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 Benecard PBF at 1-877-723-6005 or visit us at www.benecardpbf.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.benecardpbf.com or call 1-877-723-6005 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 plan covers.
Are there services covered before you meet your deductible?	No.	You will have to meet the deductible before the plan pays for any services.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	$3,750 individual / $7,500 family	The out-of-pocket limit is the most you could pay in a calendar year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums and health care 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 network provider?	Yes. See www.benecardpbf.com or call 1-877-723-6005 for a list of participating pharmacies	You will pay the most if you use an out-of-network pharmacy. If you use a non-participating pharmacy, you will be required to pay the pharmacy the full retail cost. You can be reimbursed only what we would have paid to a participating pharmacy less your copay by filling out a drug reimbursement claim form at www.benecardpbf.com. Please note you may be reimbursed less than what you actually paid at a non-participating pharmacy.
Do you need a referral to see a specialist?	No.	

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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	Not applicable.	Not applicable.	
	Specialist visit	Not applicable.	Not applicable.	
	Preventive care/screening/ immunization	Not applicable.	Not applicable.	
If you have a test	Diagnostic test (x-ray, blood work)	Not applicable.	Not applicable.	
	Imaging (CT/PET scans, MRIs)	Not applicable.	Not applicable.	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.benecardpbf.com	Generic drugs	$10 copay/prescription (retail) $10 copay/prescription (mail order)	100%	Retail: Up to a 30-day supply. Mail Order: Up to a 90-day supply.
	Preferred brand drugs	$15 copay/prescription (retail) $15 copay/prescription (mail order)	100%	Retail: Up to a 30-day supply. Mail Order: Up to a 90-day supply.
	Non-preferred brand drugs	$15 copay/prescription (retail) $15 copay/prescription (mail order)	100%	Retail: Up to a 30-day supply. Mail Order: Up to a 90-day supply.
	Specialty drugs	$10 copay/ for Generic prescription $15 copay/ for Brand prescription (retail & mail order)	100%	Retail: Up to a 30-day supply. Mail Order: Up to a 30-day supply.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Not applicable.	Not applicable.	
	Physician/surgeon fees	Not applicable.	Not applicable.	
If you need immediate medical attention	Emergency room care	Not applicable.	Not applicable.	
	Emergency medical transportation	Not applicable.	Not applicable.	
	Urgent care	Not applicable.	Not applicable.	

[* For more information about limitations and exceptions, see the plan or policy document at www.benecardpbf.com.]

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	Not applicable.	Not applicable.	
	Physician/surgeon fees	Not applicable.	Not applicable.	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Not applicable.	Not applicable.	
	Inpatient services	Not applicable.	Not applicable.	
If you are pregnant	Office visits	Not applicable.	Not applicable.	
	Childbirth/delivery professional services	Not applicable.	Not applicable.	
	Childbirth/delivery facility services	Not applicable.	Not applicable.	
If you need help recovering or have other special health 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 your child needs dental or eye care	Children's eye exam	Not applicable.	Not applicable.	
	Children's glasses	Not applicable.	Not applicable.	
	Children's dental check-up	Not applicable.	Not applicable.	

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.)

- Acupuncture
- Allergy Serum
- Alternative Medications
- Bariatric Surgery
- Biologicals
- Blood And Blood Plasma
- Chiropractic Care
- Cosmetic Surgery
- Dental Care
- Diagnostic Non Diabetic
- Hair Loss Medications
- Hearing Aids
- Homeopathic
- Implant
- Infertility Treatment
- IV Medications
- Long-term Care
- Medical Supplies and Devices
- Medications prescribed for cosmetic purposes
- Non-emergency care when traveling outside the
- Nutritional and Dietary
- Over-The-Counter Medications
- Physician Administered Medications
- Private-duty Nursing
- Research
- Rhogam
- Routine Eye Care
- Routine Foot Care
- Vaccines
- Weight Loss Medications

[* For more information about limitations and exceptions, see the plan or policy document at www.benecardpbf.com.]

• Growth Hormones	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.)

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 Perth Amboy Board of Education at 732-376-6202, the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or 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 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 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 Benecard at 1-877-723-6005, the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272), or www.dol.gov/ebsa/healthreform.

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.

Language Access Services:
[Spanish (Español): Para obtener asistencia en Español, llame al 1-877-723-6005.
[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-723-6005.
[Chinese (中文): 如果需要中文的帮助， **请拨打这个号码**1-877-723-6005.
[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-877-723-6005.

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

[* For more information about limitations and exceptions, see the plan or policy document at www.benecardpbf.com.]

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	$0
Specialist *[cost sharing]*	$N/A
Hospital (facility) *[cost sharing]*	N/A%
Other *[cost sharing]*	N/A%

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)*

Total Example Cost	**$12,800**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$0
Copayments	$30
Coinsurance	$0
What isn't covered	
Limits or exclusions	$12,770
The total Peg would pay is	**$12,800**

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

The plan's overall deductible	$0
Specialist *[cost sharing]*	$N/A
Hospital (facility) *[cost sharing]*	N/A%
Other *[cost sharing]*	N/A%

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)*

Total Example Cost	**$7,400**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$0
Copayments	$800
Coinsurance	$0
What isn't covered	
Limits or exclusions	$1,400
The total Joe would pay is	**$2,200**

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

The plan's overall deductible	$0
Specialist *[cost sharing]*	$N/A
Hospital (facility) *[cost sharing]*	N/A%
Other *[cost sharing]*	N/A%

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic test *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$1,900**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$N/A
Copayments	$N/A
Coinsurance	$N/A
What isn't covered	
Limits or exclusions	$N/A
The total Mia would pay is	**$N/A**

The plan would be responsible for the other costs of these EXAMPLE covered services.