

PPO Choice Plus 3

Coverage For: Family | Plan Type: PS1

Coverage Period: 10/01/2024 – 09/30/2025



The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-855-285-1422 or visit <u>welcometouhc.com</u>. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary/</u> or call 1-866-487-2365 to request a copy.

| Important Questions | Answers | Why This Matters: |
|--|---|---|
| What is the overall deductible? | Network: \$550 Individual / \$1,100 Emp+1 or Family Out-of-Network: \$1,100 Individual / \$2,200 Emp+1 or Family Per policy year. | Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> . |
| Are there services covered before you meet your <u>deductible</u> ? | Yes. <u>Preventive Care Services</u> and categories with a <u>copay</u> are covered before you meet your <u>deductible</u> . | This <u>plan</u> covers some items and services even if you haven't yet met the annual <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> . |
| Are there other deductibles for specific services? | No | You don't have to meet <u>deductibles</u> for specific services |
| What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ? | Network: \$2,100 Individual / \$4,200 Emp+1 or Family Out-of-Network: \$6,000 Individual / \$12,000 Emp+1 or Family Per policy year. | The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limits</u> has been met. |
| What is not included in the <u>out-of-pocket limit?</u> | Premiums, balance-billing charges, health care this plan doesn't cover and penalties for failure to obtain preauthorization for services. | Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u> . |
| Will you pay less if you use a <u>network provider</u> ? | Yes. See www.myuhc.com or call 1-855-285-1422 for a list of network providers . | This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services. |
| Do you need a <u>referral</u> to see a <u>specialist</u> ? | No | You can see the <u>specialist</u> you choose without a <u>referral</u> . |

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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 | Services You | What You Will Pay | | Limitations, Exceptions, & Other Important Information | |
|--|--|---|---|--|--|
| Event | May Need | 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 | \$30 <u>copay</u> per visit, <u>deductible</u> does not apply | 30% coinsurance | Virtual Visits - \$10 copay, per visit deductible does not apply by a Designated Virtual Network Provider. No virtual coverage out-of-network. If you receive services in addition to office visit, additional copays, deductibles or coinsurance may apply e.g. surgery. | |
| | Specialist visit | \$60 <u>copay</u> per visit, <u>deductible</u> does not apply | 30% coinsurance | If you receive services in addition to office visit, additional copays, deductibles or coinsurance may apply e.g. surgery. | |
| | Preventive care/ screening/ immunization | No Charge | 30% coinsurance | You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for. | |
| If you have a test | Diagnostic test (x-ray, blood work) | Lab Testing: No Charge X-Ray/Diagnostics: 15% <u>coinsurance</u> | 30% <u>coinsurance</u> | <u>Preauthorization</u> is required <u>out-of-network</u> for certain services. | |
| | Imaging (CT/PET scans, MRIs) | 15% coinsurance | 30% coinsurance | Preauthorization is required out-of-network | |

| Common Medical | Services You May Need | What You Wi | ill Pay | Limitations, Exceptions, & Other Important | |
|---|---|---|---|--|--|
| Event | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | Information | |
| If you need drugs to treat your illness or condition | Tier 1 - Your Lowest Cost Option - Generic | Retail: \$10 copay Mail Order: \$10 copay | Not Covered | | |
| Condition | Tier 2 - Your Mid- Range Cost Option- Brand Preferred | Retail: \$40 copay Mail Order: 100 copay | Not Covered | Carved out to ESI | |
| | Tier 3 - Your Mid- Range Cost Option- Brand Non-Preferred | Retail: \$75 copay Mail Order:\$225 copay | Not Covered | | |
| | Tier 4 - Your Highest Cost Option-Specialty | Mail Order: 25% coinsurance up to \$150 maximum | Not Applicable | | |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 15% <u>coinsurance</u> | 30% <u>coinsurance</u> | <u>Preauthorization</u> is required <u>out-of-network</u> for certain services | |
| | Physician/ surgeon fees | 15% coinsurance | 30% coinsurance | None | |
| If you need immediate medical attention | Emergency room care | \$450 <u>copay</u> per visit, <u>deductible</u> does not apply | \$450 <u>copay</u> per visit, <u>deductible</u> does not apply | None | |
| | Emergency medical transportation | 15% <u>coinsurance</u> | *15% coinsurance | *Network deductible applies. | |
| | <u>Urgent Care</u> | \$75 <u>copay</u> per visit, <u>deductible</u> does not apply | \$75 <u>copay</u> per visit, <u>deductible</u> does not apply | Virtual Visits - \$10 copay, per visit deductible does not apply by a Designated Virtual Network Provider. No virtual coverage out-of-network. If you receive services in addition to Urgent care visit, additional copays, deductibles or coinsurance may apply e.g. surgery. | |

^{*} For more information about limitations and exceptions, see the $\underline{\mathsf{plan}}$ or policy document at $\underline{\mathsf{welcometouhc.com}}$.

| Common Medical | Services You May Need | What You Will F | Limitations, Exceptions, & Other Important | |
|---|---|--|--|--|
| Event | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | Information |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 15% coinsurance | 30% coinsurance | Preauthorization is required out-of-network |
| | Physician/ surgeon fees | 15% <u>coinsurance</u> | 30% coinsurance | None |
| If you need mental health, behavioral health, or substance abuse | Outpatient services | \$30 <u>copay</u> per visit, <u>deductible</u> does not apply | 30% <u>coinsurance</u> | Network All Other: 15% coinsurance Preauthorization is required out-of-network See your policy or plan document for additional information about EAP benefits. |
| services | Inpatient services | 15% <u>coinsurance</u> | 30% coinsurance | Preauthorization is required out-of-network See your policy or plan document for additional information about EAP benefits. |
| If you are pregnant | Office Visits | No Charge | 30% coinsurance | Cost sharing does not apply for preventive services. |
| | Childbirth/delivery professional services | 15% <u>coinsurance</u> | 30% coinsurance | Depending on the type of service a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.) |
| | Childbirth/delivery facility services | 15% <u>coinsurance</u> | 30% coinsurance | Inpatient <u>Preauthorization</u> applies <u>out-of-network</u> if stay exceeds 48 hours (C-Section: 96 hours) |
| If you need help recovering or have other special health needs | Home health care | 15% <u>coinsurance</u> | 30% coinsurance | Preauthorization is required out-of-network |
| | Rehabilitation services | \$30 <u>copay</u> per visit, <u>deductible</u> does not apply | 30% coinsurance | Limits per policy year: Physical, Occupational: 60 visits each; Cardiac: 36 visits; Speech, Pulmonary: Unlimited. Preauthorization is required out-of-network for certain services |

^{*} For more information about limitations and exceptions, see the $\underline{\mathsf{plan}}$ or policy document at $\underline{\mathsf{welcometouhc.com}}$.

| Common Medical | Services You May Need | What You Will | Limitations, Exceptions, & Other Important | |
|---|----------------------------|--|---|---|
| Event | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | Information |
| | Habilitative services | 15% <u>coinsurance</u> | 30% coinsurance | Services are provided under and limits are combined with Rehabilitation Services above. Preauthorization is required out-of-network for certain services |
| | Skilled nursing care | 15% <u>coinsurance</u> | 30% coinsurance | Limited to 90 days per policy year, (combined with inpatient rehabilitation). <u>Preauthorization</u> is required <u>out-of-network</u> |
| | Durable medical equipment | 15% <u>coinsurance</u> | 30% <u>coinsurance</u> | Covers 1 per type of DME (including repair/replacement) every 3 years. Preauthorization is required out-of-network for DME over \$1,000. |
| | Hospice services | 15% <u>coinsurance</u> | 30% coinsurance | Preauthorization is required out-of-network before admission for an Inpatient Stay in a hospice facility |
| If your child needs dental or eye care | Children's eye exam | \$30 <u>copay</u> per visit, <u>deductible</u> does not apply | 30% coinsurance | Limited to 1 exam per year. |
| | Children's glasses | Not Covered | Not Covered | No coverage for Children's glasses. |
| | Children's dental check-up | Not Covered | Not Covered | No coverage for Children's dental check-up. |

^{*} For more information about limitations and exceptions, see the $\underline{\mathsf{plan}}$ or policy document at $\underline{\mathsf{welcometouhc.com}}$.

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

- Glasses
- Long Term Care
- Non-emergency care when traveling outside the US
- Routine foot care Except as covered for Diabetes
- Weight loss programs

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

- Acupuncture 20 visits per policy year
- Chiropractic (manipulative) care 30 visits per policy year
- Hearing aids \$3,000 per policy year
- Infertility Treatment-\$30,000 per Lifetime

- Routine eye care (Adult) 1 exam per policy year
- Private Duty Nursing

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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services 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 HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: the Member Service number listed on the back of your ID card or myuhc.com.

Additionally, a consumer assistance program may help you file your appeal. Contact 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 1-855-285-1422.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-285-1422.

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-855-285-1422.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-285-1422.

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 <u>plan</u> or policy document at <u>welcometouhc.com</u>.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-<u>network</u> pre-natal care and a hospital delivery)

Managing Joe's type 2 Diabetes (a year of routine in-<u>network</u> care of a wellcontrolled condition)

Mia's Simple Fracture

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

| The <u>plan's</u> overall <u>deductible</u> | \$550 | The plan's overall deductible | \$550 | The <u>plan's</u> overall <u>deductible</u> | \$550 |
|---|-------|---------------------------------|-------|---|-------|
| Specialist copay | \$60 | ■ Specialist copay | \$60 | Specialist copay | \$60 |
| Hospital (facility) coinsurance | 15% | Hospital (facility) coinsurance | 15% | Hospital (facility) coinsurance | 15% |
| Other coinsurance | 15% | Other coinsurance | 15% | Other coinsurance | 15% |

This EXAMPLE event includes services like:

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

The total Peg would pay is

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)
Rehabilitation services (physical therapy)

The total Mia would pay is

Total Example Cost \$12,700 **Total Example Cost** \$5.600 **Total Example Cost** \$2.800 In this example, Peg would pay: In this example, Joe would pay: In this example, Mia would pay: Cost Sharing Cost Sharing Cost Sharing \$550 Deductibles \$550 Deductibles \$200 Deductibles \$700 Copayments \$0 Copayments \$200 Copayments \$0 \$1.400 Coinsurance \$90 Coinsurance Coinsurance What isn't covered What isn't covered What isn't covered Limits or exclusions \$0 Limits or exclusions \$0 \$60 Limits or exclusions

\$400

The total Joe would pay is

\$2.010

\$1.340

We do not treat members differently because of sex, age, race, color, disability or national origin.

If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator.

Online: UHC Civil Rights@uhc.com

Mail: Civil Rights Coordinator. UnitedHealthcare Civil Rights Grievance. P.O. Box 30608 Salt Lake City, UTAH 84130

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again.

If you need help with your complaint, please call the toll-free number listed within this Summary of Benefits and Coverage (SBC), TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

You can also file a complaint with the U.S. Dept. of Health and Human Services.

Online: https://ocrportal.hhs.gov/ocr/portal/lobby.isf

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html. **Phone:** Toll-free 1-800-368-1019, 800-537-7697 (TDD)

Mail: U.S. Dept. of Health and Human Services. 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201

We provide free services to help you communicate with us. Such as, letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the number contained within this Summary of Benefits and Coverage (SBC), TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

ATENCIÓN: Si habla **español (Spanish)**, hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número gratuito que aparece en este Resumen de Beneficios y Cobertura (Summary of Benefits and Coverage, SBC).

請注意:如果您說中文 (Chinese),我們免費為您提供語言協助服務。請撥打本福利和承保摘要(Summary of Benefits and Coverage, SBC) 內所列的免付費電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng **Việt (Vietnamese)**, quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ghi trong bản Tóm lược về quyền lợi và đài thọ bảo hiểm (Summary of Benefits and Coverage, SBC) này.

알림: 한국어(Korean)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 본 혜택 및 보장 요약서(Summary of Benefits and Coverage, SBC)에 기재된 무료전화번호로 전화하십시오.

PAUNAWA: Kung nagsasalita ka ng **Tagalog** (**Tagalog**), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numerong nakalista sa Buod na ito ng Mga Benepisyo at Saklaw (Summary of Benefits and Coverage o SBC).

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русском (Russian). Позвоните по бесплатному номеру телефона, указанному в данном «Обзоре льгот и покрытия» (Summary of Benefits and Coverage, SBC).

تنبيه: إذا كنت تتحدت العربية (Arabic)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. يُرجى الاتصال برقم الهاتف المجاني المدرج بداخل مخلص المزايا والتغطية (Summary of Benefits and Coverage، SBC) هذا.

ATANSYON: Si w pale **Kreyòl ayisyen (Haitian Creole)**, ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki nan Rezime avantaj ak pwoteksyon sa a (Summary of Benefits and Coverage, SBC).

ATTENTION : Si vous parlez **français (French)**, des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro sans frais figurant dans ce Sommaire des prestations et de la couverture (Summary of Benefits and Coverage, SBC).

UWAGA: Jeżeli mówisz po **polsku (Polish)**, udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer podany w niniejszym Zestawieniu świadczeń i refundacji (Summary of Benefits and Coverage, SBC).

ATENÇÃO: Se você fala **português** (**Portuguese**), contate o serviço de assistência de idiomas gratuito. Ligue para o número gratuito listado neste Resumo de Beneficios e Cobertura (Summary of Benefits and Coverage - SBC).

ATTENZIONE: in caso la lingua parlata sia l'italiano (Italian), sono disponibili servizi di assistenza linguistica gratuiti. Chiamate il numero verde indicato all'interno di questo Sommario dei Benefit e della Copertura (Summary of Benefits and Coverage, SBC).

ACHTUNG: Falls Sie **Deutsch (German)** sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die in dieser Zusammenfassung der Leistungen und Kostenübernahmen (Summary of Benefits and Coverage, SBC) angegebene gebührenfreie Rufnummer an.

注意事項:日本語 (Japanese) を話される場合、無料の言語支援サービスをご利用いただけます。本「保障および給付の概要」(Summary of Benefits and Coverage, SBC) に記載されているフリーダイヤルにてお電話ください。

توجه: اگر زیان شما فارسی (Farsi) است، خدمات امداد زیانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگان ذکر شده در این خلاصه مزایا و یوشش (Summary of Benefits and Coverage، SBC) تماس بگیرید.

ध्यान दें: यदि आप **हिंदी (Hindi)** बोलते हैं, आपको भाषा सहायता सेबाएं, नि:शुल्क उपलब्ध हैं। लाभ और कवरेज (Summary of Benefits and Coverage, SBC) के इस सारांश के भीतर सूचीबद्ध टोल फ्री नंबर पर कॉल करें।

CEEB TOOM: Yog koj hais Lus **Hmoob (Hmong)**, muaj kev pab txhais lus pub dawb rau koj. Thov hu rau tus xov tooj hu dawb teev muaj nyob ntawm Tsab Ntawv Nthuav Qhia Cov Txiaj Ntsim Zoo thiab Kev Kam Them Nqi (Summary of Benefits and Coverage, SBC) no.

ចំណាប់អារម្មណ៍: បើសិនអ្នកនិយាយ**កាសាខ្មែរ (Khmer)** សេវាជំនួយកាសាដោយឥតគិតថ្លៃ គឺមានសំរាប់អ្នក។ សូមទូរស័ព្ទទៅលេខឥតចេញថ្លៃ ដែលមានកត់នៅក្នុង សេចក្តីសង្ខេបអត្ថប្រយោជន៍ និងការ៉ាបង់រង (Summary of Benefits and Coverage, SBC) នេះ។

PAKDAAR: Nu saritaem ti Ilocano (Ilocano), ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan ti awan bayad na nu tawagan nga numero nga nakalista iti uneg na daytoy nga Dagup dagiti Benipisyo ken Pannakasakup (Summary of Benefits and Coverage, SBC).

DÍÍ BAA'ÁKONÍNÍZIN: Diné (Navajo) bizaad bee yániłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shoodí Naaltsoos Bee 'Aa'áhayání dóó Bee 'Ak'é'asti' Bee Baa Hane'í (Summary of Benefits and Coverage, SBC) biyi' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodíilnih.

OGOW: Haddii aad ku hadasho **Soomaali (Somali)**, adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka bilaashka ah ee ku yaalla Soo-koobitaanka Dheefaha iyo Caymiska (Summary of Benefits and Coverage, SBC).