Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services Miami University: PPO Plan

Coverage Period: 01/01/2023 – 12/31/2023 Coverage for: Single & Family | Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary.

Common Medical Event	Services You May Need	What Y Network Provider (You will pay the least)	ou Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$25 <u>copay</u> /office visit	50% <u>coinsurance</u>	20% coinsurance other outpatient services
	Inpatient services	10% <u>coinsurance</u> tier 1 20% <u>coinsurance</u> tier 2	50% <u>coinsurance</u>	
If you are pregnant	Office visits	\$25 <u>copay</u> first visit	50% <u>coinsurance</u>	
	Childbirth/delivery professional services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	
	Childbirth/delivery facility services			

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: [insert State, HHS, DOL, and/or other applicable agency contact information]. 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 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