Coverage for: Individual + Family | Plan Type: HMO

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.whyuhc.com/csveba or call 1-888-586-6365. 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/ or call 1-888-586-6365 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
Are there services covered before you meet your deductible?	Yes. <u>Preventive care</u> and primary care services are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	For <u>participating providers</u> \$1,500 individual / \$3,000 family.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket</u> <u>limit?</u>	<u>Copayments</u> for certain services, <u>premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See www.whyuhc.com/csveba or call 1-888-586-6365 for a list of participating providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use a <u>non-participating provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>participating provider</u> might use a <u>non-participating provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a referral to see a specialist?	Yes, written or oral approval is required, based upon medical policies.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .

	Common		What You		Limitations, Exceptions, & Other
	Medical Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Important Information
		Primary care visit to treat an injury or illness	\$10 copay / office visit and \$10 copay / Virtual visits by a designated virtual participating provider	Not covered	If you receive services in addition to office visit, additional <u>copayments</u> or <u>coinsurance</u> may apply.
	If you visit a health care provider's office or clinic	Specialist visit	\$10 <u>copay</u> / visit	Not covered	Member is required to obtain a referral to specialist or other licensed health care practitioner, except for OB/GYN Physician services, reproductive health care services within the Participating Medical Group and Emergency / Urgently needed services. If you receive services in addition to office visit, additional copayments or coinsurance may apply.
	Preventive care/screening/immunization	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services you need are preventive. Then check what your <u>plan</u> will pay for.	
	If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge	Not covered	None
If you have a test	Imaging (CT/PET scans, MRIs)	No charge	Not covered	NOTIC	

Common Medical Event	Services You May Need	What Yo Participating Provider (You will pay the least)	u Will Pay Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Tier 1	Not covered	Not covered	
If you need drugs to treat your illness or condition	Tier 2	Not covered	Not covered	Refer to your pharmacy <u>plan</u> for coverage
Refer to your pharmacy plan for coverage details.	Tier 3	Not covered	Not covered	details.
	Tier 4	Not covered	Not covered	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No charge	Not covered	None
surgery	Physician/surgeon fees	No charge	Not covered	None
	Emergency room care	\$100 <u>copay</u> / visit	\$100 <u>copay</u> / visit	Copayment waived if admitted.
If you need immediate medical attention	Emergency medical transportation	No charge	No charge	None
	<u>Urgent care</u>	\$10 <u>copay</u> / visit	\$50 copay / visit	If you receive services in addition to urgent care, additional copayments or coinsurance may apply.
If you have a hospital stay If you need mental health, behavioral health, or substance abuse services	Facility fee (e.g., hospital room)	No charge	Not covered	None
	Physician/surgeon fees	No charge	Not covered	None
	Outpatient services	\$10 copay / office visit and No charge for all other outpatient services	Not covered	Substance abuse outpatient services
	Inpatient services	No charge	Not covered	are covered at No charge.

Common Medical Event	Services You May Need	What You Participating Provider (You will pay the least)	Will Pay Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Office visits	No charge	Not covered	Cost sharing does not apply to certain preventive services. Routine pre-natal
If you are pregnant	Childbirth/delivery professional services	No charge	Not covered	care and first postnatal visit is covered at No charge. Depending on the type of services, additional <u>copayments</u> or
	Childbirth/delivery facility services	No charge	Not covered	<u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Home health care	No charge	Not covered	None
	Rehabilitation services	\$10 copay / visit	Not covered	Coverage is limited to physical, occupational, and speech therapy.
If you need help recovering or have other	Habilitative services	\$10 copay / visit	Not covered	Coverage is limited to physical, occupational, and speech therapy.
special health needs	Skilled nursing care	No charge	Not covered	Up to 100 days per benefit period.
If your child needs dental or eye care	Durable medical equipment	No charge	Not covered	None
	Hospice services	No charge	Not covered	INOTIE
	Children's eye exam	No charge	Not covered	1 exam per year.
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	No coverage for Dental check-ups.

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.)

Cosmetic surgery

Infertility treatment

Private-duty nursing

Dental care (Adult)

Long-term care

Routine foot care

• Dental care (Child)

Non-emergency care when traveling outside the U.S.

Weight loss programs

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

Acupuncture

Chiropractic care

Routine eye care (Adult)

Bariatric surgery

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 are: Department of Managed Health Care California Help Center, 980 9th Street Suite #500, Sacramento, CA 95814-4275 at 1-888-466-2219 or www.dmhc.ca.gov., or Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or http://www.dol.gov/ebsa/healthreform. 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 <u>Grievance</u> and <u>Appeals</u> Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: your human resource department, and the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or http://www.dol.gov/ebsa/healthreform.

Additionally, a consumer assistance program may help you file your <u>appeal</u>. Contact Department of Managed Health Care California Help Center, 980 9th Street Suite #500, Sacramento, CA 95814-4275 at 1-888-466-2219 or <u>www.dmhc.ca.gov</u>.

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 1-800-624-8822.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-624-8822.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-800-624-8822.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-624-8822.

To see examples of how this <u>plan</u> 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 participating provider pre-natal care and a hospital delivery)

Managing Joe's Type 2 Diabetes

(a year of routine participating provider care of a well-controlled condition)

Mia's Simple Fracture

(participating provider emergency room visit and follow up care)

- The plan's overall deductible
- Specialist copayment
- Hospital (facility) copayment
- Other coinsurance

- The plan's overall deductible
- Specialist copayment \$10 \$0
 - Hospital (facility) copayment
 - Other coinsurance

- The plan's overall deductible \$0
- Specialist copayment \$10 \$0
- Hospital (facility) copayment \$0
 - Other coinsurance 0%

This EXAMPLE event includes services like:

Specialist office visits (pre-natal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood work)

Specialist visit (anesthesia)

This EXAMPLE event includes services like:

Primary care physician office visit (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (*x-ray*)

\$10

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

\$12,700 **Total Example Cost**

In this example, Peg would pay:

Copayments \$0 Coinsurance \$0 What isn't covered Limits or exclusions \$70	Cost Sharing			
Coinsurance \$0 What isn't covered Limits or exclusions \$70	<u>Deductibles</u>	\$0		
What isn't covered Limits or exclusions \$70	Copayments	\$0		
Limits or exclusions \$70	Coinsurance	\$0		
·	What isn't covered			
The Askal Demonstration (AZC	Limits or exclusions	\$70		
The total Peg would pay is \$70	The total Peg would pay is	\$70		

Total Example Cost \$5,600

In this example, Joe would pay:

Cost Sharing			
<u>Deductibles</u>	\$0		
Copayments	\$60		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions	\$4,300		
The total Joe would pay is	\$4,360		

In this example. Mia would pay:

in this example, inta would pay.			
Cost Sharing			
<u>Deductibles</u>	\$0		
Copayments	\$200		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions	\$10		
The total Mia would pay is	\$210		

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-888-586-6365.

Coverage for: Individual + Family | Plan Type: HMO

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. For more information about your coverage, or to get a copy of the complete terms of coverage, visit www.whyuhc.com/csveba or call 1-888-586-6365. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call 1-888-586-6365 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
Are there services covered before you meet your deductible?	Yes. <u>Preventive care</u> and primary care services are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	For <u>participating providers</u> \$5,000 individual / \$10,000 family.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket</u> <u>limit?</u>	<u>Copayments</u> for certain services, <u>premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. See www.whyuhc.com/csveba or call 1-888-586-6365 for a list of participating providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use a <u>non-participating provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>participating provider</u> might use a <u>non-participating provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a referral to see a specialist?	Yes, written or oral approval is required, based upon medical policies.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .

Coverage Period: 01/01/2022 – 12/31/2022 Coverage for: Individual + Family | Plan Type: RX Only

This is only a summary of the prescription drug benefits you will receive if you enroll in medical benefits offered by California Schools VEBA. This must be read in conjunction with the applicable medical summary of benefits and coverage document. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at express-scripts.com or by calling 1-800-918-8011.

Important Questions	Answers	Why This Matters
What is the overall deductible?	\$0	See the chart starting on page 2 for your costs for services this plan covers.
Are there services covered before you meet your deductible?	Yes. Preventive care (if applicable) and prescription drug benefits are covered before you meet your deductible.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For the RX portion of your plan: \$3,000 individual / \$6,000 family. See your medical SBC for other out-of-pocket limits.	The <u>out-of-pocket limit</u> is the most you could pay in a <u>plan</u> year for covered services. If you have other family members in this plan, they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance-billing charges and prescription drug costs this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See express-scripts.com/ or call 1-800-918-8011 for a list of participating pharmacies.	If you use an in-network pharmacy, this <u>plan</u> will pay some or all of the cost of covered services. Plans use the terms in-network, preferred or participating for <u>providers</u> in their <u>network</u> . This <u>plan</u> uses Express Scripts Advantage Network (EAN) for short-term drugs (up to 30 day supply), Express Scripts Smart90 pharmacy or Express Scripts Home Delivery for maintenance drugs, and Express Scripts Accredo for specialty drugs. See the chart starting on page 2 for how this <u>plan</u> pays by different <u>providers</u> .
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Not Applicable	Not Applicable

(DT - OMB control number: 1545-0047/Expiration Date: 12/31/2019)(DOL - OMB control number: 1210-0147/Expiration date: 5/31/2022) (HHS - OMB control number: 0938-1146/Expiration date: 10/31/2022)

All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

		What You Will Pay:		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a	Primary care visit to treat an injury or illness	Not Applicable	Not Applicable	For information on whether this is a covered service and your cost if
health care	Specialist visit	Not Applicable	Not Applicable	you use an In-Network Provider or
provider's office or clinic	Preventive care/screening/immunization	Not Applicable	Not Applicable	an Out-of-Network Provider, refer to the separate Summary of Benefits Coverage (SBC)
If you have a	<u>Diagnostic test</u> (x-ray, blood work)	Not Applicable	Not Applicable	document that describes the
test	Imaging (CT/PET scans, MRIs)	Not Applicable	Not Applicable	Medical plan.
If you need drugs to treat your illness or condition More information about prescription drug coverage See express-scripts.com/	Generic drugs (Tier 1)	\$5/\$10 copay EAN/non-EAN retail 30 day supply; \$10 copay Smart90 or Home Delivery 90 day	You must pay out-of-pocket and submit a claim online or	For maintenance drugs, by the 4th fill members must be setup for 90 day supply with Smart90 or Home Delivery.
	Preferred brand drugs (Tier 2)	\$25/\$30 <u>copay</u> EAN/non-EAN retail 30 day supply; \$50 <u>copay</u> Smart90 or Home Delivery 90 day supply	download the Prescription Drug Reimbursement form at express-scripts.com by selecting Forms from the main menu under the Benefits. The	Note: If you continue to fill a maintenance medication at a pharmacy other than Smart90 retail or Express Scripts home
	Non-preferred brand drugs (Tier 3)	50% w/copay of \$40/\$45 min and \$175/\$180 max EAN/non-EAN retail 30 day supply; 50% w/copay of \$80 min and \$350 max Smart90 or Home Delivery 90 day supply	plan will reimburse you based on the allowed amount less any applicable member copay.	delivery after the 3 rd refill, the copays will be twice what is shown for retail copays in the Network Provider column.
	Specialty drugs (Tier 4)	\$0 <u>copay</u> SaveOnSP or applicable Tier 1, 2 or 3 copays for non- SaveOnSP	Not covered. Specialty drugs must be ordered through Express Scripts Accredo.	Specialty drugs that are covered but not part of SaveOnSP will have a Tier 1, 2 or 3 copay. Specialty drugs that are part of SaveOnSP will have a no copay if the member signs up with SaveOnSP before filling the script.

For more information about limitations and exceptions, see the plan or policy document provided with your open enrollment materials. If you need to request a copy of the applicable plan or policy document, please contact the VEBA Advocacy Team at 888-276-0250.

		What Yo	u Will Pay:	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	Not Applicable	Not Applicable	
surgery	Physician/surgeon fees	Not Applicable	Not Applicable	
If you need immediate	Emergency room care	Not Applicable	Not Applicable	
medical attention	Emergency medical transportation	Not Applicable	Not Applicable	
medical attention	<u>Urgent care</u>	Not Applicable	Not Applicable	
If you have a hospital	Facility Fee (e.g., hospital room)	Not Applicable	Not Applicable	
stay	Physician/surgeon fees	Not Applicable	Not Applicable	For information on whether this is
If you need mental health, behavioral health, or substance abuse	Outpatient services	Not Applicable	Not Applicable	a covered service and your cost if you use an In-Network Provider or an Out-of-Network Provider, refer
services	Inpatient services	Not Applicable	Not Applicable	to the separate Summary of
	Office visits	Not Applicable	Not Applicable	Benefits Coverage (SBC) document that describes the
If you are pregnant	Childbirth/delivery professional services	Not Applicable	Not Applicable	Medical plan.
	Childbirth/delivery facility services	Not Applicable	Not Applicable	
If you need help recovering or have other special needs	Home health care	Not Applicable	Not Applicable	
	Rehabilitation services	Not Applicable	Not Applicable	
	Habilitation services	Not Applicable	Not Applicable	
	Skilled nursing care	Not Applicable	Not Applicable	
	Durable medical equipment	Not Applicable	Not Applicable	
	Hospice services	Not Applicable	Not Applicable	
If you abild you do don't	Children's eye exam	Not Applicable	Not Applicable	
If your child needs dental	Children's glasses	Not Applicable	Not Applicable	
or eye care	Children's dental checkups	Not Applicable	Not Applicable	

For more information about limitations and exceptions, see the plan or policy document provided with your open enrollment materials. If you need to request a copy of the applicable plan or policy document, please contact the VEBA Advocacy Team at 888-276-0250.

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 prescription drugs.)

- Drugs dispensed by a hospital during an inpatient confinement
- Most drugs that are covered as a medical benefit

• Over the counter (OTC) drugs

- Experimental drugs
- Prescription drugs with an OTC equivalent

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

For information on other covered medical services and any limitations on medical coverage, refer to the separate Summary of Benefits Coverage (SBC) document that describes the medical plan.

Your Rights to Continue Coverage: If you want to continue your coverage after it ends, contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or 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 or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact the VEBA Advocacy Team at 888-276-0250.

Does this plan provide Minimum Essential Coverage? Yes

This prescription drug plan combined with the related medical plan of benefits (as described in a related SBC), does provide Minimum Essential Coverage similar to 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

This prescription drug plan combined with the related medical plan of benefits (as described in a related SBC), does meet the Minimum Value Standards, as a result, you may not 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 [insert telephone number].]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa [insert telephone number].]

[Chinese (中文): 如果需要中文的帮助,请拨打这个号码[insert telephone number].]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' [insert telephone number].]

PRA Disclosure Statement

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