children: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
- Bilirubin concentration screening for newborns
- Blood Pressure screening for children: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
- Blood screening for newborns
- Depression screening for adolescents beginning at age 12
- Developmental screening for children under age 3
- Dyslipidemia screening for all children once between 9 and 11 years and once between 17 and 21 years for children at higher risk of lipid disorders
- Fluoride supplements for children without fluoride in their water source
- Fluoride varnish for all infants and children as soon as teeth are present
- Gonorrhea preventive medication for the eyes of all newborns
- Hearing screening for all newborns; and regular screenings for children and adolescents as recommended by their provider
- Height, weight and body mass index (BMI) measurements taken regularly for all children
- Hematocrit or hemoglobin screening for all children
- Hemoglobinopathies or sickle cell screening for newborns
- Hepatitis B screening for adolescents at higher risk
- HIV screening for adolescents at higher risk
- Hypothyroidism screening for newborns
- PrEP (pre-exposure prophylaxis) HIV prevention medication for HIV-negative adolescents at high risk for getting HIV through sex or injection drug use
- Immunizations for children from birth to age 18 — doses, recommended ages, and recommended populations vary: Chickenpox (Varicella); Diphtheria, Tetanus, and Pertussis (DTaP); Haemophilus influenzae type B; Hepatitis A; Hepatitis B; Human Papillomavirus (HPV); Inactivated Poliovirus; Influenza (flu shot); Measles; Meningococcal; Mumps; Pneumococcal; Rubella; and Rotavirus
- Lead screening for children at risk of exposure
- Obesity screening and counseling
- Oral health risk assessment for young children from 6 months to 6 years
- Phenylketonuria (PKU) screening for newborns
- Sexually Transmitted Infection (STI) prevention counseling and screening for adolescents at higher risk
- Tuberculin testing for children at higher risk of tuberculosis: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
- Vision screening for all children
- Well-baby and well-child visits

Exclusions

- Abortion
- Acupuncture
- Allergy testing
- Bariatric Surgery
- Biofeedback
- Chemotherapy/Radiation services
- Cosmetic surgery
- Dental care
- Dialysis
- Drug testing
- Durable Medical Equipment including orthotics and prosthetics
- Emergency air and water transportation
- Exercise programs including fees associated with health club and/or fitness center memberships
- Experimental drugs, procedures or studies
- Eye care and/or care related to vision
- Foot care
- Genetic testing including breast cancer (BRCA)
- Gene and cell therapy
- Hair replacement services and medications
- Hearing aids including implantable hearing devices, cochlear implants and related services
- Hospice Care
- Hypnosis
- Infertility treatment
- Infusion therapy
- Long-term care
- Massage therapy
- Medical care outside the United States
- Naturopathic services
- Non-preferred brand prescription drugs
- Nutritional supplies, vitamins or supplements
- Observation stays
- Over-the-counter medications and medical supplies
- Preferred brand prescription drugs
- Private Duty Nursing
- Rolfing
- Self-injectable prescription drugs including GLP-1 medications
- Services for sexual dysfunction including drugs, supplies and therapy
- Sex change or gender dysphoria services including drugs, supplies, therapy and surgical procedures
- Skilled Nursing care
- Sleep studies
- Specialty immunizations for the purpose of foreign travel
- Specialty prescription drugs
- Strength and performance services including devices and drugs
- Supplementation (IV therapy)
- Temporomandibular Joint Disorder (TMJ) and orthognathic services
- Transplant services
- Weight loss drugs, procedures (including gastric bypass surgery and lap banding), programs and supplies

Limitations

- Advanced imaging (MRI/CT/PET scans) is limited to 1 per plan year.
- Birth control implants including intrauterine devices (IUD) insertion/removal – limit 1 per plan year unless due to medical necessity.
- Breast cancer genetic services (BRCA) is limited to counseling only, no testing.
- Chiropractic services are limited to 10 visits per plan year.
- COVID-19 testing is limited to FFCRA¹ and CDC² guidelines or due to medical necessity.
- Emergency room care is limited to 1 visit per plan year.
- Emergency transportation is limited to 1 per year (ground ambulance only).
- Habilitation/Rehabilitation services including physical, speech and occupational therapies, are limited to 8 visits combined per plan year.
- Home health care is limited to 10 days per plan year.
- Inpatient hospitalization is limited to 5 days and 2 surgeries per year.
- Inpatient mental/behavioral health treatment is limited to 5 days per plan year.
- Inpatient substance abuse treatment is limited to 5 days per plan year.
- Outpatient substance abuse treatment is limited to 8 days per plan year.
- Outpatient surgery is limited to 1 per plan year.
- Prescription drugs are limited to the formulary drug list.
- Preventive breast cancer mammography screening – limit 1 per plan year
- Routine preventive/wellness visits (men, woman and children) – limit 1 per plan year

¹Families First Coronavirus Response Act

²Centers for Disease Control and Prevention

Definitions

- Counseling – providing patients with advice or education about a condition or disease and the potential treatment options available
- Medical Necessity – determined to be of need as evidenced by documented diagnosis from an individual's attending healthcare provider
- Screening – a method of identifying a medical condition or disease without the existence of any signs or symptoms
- Testing – a process or procedure performed to detect, diagnose, or monitor a condition or disease based on a patient's illness, injury or symptoms

THIS LIST IS NOT INTENDED TO BE A COMPLETE LIST OF EXCLUSIONS. ADDITIONAL EXCLUSIONS/LIMITATIONS MAY APPLY. ONLY THE SERVICES LISTED UNDER THE SUMMARY OF BENEFITS ARE COVERED BY THE PLAN. AN OMISSION OF A NON-COVERED SERVICE FROM THE EXCLUSIONS LIST DOES NOT IMPLY THE SERVICE IS COVERED BY THE PLAN. MEMBERS AND PROVIDERS ARE ADVISED TO CONFIRM IF SERVICES ARE COVERED BY THE PLAN PRIOR TO THE SERVICES BEING RENDERED.

Additional disclosures:



Scan the QR code to the left or visit

www.sbmabenefits.com/coverage-details

to view, download or print the following documents:

- Non-Creditable Coverage Disclosure
- COBRA Rights Notice
- General Notice of Privacy Practices

How to Scan a QR Code

Step 1: Open the camera app on your smart device as if you were taking a picture.

Step 2: Point the camera at the QR code so it is in the viewfinder and a pop-up notification should appear asking if you would like to open the link.

Step 3: Click on the notification to open the web page containing the information from the QR code.

Additional documentation/information:

Additional plan documentation may be available upon request by contacting SBMA's customer service department at **1-888-505-7724** or by email at updates@sbmamec.com.

Some benefit plans are subject to reimbursement for covered prescription drugs. Members may complete reimbursement requests by visiting www.sbmabenefits.com/rxreimbursement.

Virtual Urgent Care

Our Virtual Urgent Care solution connects patients with tools and services for a smoother, more cost-effective healthcare experience quickly. Patients connect to board-certified doctors for treatment of urgent medical concerns with ongoing communication with their doctor for follow-up.

Our urgent care solution provides unlimited 24/7 access for patients and their families. When you or a family member is sick, how can you get expert help and guidance? Recuro's urgent care is available virtually and quickly at the touch of a button.

\$0 Copay

Example Conditions Treated

-  Acne, Rashes, Allergies
-  Fever, Headache, Nausea
-  Cold, Flu, Cough
-  Gastrointestinal Issues
-  Respiratory Issues
-  UTIs, Vaginitis & More!



What's Included

- | | |
|--|---|
|  24/7 Access |  Phone, Video, Messaging |
|  Integrated Prescriptions |  Primary Care Coordination |

Service Highlights



Easy Prescriptions & Transcripts

Prescriptions are immediately sent to the patient's preferred pharmacy for easy pickup. Consults can be recorded and transcribed, allowing patients access post-appointment.



24/7/365 Access

Recuro physicians are available whenever our patients need them, day or night. Live video, phone, and messaging options available.



Virtual Behavioral Health

Counseling (Only)

Recuro's comprehensive behavioral health care offers a wide spectrum of coverage, including therapy and counseling. Recuro's Behavioral Health solution gives members virtual access to connect with a Licensed Counselor through secure and private online video and phone sessions, whenever and wherever they need it in all 50 states. Our virtual services are available whenever and wherever it is convenient for you on a digital device.

\$0 Copay

Example Conditions Treated

-  Depression & Anxiety
-  Stress Management
-  Eating Disorders
-  Anger Management
-  Grief or Loss
-  Marriage Counseling



What's Included

-  Therapy & Counseling
-  Health Risk Assessment
-  Risk Stratification
-  Primary Care Coordination

Service Highlights



Psychiatry

Psychotherapy and mental health medication management.



Therapy & Counseling

Therapy and counseling services from social workers and mental health psychologists.



Health Risk Assessment

Behavioral health-focused risk assessment including depression and anxiety.



Medmo Provides Access To The **Best** Medical Imaging Appointment For You



For most patients, getting medical imaging is a painful and frustrating experience. Many times, patients wait longer, travel farther, and pay more than what they should.

Medmo is here to make imaging easy and affordable.



High-value imaging— **without** breaking the bank

Medmo helps you understand your options so that you can maximize your benefits and reduce your patient responsibility.



Find a time, location, and price that works **for you**

Medmo's sole purpose is to ensure the medical imaging process is as pleasant and seamless as possible.

Simple and Straightforward Process

- Call Medmo at **(844) 248-2292** to share your imaging (Xray, Mammogram, Ultrasound, CT and MRI) prescription information and availability
- Medmo will find imaging centers to determine the best match based on quality, your availability, network status and pricing
- Pre-authorization requirements apply
- Simply show up for your appointment and Medmo will have a copy of the results available for both you and your physician