


 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, call us at 1-800-748-5340 or visit us at [www.wmimutual.com](http://www.wmimutual.com). 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.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or call 1-800-748-5340 to request a copy.

| Important Questions                                                             | Answers                                                                                                                                                                                                                                                                       | Why This Matters:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| What is the overall <a href="#">deductible</a> ?                                | \$3,000                                                                                                                                                                                                                                                                       | Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this plan 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 <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .                                                                                                                                                                                                                            |
| Are there services covered before you meet your <a href="#">deductible</a> ?    | Yes. <a href="#">Deductible</a> never applies to preferred provider services or to well baby/well child visits through 7 years of age. <a href="#">Deductible</a> is waived for other non-preferred preventive services until the plan has paid \$500 towards those services. | 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?              | No.                                                                                                                                                                                                                                                                           | You 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> ? | \$6,000                                                                                                                                                                                                                                                                       | 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 on the <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.                                                                                                                                                                                                                                                                                                                                                              |
| What is not included in the <a href="#">out-of-pocket limit</a> ?               | Premiums, balance-billing charges (unless balance billing is prohibited), and health care this plan 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.fchn.com">www.fchn.com</a> or call 1-800-748-5340 for a list of preferred providers.                                                                                                                                                             | This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's 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 <a href="#">provider's</a> 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                                                                                                                                                                                                                   |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|---------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                           |                                                        | Preferred Provider (You will pay the least) | Non-Preferred Provider (You will pay the most)                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                          |
| If you visit a health care <a href="#">provider's</a> office or clinic                                                                                    | Primary care visit to treat an injury or illness       | 40% <a href="#">coinsurance</a>             | 55% <a href="#">coinsurance</a>                                                                                                                                                                                                                                   | None                                                                                                                                                                                                                                                                     |
|                                                                                                                                                           | <a href="#">Specialist</a> visit                       | 40% <a href="#">coinsurance</a>             | 55% <a href="#">coinsurance</a>                                                                                                                                                                                                                                   | None                                                                                                                                                                                                                                                                     |
|                                                                                                                                                           | <a href="#">Preventive care/screening/immunization</a> | 0% <a href="#">coinsurance</a>              | 40% <a href="#">coinsurance</a> for well baby visits through 2 years of age; 55% <a href="#">coinsurance</a> otherwise. 40% <a href="#">coinsurance</a> for childhood and influenza immunizations; 55% <a href="#">coinsurance</a> for other adult immunizations. | <a href="#">Deductible</a> never applies to preferred provider services or to well baby/well child visits through 7 years of age. <a href="#">Deductible</a> is waived for other non-preferred preventive services until the plan has paid \$500 towards those services. |
| If you have a test                                                                                                                                        | <a href="#">Diagnostic test</a> (x-ray, blood work)    | 40% <a href="#">coinsurance</a>             | 55% <a href="#">coinsurance</a>                                                                                                                                                                                                                                   | None                                                                                                                                                                                                                                                                     |
|                                                                                                                                                           | Imaging (CT/PET scans, MRIs)                           | 40% <a href="#">coinsurance</a>             | 55% <a href="#">coinsurance</a>                                                                                                                                                                                                                                   | None                                                                                                                                                                                                                                                                     |
| If you need drugs to treat your illness or condition<br>More information about <a href="#">prescription drug coverage</a> is available at 1-800-748-5340. | Generic drugs                                          | 25% <a href="#">coinsurance</a>             | 25% <a href="#">coinsurance</a>                                                                                                                                                                                                                                   | None                                                                                                                                                                                                                                                                     |
|                                                                                                                                                           | Brand drugs                                            | 50% <a href="#">coinsurance</a>             | 50% <a href="#">coinsurance</a>                                                                                                                                                                                                                                   | None                                                                                                                                                                                                                                                                     |
|                                                                                                                                                           | <a href="#">Specialty drugs</a>                        | Same as above for generic and brand drugs   | Same as above for generic and brand drugs                                                                                                                                                                                                                         | Self-injectable drugs are paid under the prescription drug benefit even if they are administered by a provider.                                                                                                                                                          |
| If you have outpatient surgery                                                                                                                            | Facility fee (e.g., ambulatory surgery center)         | 40% <a href="#">coinsurance</a>             | 55% <a href="#">coinsurance</a>                                                                                                                                                                                                                                   | None                                                                                                                                                                                                                                                                     |
|                                                                                                                                                           | Physician/surgeon fees                                 | 40% <a href="#">coinsurance</a>             | 55% <a href="#">coinsurance</a>                                                                                                                                                                                                                                   | None                                                                                                                                                                                                                                                                     |
| If you need immediate medical attention                                                                                                                   | <a href="#">Emergency room care</a>                    | 40% <a href="#">coinsurance</a>             | 55% <a href="#">coinsurance</a>                                                                                                                                                                                                                                   | None                                                                                                                                                                                                                                                                     |
|                                                                                                                                                           | <a href="#">Emergency medical transportation</a>       | 40% <a href="#">coinsurance</a>             | 55% <a href="#">coinsurance</a>                                                                                                                                                                                                                                   | None                                                                                                                                                                                                                                                                     |

| Common Medical Event                                                      | Services You May Need                        | What You Will Pay                              |                                                   | Limitations, Exceptions, & Other Important Information                                                                                     |
|---------------------------------------------------------------------------|----------------------------------------------|------------------------------------------------|---------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                           |                                              | Preferred Provider<br>(You will pay the least) | Non-Preferred Provider<br>(You will pay the most) |                                                                                                                                            |
|                                                                           | <a href="#">Urgent care</a>                  | 40% <u>coinsurance</u>                         | 55% <u>coinsurance</u>                            | None                                                                                                                                       |
| If you have a hospital stay                                               | Facility fee (e.g., hospital room)           | 40% <u>coinsurance</u>                         | 55% <u>coinsurance</u>                            | A 10% penalty applies for non-emergency admissions that are not pre-certified. *See section IV, A of the policy.                           |
|                                                                           | Physician/surgeon fees                       | 40% <u>coinsurance</u>                         | 55% <u>coinsurance</u>                            | None                                                                                                                                       |
| If you need mental health, behavioral health, or substance abuse services | Mental/Behavioral health outpatient services | 40% <u>coinsurance</u>                         | 55% <u>coinsurance</u>                            | None                                                                                                                                       |
|                                                                           | Mental/Behavioral health inpatient services  | 40% <u>coinsurance</u>                         | 55% <u>coinsurance</u>                            | None                                                                                                                                       |
|                                                                           | Substance abuse inpatient services           | 40% <u>coinsurance</u>                         | 55% <u>coinsurance</u>                            | None                                                                                                                                       |
|                                                                           | Substance abuse outpatient services          | 40% <u>coinsurance</u>                         | 55% <u>coinsurance</u>                            | None                                                                                                                                       |
| If you are pregnant                                                       | Office visits                                | 40% <u>coinsurance</u>                         | 55% <u>coinsurance</u>                            | Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).                                           |
|                                                                           | Childbirth/delivery professional services    | 40% <u>coinsurance</u>                         | 55% <u>coinsurance</u>                            |                                                                                                                                            |
|                                                                           | Childbirth/delivery facility services        | 40% <u>coinsurance</u>                         | 55% <u>coinsurance</u>                            |                                                                                                                                            |
| If you need help recovering or have other special health needs            | <a href="#">Home health care</a>             | 40% <u>coinsurance</u>                         | 55% <u>coinsurance</u>                            | Limited to 90 visits per Calendar Year.                                                                                                    |
|                                                                           | <a href="#">Rehabilitation services</a>      | 40% <u>coinsurance</u>                         | 55% <u>coinsurance</u>                            | None                                                                                                                                       |
|                                                                           | <a href="#">Habilitation services</a>        | 40% <u>coinsurance</u>                         | 55% <u>coinsurance</u>                            | None                                                                                                                                       |
|                                                                           | <a href="#">Skilled nursing care</a>         | 40% <u>coinsurance</u>                         | 55% <u>coinsurance</u>                            | None                                                                                                                                       |
|                                                                           | <a href="#">Durable medical equipment</a>    | 50% <u>coinsurance</u>                         | 50% <u>coinsurance</u>                            | Limited to no more than the purchase price. Excludes air conditioners, swimming pools, hot tubs, exercise equipment, or similar equipment. |
|                                                                           | <a href="#">Hospice services</a>             | 40% <u>coinsurance</u>                         | 55% <u>coinsurance</u>                            | None                                                                                                                                       |
| If your child needs dental or eye care                                    | Children's eye exam                          | 0% <u>coinsurance</u>                          | 55% <u>coinsurance</u>                            | One visual screening is covered for children under age 5.                                                                                  |
|                                                                           | Children's glasses                           | 100% <u>coinsurance</u>                        | 100% <u>coinsurance</u>                           | Coverage is only available if the optional vision/dental policies have been chosen.                                                        |
|                                                                           | Children's dental check-up                   |                                                |                                                   |                                                                                                                                            |

**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](#).)

- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Hearing aids
- Infertility treatment
- Long term care
- Non-emergency care when traveling outside the U.S.
- Prescription Drugs
- Private-duty nursing
- Routine eye care (Adult)
- 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.)

- Acupuncture
- Chiropractic care
- Urgent care or emergency care provided outside the United States.

**Your Rights to Continue Coverage:** For more information on your rights to continue coverage, contact the plan at 1-800-748-5340. There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the Office of the Commissioner of Securities & Insurance at 1-800-332-6148 (in-state only) or at [www.csi.mt.gov](http://www.csi.mt.gov), or the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](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](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 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 1-800-748-5340, the 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). Additionally, a consumer assistance program can help you file your appeal. Contact the Office of the Commissioner of Securities & Insurance at 1-800-332-6148 (in-state only) or at [www.csi.mt.gov](http://www.csi.mt.gov).

**Does this plan provide Minimum Essential Coverage? Yes**

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**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](#).

-----*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](#) \$3,000
- [Specialist](#) [coinsurance](#) 40%
- [Hospital \(facility\)](#) [coinsurance](#) 40%
- [Other](#) [coinsurance](#) 40%

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>\$12,840</b> |
|---------------------------|-----------------|

In this example, Peg would pay:

| <i>Cost Sharing</i>               |                |
|-----------------------------------|----------------|
| Deductibles                       | \$3,000        |
| Copayments                        | \$0            |
| Coinsurance                       | \$3,010        |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$60           |
| <b>The total Peg would pay is</b> | <b>\$6,060</b> |

**Managing Joe's type 2 Diabetes**  
(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$3,000
- [Specialist](#) [coinsurance](#) 40%
- [Hospital \(facility\)](#) [coinsurance](#) 40%
- [Other](#) [coinsurance](#) 40%

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>\$7,460</b> |
|---------------------------|----------------|

In this example, Joe would pay:

| <i>Cost Sharing</i>               |                |
|-----------------------------------|----------------|
| Deductibles                       | \$3,000        |
| Copayments                        | \$0            |
| Coinsurance                       | \$1,950        |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$60           |
| <b>The total Joe would pay is</b> | <b>\$5,010</b> |

**Mia's Simple Fracture**  
(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$3,000
- [Specialist](#) [coinsurance](#) 40%
- [Hospital \(facility\)](#) [coinsurance](#) 40%
- [Other](#) [coinsurance](#) 40%

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>\$2,010</b> |
|---------------------------|----------------|

In this example, Mia would pay:

| <i>Cost Sharing</i>               |                |
|-----------------------------------|----------------|
| Deductibles                       | \$2,010        |
| Copayments                        | \$0            |
| Coinsurance                       | \$0            |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$0            |
| <b>The total Mia would pay is</b> | <b>\$2,010</b> |