UnitedHealthcare*

Coverage Period: 05/01/2023 – 04/30/2024

Coverage for: Family | Plan Type: PS1

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 1-866-314-0335.or visit welcometouhc.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.healthcare.gov/sbc-glossary/ or call 1-866-487-2365 to request a copy. **Why This Matters: Important Questions Answers** 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 Network: \$1,500 Individual / \$3,000 Family What is the overall Out-of-Network: \$3,000 Individual / \$6,000 Family the plan, each family member must meet their own individual deductible until deductible? the total amount of deductible expenses paid by all family members meets the Per calendar vear. overall family deductible This plan 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. Are there services covered Yes. Preventive care and categories with a copay are For example, this plan covers certain preventive services without cost-sharing before you meet your covered before you meet your deductible. and before you meet your deductible. See a list of covered services at deductible? www.healthcare.gov/coverage/preventive-care-benefits/. Are there other deductibles for specific No. You don't have to meet deductibles for specific services. services? The out-of-pocket limit is the most you could pay in a year for covered Network: \$3,000 Individual / \$6,000 Family services. If you have other family members in this plan, they have to meet their What is the out-of-pocket Out-of-Network: \$12,000 Individual / \$24,000 Family own out-of-pocket limits until the overall family out-of-pocket limit has been limit for this plan? Per calendar year. met. Premiums, balance-billing charges, health care this What is not included in Even though you pay these expenses, they don't count toward the out-ofplan doesn't cover and penalties for failure to obtain the out-of-pocket limit? pocket limit. preauthorization for services. This <u>plan</u> uses a <u>provider network</u>. You will pay less if you use a <u>provider</u> in the plan's network. You will pay the most if you use an out-of-network provider, Will you pay less if you use Yes. See myuhc.com or call 1-866-314-0335 for a list and you might receive a bill from a provider for the difference between the of network providers. a network provider? 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 You can see the specialist you choose without a referral. No. see a specialist?



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

		What You Will Pay			
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	\$20 <u>copay</u> per visit, <u>deductible</u> does not apply.	40% <u>coinsurance</u>	Virtual visits - \$20 copay per visit by a Designated Virtual Network Provider, deductible does not apply. 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.	
If you visit a health care <u>provider's</u> office or clinic	Specialist visit	\$20 <u>copay</u> per visit, <u>deductible</u> does not apply.	40% <u>coinsurance</u>	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	Not Covered	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. No coverage <u>out-of-network.</u>	
	<u>Diagnostic test</u> (x-ray, blood work)	No Charge	40% <u>coinsurance</u>	Preauthorization is required out-of-network for certain services or a \$500 penalty applies.	
If you have a test	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> is required <u>out-of-network</u> or a \$500 penalty applies.	

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

		What You Will Pay			
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you need drugs to	Tier 1 – Your Lowest Cost Option	Retail: \$7.50 copay, deductible does not apply. Mail-Order: \$12 copay, deductible does not apply.	Not Covered	Provider means pharmacy for purposes of this section. Retail: Up to a 31 day supply. Mail-Order: Up to a 90 day supply. You may need to obtain certain drugs, including certain specialty drugs, from a pharmacy designated by us.	
treat your illness or condition More information about prescription drug coverage is available	Tier 2 – Your Mid-Range Cost Option	Retail: \$20 copay, deductible does not apply. Mail-Order: \$35 copay, deductible does not apply.	Not Covered	Certain drugs may have a <u>preauthorization</u> requirement or may result in a higher cost. If you use an <u>out-of-network</u> pharmacy (including a mail order pharmacy), you may be responsible for any amount over the <u>allowed amount</u> . Certain preventive medications (including certain	
at welcometouhc.com	Tier 3 – Your Mid-Range Cost Option	Retail: \$40 <u>copay</u> , <u>deductible</u> does not apply. Mail-Order: \$75 <u>copay</u> , <u>deductible</u> does not apply.	Not Covered	contraceptives) are covered at No Charge. See the website listed for information on drugs covered by your <u>plan</u> . Not all drugs are covered. You may be required to use a lower-cost drug(s) prior to benefits under your policy being available for certain prescribed drugs.	
	Tier 4 – Your Highest Cost Option	Not Applicable	Not Applicable		
If you have	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> is required <u>out-of-network</u> for certain services or a \$500 penalty applies.	
outpatient surgery	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None	
If you need immediate medical	Emergency room care	\$80 <u>copay</u> per visit, <u>deductible</u> does not apply.	\$80 <u>copay</u> per visit, <u>deductible</u> does not apply.	None	
attention	Emergency medical transportation	No Charge	No Charge	None	

 $^{^{\}star}$ For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>welcometouhc.com</u>.

		What You Will Pay			
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	<u>Urgent care</u>	\$45 <u>copay</u> per visit, <u>deductible</u> does not apply.	40% <u>coinsurance</u>	If you receive services in addition to <u>Urgent care</u> visit, additional <u>copays</u> , <u>deductibles</u> , or <u>coinsurance</u> may apply e.g. surgery	
If you have a hospital	Facility fee (e.g., hospital room)	20% coinsurance	40% <u>coinsurance</u>	<u>Preauthorization</u> is required <u>out-of-network</u> or a \$500 penalty applies.	
stay	Physician/surgeon fees	20% coinsurance	40% <u>coinsurance</u>	None	
If you need mental health, behavioral health, or substance	Outpatient services	\$20 <u>copay</u> per visit, <u>deductible</u> does not apply.	40% <u>coinsurance</u>	Network Partial hospitalization/intensive outpatient treatment: \$20 copay per visit, deductible does not apply. Preauthorization is required out-of-network for certain services or a \$500 penalty applies.	
abuse services	Inpatient services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Preauthorization is required out-of-network or a \$500 penalty applies.	
	Office visits	No Charge	40% <u>coinsurance</u>	Cost sharing does not apply for preventive services. Depending on the type of service a copayment, coinsurance	
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	40% <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	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Inpatient preauthorization applies <u>out-of-network</u> if stay exceeds 48 hours (C-Section: 96 hours) or a \$500 penalty applies.	
If you need help	Home health care	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Limited to 120 visits per calendar year. <u>Preauthorization</u> is required <u>out-of-network</u> or a \$500 penalty applies.	
recovering or have other special health needs	Rehabilitation services	\$20 <u>copay</u> per visit, <u>deductible</u> does not apply.	40% <u>coinsurance</u>	Outpatient rehabilitation services are unlimited per calendar year. <u>Preauthorization</u> required <u>out-of-network</u> for certain services or a \$500 penalty applies.	

 $^{^{\}star}$ For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>welcometouhc.com</u>.

		What You Will Pay			
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Habilitative services	\$20 <u>copay</u> per visit, <u>deductible</u> does not apply.	40% <u>coinsurance</u>	Services are provided under <u>Rehabilitation Services</u> above. <u>Preauthorization</u> required <u>out-of-network</u> for certain services or a \$500 penalty applies.	
	Skilled nursing care	20% coinsurance	40% <u>coinsurance</u>	Limited to 100 days per calendar year (combined with inpatient rehabilitation). Preauthorization is required out-of-network or a \$500 penalty applies.	
	Durable medical equipment	20% <u>coinsurance</u>	40% coinsurance	Covers 1 per type of DME (including repair/replacement) every 3 years. Preauthorization is required out-of-network for DME over \$1,000 or a \$500 penalty applies.	
	Hospice services	20% coinsurance	40% coinsurance	<u>Preauthorization</u> is required <u>out-of-network</u> before admission for an Inpatient Stay in a hospice facility or a \$500 penalty applies.	
If your child needs	Children's eye exam	\$20 <u>copay</u> per visit, <u>deductible</u> does not apply.	Not Covered	Limited to 1 exam every year. No coverage out-of-network.	
dental or eye care	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.	

Excluded Services & Other Covered Services:

Chiropractic (Manipulative care)

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 surgeryCosmetic surgeryDental careGlasses	 Infertility treatment Long-term care Non-emergency care when travelling outside - the U.S. 	 Routine foot care – Except as covered for Diabetes Weight loss programs 				
Other Covered Services (Limitations may a	pply to these services. This isn't a complete list. Please see	e your <u>plan</u> document.)				
Acupuncture Chiropractic (Manipulative care)	Hearing aids	Private duty nursing- 30 visits per calendar year Pouting eye care (adult) 1 eyam per year				

Routine eye care (adult) - 1 exam per year

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>welcometouhc.com</u>.

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 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 <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 <u>myuhc.com</u>.

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 1-866-314-0335.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-314-0335.

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-866-314-0335.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-866-314-0335.

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:

The total Peg would pay is



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.

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Peg is Having a Baby (9 months of in- <u>network</u> pre-natal care and a hospital delivery)		Managing Joe's type 2 Diab (a year of routine in- <u>network</u> care of controlled condition)		Mia's Simple Fracture (in- <u>network</u> emergency room visit and follow up care)		
	 The plan's overall deductible Specialist copay Hospital (facility) coinsurance Other coinsurance 	\$1,500 \$20 20% 20%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copay</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$1,500 \$20 20% 20%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copay</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$1,500 \$20 20% 20%
This EXAMPLE event includes services like: Specialist office visits (pre-natal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood work) Specialist visit (anesthesia)		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)		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	\$12,700	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		
	<u>Deductibles</u>	\$1,500	<u>Deductibles</u>	\$150	<u>Deductibles</u>	\$200
	<u>Copayments</u>	\$0	<u>Copayments</u>	\$700	<u>Copayments</u>	\$200
	<u>Coinsurance</u>	\$1,500	<u>Coinsurance</u>	\$0	<u>Coinsurance</u>	\$0
What isn't covered			What isn't covered		What isn't covered	
	Limits or exclusions	\$60	Limits or exclusions	\$0	Limits or exclusions	\$0

The total Joe would pay is

\$3,060

\$400

The total Mia would pay is

\$850

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.jsf

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).