Marathon Petroleum Health Plan: Classic Option

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/2017 – 12/31/2017

Coverage for: Individual/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.myMPCbenefits.com or by calling 1-888-421-2199.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	In-network **$500** person / **$1,000** family. Out-of-network **$1,000** person / **$2,000** family. Doesn't apply to in-network preventive care.	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. **$100** person / **$200** family for prescription drug coverage at retail. There are no other specific **deductibles**.	You must pay all of 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 providers **$3,000** person /**$6,000** family; Out-of-network providers **$6,000** person / **$12,000** 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, penalties for non-compliance, balance-billed charges, penalties for failure to obtain pre-certification for services 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.	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.anthem.com or call 1-855-698-5676** for a list of in-network providers, or see	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,

	www.express-scripts.com or 1-877-207-1357 for participating pharmacies.	**preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this plan 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 5. 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	$20 copay	40% coinsurance	————none————
	Specialist visit	$50 copay	40% coinsurance	Manipulations, regardless of service provider type, limited to 20 visits for in-network and out-of-network combined per calendar year per covered individual.
	Other practitioner office visit	$50 copay for chiropractor and acupuncture	40% coinsurance for chiropractor and acupuncture	Manipulations, regardless of service provider type, limited to 20 visits for in-network and out-of-network combined per calendar year per covered individual.
	Preventive care/screening/immunization	No charge	40% coinsurance	————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 a test	Diagnostic test (x-ray, blood work)	20% coinsurance	40% coinsurance	———————none———————
	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance	Failure to obtain preauthorization may result in reduced/non-coverage.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.myMPCbenefits.com.	Generic drugs	Retail: $10 copay Mail Order: $25 copay	Not Covered	Covers up to a 30-day supply (retail prescription); 31-90 day supply (mail order prescription). Retail prescription subject to $100/$200 deductible per individual/family per year. Coverage for maintenance drug purchased at retail (does not apply to insulin) limited to 3 fills per drug per member; mail order should be used.
	Formulary brand drugs	Retail: $30 copay Mail Order: $75 copay	Not Covered	Covers up to a 30-day supply (retail prescription); 31-90 day supply (mail order prescription). Retail prescription subject to $100/$200 deductible per individual/family per year. Coverage for maintenance drug purchased at retail (does not apply to insulin) limited to 3 fills per drug per member; mail order should be used.
	Non-formulary brand drugs	Retail: $60 copay Mail Order: $150 copay	Not Covered	Covers up to a 30-day supply (retail prescription); 31-90 day supply (mail order prescription). Retail prescription subject to $100/$200 deductible per individual/family per year. Coverage for maintenance drug purchased at retail (does not apply to insulin) limited to 3 fills per drug per member; mail order should be used.

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
	Specialty drugs	Subject to generic/brand copays listed above.	Not Covered	Certain specialty drugs must be filled through Express Scripts Specialty Pharmacy after first fill; subject to retail deductible. For drugs covered under medical (Anthem), coinsurance is 20% in-network and 40% out-of-network.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	Failure to obtain preauthorization may result in reduced/non-coverage.
	Physician/surgeon fees	20% coinsurance	40% coinsurance	———————none———————
If you need immediate medical attention	Emergency room services	$150 copay/visit and 20% coinsurance	$150 copay/visit and 20% coinsurance	Copay applies first, then deductible and coinsurance. Copay waived if admitted. 40% coinsurance for non-emergency use for in-network and out-of-network.
	Emergency medical transportation	20% coinsurance	20% coinsurance	———————none———————
	Urgent care	$50 copay	40% coinsurance	Copay for physician services only.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	Failure to obtain preauthorization may result in reduced/non-coverage.
	Physician/surgeon fee	20% coinsurance	40% coinsurance	———————none———————
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$20 copay/visit	40% coinsurance	———————none———————
	Mental/Behavioral health inpatient services	20% coinsurance	40% coinsurance	Failure to obtain preauthorization may result in reduced/non-coverage.
	Substance use disorder outpatient services	$20 copay/visit	40% coinsurance	———————none———————
	Substance use disorder inpatient services	20% coinsurance	40% coinsurance	Failure to obtain preauthorization may result in reduced/non-coverage.
If you are pregnant	Prenatal and postnatal care	20% coinsurance	40% coinsurance	———————none———————
	Delivery and all inpatient services	20% coinsurance	40% coinsurance	Failure to obtain preauthorization may result in reduced/non-coverage.
If you need help recovering or have	Home health care	0% coinsurance	0% coinsurance	Limited to 4 hours per visit. Deductible applies.

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
other special needs	Rehabilitation services	20% coinsurance	40% coinsurance	Preauthorization required for inpatient. Physical, Occupational and Speech: review required at 30th visit.
	Habilitation services	20% coinsurance	40% coinsurance	All rehabilitation/habilitation visits count toward rehabilitation limit.
	Skilled nursing care	0% coinsurance	40% coinsurance	Preauthorization required. Limited to 180 days per calendar year and 365 days lifetime maximum per member. Deductible applies.
	Durable medical equipment	20% coinsurance	20% coinsurance	——————none——————
	Hospice service	0% coinsurance	0% coinsurance	Deductible applies.
If your child needs dental or eye care	Eye exam	Not Covered	Not Covered	
	Glasses	Not Covered	Not Covered	
	Dental check-up	Not Covered	Not Covered	

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.)**

- Cosmetic surgery
- Dental care (Adult)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (adult)
- Routine foot care
- 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.)**

- Acupuncture (limitations apply)
- Bariatric surgery (advance approval required with treatment at Plan-recognized Center of Excellence)
- Chiropractic care (manipulations, regardless of service provider type, limited to 20 visits per member per year)
- Hearing aids (limitations apply)
- Private-duty nursing (in-home)

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State 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 information on your rights to continue coverage, contact the plan at 1-888-421-2199. 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 Anthem Member Services at 1-866-333-1098 for medical/surgical concern and Express Scripts Member Services at 1-877-207-1357 for prescription concern. You can also contact the Marathon Petroleum Health Plan Administrator, 539 S. Main Street, Findlay, OH 45840, 1-888-421-2199. You may also contact the Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program may be able to help you file your appeal. Contact 1-866-333-1098 to find out if your state has a program.

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 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:

Si no es miembro todavía y necesita ayuda en idioma español, le suplicamos que se ponga en contacto con su agente de ventas o con el administrador de su grupo. Si ya está inscrito, le rogamos que llame al número de servicio de atención al cliente que aparece en su tarjeta de identificación.

如果您是非會員並需要中文協助，請聯絡您的銷售代表或小組管理員。如果您已參保，則請使用您 ID 卡上的號碼聯絡客戶服務人員。

Kung hindi ka pa miyembro at kailangan ng tulong sa wikang Tagalog, mangyaring makipag-ugnayan sa iyong sales representative o administrator ng iyong pangkat. Kung naka-enroll ka na, mangyaring makipag-ugnayan sa serbisyo para sa customer gamit ang numero sa iyong ID card.

Doo bee a'tah ni'liigoo eí dooda'í, shikáa adoołwoł íínízinigo t'áá diné k'éjíígo, t'áá shoodí ba na'ałníhí ya sidáhí bich'į naabídííłkiid. Eí doo biigha daago ni ba'nija'go ho'aałagíí bich'į hodiilní. Hai'dąą iini'taago eíya, t'áá shoodí diné ya atáh halne'ígíí ní béésh bee hane'í wólta' bi'ki si'niilígíí bi'kéhgo bich'į hodiilní.

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

About these Coverage Examples:

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.

- **Amount owed to providers:** $7,540
- **Plan pays** $5,520
- **Patient pays** $2,038

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	$523
Copays	$0
Coinsurance	$1,365
Limits or exclusions	$150
Total	**$2,038**

Managing type 2 diabetes

(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $3,930
- **Patient pays** $1,470

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	$600
Copays	$570
Coinsurance	$220
Limits or exclusions	$80
Total	**$1,470**

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.