



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, <https://join.collectivehealth.com/bootbarn>. 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](http://www.healthcare.gov/sbc-glossary) or call 1-855-672-2692 to request a copy.

Important Questions	Answers	Why This Matters:
<a href="#">What is the overall deductible?</a>	\$3300 individual / \$6600 individual +1 / \$6600 family for In-Network providers \$6600 individual / \$13200 individual +1 / \$13200 family for Out-of-Network providers	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> 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> .
<a href="#">Are there services covered before you meet your deductible?</a>	Yes. In-network preventive care and certain other services are covered before you meet your deductible. See services marked "Deductible does not apply" in the Limits, Exceptions & Other Important Information column of the Common Medical Events table below.	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> .
<a href="#">Are there other deductibles for specific services?</a>	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
<a href="#">What is the out-of-pocket limit for this plan?</a>	\$8000 individual / \$16000 individual +1 / \$16000 family for In-Network providers \$16000 individual / \$32000 individual +1 / \$32000 family for Out-of-Network providers	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 in this <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.
<a href="#">What is not included in the out-of-pocket limit?</a>	Premiums, balance-billed charges, and health care this plan doesn't cover are not included.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
<a href="#">Will you pay less if you use a network provider?</a>	Yes. See <a href="https://join.collectivehealth.com/bootbarn">https://join.collectivehealth.com/bootbarn</a> or call 1-855-672-2692 for a list of participating providers.	This <a href="#">plan</a> uses a provider <a href="#">network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">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 provider's 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> .
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 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
		In-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	20% coinsurance	50% coinsurance	Subject to deductible for In-Network. Subject to deductible and balance billing for Out-of-network.
	<a href="#">Specialist</a> visit	20% coinsurance	50% coinsurance	Subject to deductible for In-Network. Subject to deductible and balance billing for Out-of-network.
	<a href="#">Preventive care/screening</a> /immunization	No charge	50% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. Subject to deductible for In-Network. Subject to deductible and balance billing for Out-of-network.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	20% coinsurance	Not covered	Subject to deductible. May require prior authorization.
	Imaging (CT/PET scans, MRIs)	20% coinsurance	Not covered	Subject to deductible. May require prior authorization.
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at	Generic drugs	Retail (31-day): \$10/prescription (\$0 copay at Costco) Mail Order (90-day): \$20/prescription	Not covered	Subject to deductible. If you choose a brand-name medication when a generic version is available, you will have to pay the generic cost sharing and the difference in cost when you fill this medication. May require prior authorization.
	Preferred brand drugs	Retail (31-day): \$25/prescription Mail Order (90-day): \$50/prescription	Not covered	Subject to deductible. May require prior authorization.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Non-preferred brand drugs	Retail (31-day): \$40/prescription Mail Order (90-day): \$80/prescription	Not covered	Subject to deductible. May require prior authorization.
	<u>Specialty drugs</u>	Retail & Mail order (30-day): 20% coinsurance	Not covered	Subject to deductible. Specialty medication is limited to a 30-day supply. May require prior authorization.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	50% coinsurance	Subject to deductible for In-Network. Subject to deductible and balance billing for Out-of-network. May require prior authorization.
	Physician/surgeon fees	20% coinsurance	50% coinsurance	Subject to deductible for In-Network. Subject to deductible and balance billing for Out-of-network. May require prior authorization.
If you need immediate medical attention	<u>Emergency room care</u>	20% coinsurance	20% coinsurance	Subject to deductible for In-Network. Subject to deductible for Out-of-network.
	<u>Emergency medical transportation</u>	20% coinsurance	20% coinsurance	Subject to deductible for In-Network. Subject to deductible for Out-of-network. May require prior authorization.
	<u>Urgent care</u>	20% coinsurance	50% coinsurance	Subject to deductible for In-Network. Subject to deductible and balance billing for Out-of-network.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	50% coinsurance	Subject to deductible for In-Network. Subject to deductible and balance billing for Out-of-network. May require prior authorization.
	Physician/surgeon fee	20% coinsurance	50% coinsurance	Subject to deductible for In-Network. Subject to deductible and balance billing for Out-of-network. May require prior authorization.
	Outpatient services	20% coinsurance	50% coinsurance	Subject to deductible for In-Network.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you need mental health, behavioral health, or substance abuse services</b>				Subject to deductible and balance billing for Out-of-network. May require prior authorization.
	Inpatient services	20% coinsurance	50% coinsurance	Subject to deductible for In-Network. Subject to deductible and balance billing for Out-of-network. May require prior authorization.
<b>If you are pregnant</b>	Office visits	20% coinsurance	50% coinsurance	Subject to deductible for In-Network. Subject to deductible and balance billing for Out-of-network. <a href="#">Cost sharing</a> does not apply for <a href="#">preventive services</a> . Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	20% coinsurance	50% coinsurance	Subject to deductible for In-Network. Subject to deductible and balance billing for Out-of-network. May require prior authorization.
	Childbirth/delivery facility services	20% coinsurance	50% coinsurance	Subject to deductible for In-Network. Subject to deductible and balance billing for Out-of-network. May require prior authorization.
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	20% coinsurance	50% coinsurance	Subject to deductible for In-Network. Subject to deductible and balance billing for Out-of-network. 120 day limit every year. May require prior authorization.
	<a href="#">Rehabilitation services</a>	20% coinsurance	50% coinsurance	Subject to deductible for In-Network. Subject to deductible and balance billing for Out-of-network. May require prior authorization.
	<a href="#">Habilitation services</a>	20% coinsurance	50% coinsurance	Subject to deductible for In-Network.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If your child needs dental or eye care				Subject to deductible and balance billing for Out-of-network. May require prior authorization.
	<a href="#">Skilled nursing care</a>	20% coinsurance	50% coinsurance	Subject to deductible for In-Network. Subject to deductible and balance billing for Out-of-network. 60 day limit every year. May require prior authorization
	<a href="#">Durable medical equipment</a>	20% coinsurance	Not covered	Subject to deductible. May require prior authorization.
	<a href="#">Hospice services</a>	20% coinsurance	50% coinsurance	Subject to deductible for In-Network. Subject to deductible and balance billing for Out-of-network. May require prior authorization.
If your child needs dental or eye care	Children's eye exam	\$0/visit	\$0/visit	This cost sharing does not apply to children's eye exams covered as required under preventive care. See vision plan for other coverage. Subject to deductible for In-Network. Subject to deductible and balance billing for Out-of-network. 1 exam limit every year.
	Children's glasses	Not covered	Not covered	See vision plan for coverage.
	Children's dental check-up	Not covered	Not covered	See dental plan for coverage.

#### 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](#).)

<ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Cosmetic Surgery</li> </ul>	<ul style="list-style-type: none"> <li>• Dental Care (Adult)</li> <li>• Long Term Care</li> <li>• Non-emergency care when traveling outside the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>• Private-duty Nursing</li> <li>• Routine Foot Care</li> <li>• Weight Loss Programs</li> </ul>
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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.)

<ul style="list-style-type: none"> <li>• Abortion</li> <li>• Bariatric Surgery (limited to: \$15,000 lifetime limit)</li> <li>• Chiropractic Care (limited to: 30 sessions every year)</li> </ul>	<ul style="list-style-type: none"> <li>• Hearing Aids (limited to: 1 device per ear every 3 years)</li> <li>• Infertility Treatment (limited to: \$2,000 limit per year)</li> </ul>	<ul style="list-style-type: none"> <li>• Routine Eye Care (Adult) (limited to: 1 exam limit every year)</li> </ul>
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**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: 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). Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](http://HealthInsuranceMarketplace.gov). For more information about the [Marketplace](http://Marketplace.gov), 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 on how 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 1-855-672-2692. You may also contact 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).

#### **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 1-855-672-2692.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-672-2692.

Pennsylvania Dutch (Deitsch): Fer Hilf griege in Deitsch, ruf 1-855-672-2692 uff.

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-855-672-2692.

Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-855-672-2692.

Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, á'gang 1-855-672-2692.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' 1-855-672-2692.

***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)		Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$3,200	■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$3,200	■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$3,200
■ <a href="#">Specialist Coinsurance</a>	20%	■ <a href="#">Specialist Coinsurance</a>	20%	■ <a href="#">Specialist Coinsurance</a>	20%
■ Hospital (facility) <a href="#">Coinsurance</a>	20%	■ Hospital (facility) <a href="#">Coinsurance</a>	20%	■ Hospital (facility) <a href="#">Coinsurance</a>	20%
<b>This EXAMPLE event includes services like:</b> <a href="#">Specialist</a> office visits ( <i>prenatal care</i> ) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <a href="#">Diagnostic tests</a> ( <i>ultrasounds and blood work</i> ) <a href="#">Specialist</a> visit ( <i>anesthesia</i> )					
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
<b>In this example, Peg would pay:</b>					
Cost Sharing					
Deductibles	\$3,200	Deductibles	\$3,200	Deductibles	\$2,800
Copayments	\$10	Copayments	\$200	Copayments	\$0
Coinsurance	\$1,900	Coinsurance	\$100	Coinsurance	\$0
<b>What isn't covered</b>					
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0
The total Peg would pay is	<b>\$5,170</b>	The total Joe would pay is	<b>\$3,520</b>	The total Mia would pay is	<b>\$2,800</b>