



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 <http://KnowYourBenefits.dfa.ms.gov> or call 1-800-709-7881. 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.cciio.cms.gov or call 1-800-709-7881 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	Network and Out-of-network : \$1,800/individual; \$3,000/family.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the policy, the overall family deductible must be met before the plan begins to pay.
Are there services covered before you meet your deductible ?	Yes. Preventive care network is covered before you meet your deductible .	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other deductibles for specific services?	Yes. Preventive prescription drugs : \$75/individual. There are no other specific deductibles .	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan ?	Network providers : \$6,500/individual; \$13,000/family. Out-of-network providers : no out-of-pocket limit .	The out-of-pocket limit is the most you could pay in a 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 , balance-billing charges, health care this plan doesn't cover and penalties for failure to obtain prior approval.	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. For a list of network providers see: http://KnowYourBenefits.dfa.ms.gov or call 1-800-294-6307.	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist ?	No.	You can see the specialist you choose without a referral .



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 and 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 .	40% coinsurance .	Online provider visit: \$10 (Subject to Deductible)
	Specialist visit			
	Preventive care/screening/immunization	No charge. Deductible does not apply.	Not covered.	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.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance .	40% coinsurance .	
	Imaging (CT/PET scans, MRIs)			
If you need drugs to treat your illness or condition, or information about prescription drug coverage . Additional information is available at www.MyPrime.com	Generic drugs	Retail: \$12 copay . Mail order: \$24 copay .	You pay 100% then request reimbursement of the network amount, less the applicable deductible or copay .	Separate preventive prescription drug deductible of \$75/individual (for certain preventive medications) if the Base coverage deductible has not been met. Mail Order Quantity: 90-day supply. No charge for FDA-approved generic contraceptives (or brand name contraceptives if a generic is medically inappropriate or unavailable). If you choose a brand drug for which a generic version is available, you will pay the difference in cost between the brand drug and generic drug, plus the generic copay . Certain prescriptions require prior approval.
	Preferred brand drugs	Retail: \$45 copay . Mail order: \$90 copay .		
	Non-preferred brand drugs	Retail: \$100 copay . Mail order: \$200 copay .		
	Specialty drugs	Retail: \$100 copay .	Not covered.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance .	40% coinsurance .	
	Provider /surgeon fees			

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions and Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need immediate medical attention	Emergency room care	\$50 copay /1 st visit; \$200 copay /each additional visit plus 20% coinsurance .	\$50 copay /1 st visit; \$200 copay /each additional visit plus 20% coinsurance .	Copay waived if admitted.
	Emergency medical transportation	20% coinsurance .	40% coinsurance .	
	Urgent care	20% coinsurance .	40% coinsurance .	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance .	40% coinsurance .	Prior approval required to avoid penalty. Penalty for no prior approval: \$500. Penalty for prior approval less than 5 days before admission (or more than 48 hours after emergency admission): \$250.
	Provider/surgeon fees			
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% coinsurance .	40% coinsurance .	Prior approval required to avoid penalty. Penalty for no prior approval: \$500. Penalty for prior approval less than 5 days before admission (or more than 48 hours after emergency admission): \$250.
	Inpatient services	20% coinsurance .	40% coinsurance .	
If you are pregnant	Office visits	20% coinsurance .	40% coinsurance .	Cost sharing does not apply for preventive services . Preventive services are subject to frequency limitations. Prenatal/postnatal care (other than ACA-required preventive screenings) is not covered for dependent children.
	Childbirth/delivery professional services	20% coinsurance .	40% coinsurance .	Delivery expenses are not covered for dependent children. Delivery expenses are covered at no charge for employees and covered spouses who complete the Maternity Management Program.
	Childbirth/delivery facility services			
If you need help recovering or have other special health needs	Home health care	20% coinsurance .	40% coinsurance .	Certification required.
	Rehabilitation services	20% coinsurance .	40% coinsurance .	Certification required.
	Habilitation services	20% coinsurance .	40% coinsurance .	Maintenance or exercise therapy is excluded.
	Skilled nursing care	20% coinsurance .	40% coinsurance .	Certification required.
	Durable medical equipment	20% coinsurance .	40% coinsurance .	Coverage is limited to allowable charge for basic equipment. Prior approval recommended.
	Hospice services	20% coinsurance .	40% coinsurance .	Certification Required. Benefits available for up to six months.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions and 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	Children's eye exam	Not covered.	Not covered.	You must pay 100% of this service, even in-network .
	Children's glasses	Not covered.	Not covered.	You must pay 100% of this service, even in-network .
	Children's dental check-up	Not covered.	Not covered.	You must pay 100% of this service, even in-network .

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"> Acupuncture Cosmetic surgery (except after mastectomy or due to defect from traumatic injury or disease) Dental care (Adult) 	<ul style="list-style-type: none"> Dental care (Children) Hearing aids Infertility treatment Routine eye care (Adult) 	<ul style="list-style-type: none"> Routine eye care (Children) Routine foot care Weight loss programs (except as required by ACA)

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
<ul style="list-style-type: none"> Bariatric surgery (prior approval required) Chiropractic services (limited to 30 visits/individual/year) 	<ul style="list-style-type: none"> Non-emergency care when traveling outside the U.S. 	<ul style="list-style-type: none"> Private-duty nursing (prior approval required)

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: 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 <https://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, call the claims administrator at 1-800-709-7881. Additionally, a consumer assistance program can help you file your [appeal](#). Contact Health Help Mississippi at 1-877-314-3843 or healthhelpms@mhap.org.

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.—————



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](#) \$1,800
- [Specialist coinsurance](#) 20%
- [Hospital \(facility\) coinsurance](#) 20%
- Other [coinsurance](#) 20%

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
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$1,800
Copayments	\$60
Coinsurance	\$2,132
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Peg would pay is	\$3,992

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$1,800
- [Specialist coinsurance](#) 20%
- [Hospital \(facility\) coinsurance](#) 20%
- Other [coinsurance](#) 20%

This EXAMPLE event includes services like:

- [Primary care provider](#) office visits (*including disease education*)
- [Diagnostic test](#) (*blood work*)
- [Prescription drugs](#)
- [Durable medical equipment](#) (*glucose meter*)

Total Example Cost	\$7,400
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$1,250
Copayments	\$800
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Joe would pay is	\$2,050

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$1,800
- [Specialist coinsurance](#) 20%
- [Hospital \(facility\) coinsurance](#) 20%
- Other [coinsurance](#) 20%

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
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,800
Copayments	\$50
Coinsurance	\$30
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,880



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This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit <http://KnowYourBenefits.dfa.ms.gov> or call 1-800-709-7881. 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.cciio.cms.gov or call 1-800-709-7881 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	Network : \$1,000/individual; \$2,000/family. Out-of-network : \$2,000/individual; \$4,000/family.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the policy, the overall family deductible must be met before the plan begins to pay.
Are there services covered before you meet your deductible ?	Yes. Preventive care and primary care network provider office visits are covered before you meet your deductible .	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other deductibles for specific services?	Yes. Preventive prescription drugs : \$75/individual. There are no other specific deductibles .	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan ?	Network providers : \$6,500/individual; \$13,000/family. Out-of-network providers : no out-of-pocket limit .	The out-of-pocket limit is the most you could pay in a 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 , balance-billing charges, health care this plan doesn't cover and penalties for failure to obtain prior approval.	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. For a list of network providers see: http://KnowYourBenefits.dfa.ms.gov or call 1-800-294-6307..	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist ?	No.	You can see the specialist you choose without a referral .



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 and 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	\$25 copay /visit. Deductible does not apply.	40% coinsurance .	Online provider visit: \$10 copay
	Specialist visit	20% coinsurance .	40% coinsurance .	
	Preventive care/screening/immunization	No charge. Deductible does not apply.	Not covered.	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.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance .	40% coinsurance .	
	Imaging (CT/PET scans, MRIs)			
If you need drugs to treat your illness or condition, or information about prescription drug coverage . Additional information is available at www.MyPrime.com	Generic drugs	Retail: \$12 copay . Mail order: \$24 copay .	You pay 100% then request reimbursement of the in-network amount, less the applicable deductible or copay .	Mail Order Quantity: 90-day supply.
	Preferred brand drugs	Retail: \$45 copay . Mail order: \$90 copay .		
	Non-preferred brand drugs	Retail: \$100 copay . Mail order: \$200 copay .		If you choose a brand drug for which a generic version is available, you will pay the difference in cost between the brand drug and generic drug, plus the generic copay .
	Specialty drugs	Retail: \$100 copay .	Not covered.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance .	40% coinsurance .	
	Provider /surgeon fees			
If you need immediate medical attention	Emergency room care	\$50 copay /1 st visit; \$200 copay /each additional visit plus 20% coinsurance .	\$50 copay /1 st visit; \$200 copay /each additional visit plus 20% coinsurance .	Copay waived if admitted.
	Emergency medical transportation	20% coinsurance .	40% coinsurance .	
	Urgent care	20% coinsurance .	40% coinsurance .	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions and Other Important Information
		In-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)	20% coinsurance .	40% coinsurance .	Prior approval required to avoid penalty. Penalty for no prior approval: \$500. Penalty for prior approval less than 5 days before admission (or more than 48 hours after emergency admission): \$250.
	Provider/surgeon fees			
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% coinsurance .	40% coinsurance .	Prior approval required to avoid penalty. Penalty for no prior approval: \$500. Penalty for prior approval less than 5 days before admission (or more than 48 hours after emergency admission): \$250.
	Inpatient services	20% coinsurance .	40% coinsurance .	
If you are pregnant	Office visits	20% coinsurance .	40% coinsurance .	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Preventive services are subject to frequency limitations. Prenatal/postnatal care (other than ACA-required preventive <u>screenings</u>) is not covered for dependent children.
	Childbirth/delivery professional services	20% coinsurance .	40% coinsurance .	Delivery expenses are not covered for dependent children.
	Childbirth/delivery facility services			Delivery expenses are covered at no charge for employees and covered spouses who complete the Maternity Management Program.
If you need help recovering or have other special health needs	Home health care	20% coinsurance .	40% coinsurance .	Certification required.
	Rehabilitation services	20% coinsurance .	40% coinsurance .	Certification required.
	Habilitation services	20% coinsurance .	40% coinsurance .	Maintenance or exercise therapy is excluded.
	Skilled nursing care	20% coinsurance .	40% coinsurance .	Certification required.
	Durable medical equipment	20% coinsurance .	40% coinsurance .	Coverage is limited to allowable charge for basic equipment. Prior approval recommended.
	Hospice services	20% coinsurance .	40% coinsurance .	Certification Required. Benefits available for up to six months.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions and 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	Children's eye exam	Not covered.	Not covered.	You must pay 100% of this service, even in-network .
	Children's glasses	Not covered.	Not covered.	You must pay 100% of this service, even in-network .
	Children's dental check-up	Not covered.	Not covered.	You must pay 100% of this service, even in-network .

Excluded Services and 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"> Acupuncture Cosmetic surgery (except after mastectomy or due to defect from traumatic injury or disease) Dental care (Adult) 	<ul style="list-style-type: none"> Dental care (Children) Hearing aids Infertility treatment Routine eye care (Adult) 	<ul style="list-style-type: none"> Routine eye care (Children) Routine foot care Weight loss programs (except as required by ACA)

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
<ul style="list-style-type: none"> Bariatric surgery (prior approval required) Chiropractic services (limited to 30 visits/individual/year) 	<ul style="list-style-type: none"> Non-emergency care when traveling outside the U.S. 	<ul style="list-style-type: none"> Private-duty nursing (prior approval required)

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Does this [plan](#) provide [Minimum Essential Coverage](#)? Yes

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Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$1,000
- [Specialist coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

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*)

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

- The [plan's](#) overall [deductible](#) \$1,000
- [Specialist coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

This EXAMPLE event includes services like:
[Primary care provider](#) office visits (*including disease education*)
[Diagnostic test](#) (*blood work*)
[Prescription drugs](#)
[Durable medical equipment](#) (*glucose meter*)

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

- The [plan's](#) overall [deductible](#) \$1,000
- [Specialist coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

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	\$12,800
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In this example, Peg would pay:

Cost Sharing	
Deductibles (Medical and Rx)	\$1,075
Copayments	\$0
Coinsurance	\$2,282
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Peg would pay is	\$3,357

Total Example Cost	\$7,400
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$1,075
Copayments	\$810
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Joe would pay is	\$1,885

Total Example Cost	\$1,900
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,000
Copayments	\$50
Coinsurance	\$180
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,230