



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, call Included Health, at 1-833-200-7683. To get a copy of the complete terms of coverage, employees visit Benefits on HR Services & Support at work or teamworks.wellsfargo.com from home. COBRA participants visit <https://cobra.ehr.com> or call 1-877-292-6272. 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 <https://www.healthcare.gov/sbc-glossary> or request a copy by calling 1-877-479-3557 (employees) or 1-877-292-6272 (COBRA participants).

Important Questions	Answers			Why This Matters:														
What is the overall deductible?	<table border="1"> <thead> <tr> <th>Coverage</th> <th>In-network</th> <th>Out-of-network</th> </tr> </thead> <tbody> <tr> <td>You</td> <td>\$ 500</td> <td>Not covered</td> </tr> <tr> <td>You + spouse/partner</td> <td>\$ 800</td> <td>Not covered</td> </tr> <tr> <td>You + children</td> <td>\$ 700</td> <td>Not covered</td> </tr> <tr> <td>You + spouse/partner + children</td> <td>\$1,000</td> <td>Not covered</td> </tr> </tbody> </table>	Coverage	In-network	Out-of-network	You	\$ 500	Not covered	You + spouse/partner	\$ 800	Not covered	You + children	\$ 700	Not covered	You + spouse/partner + children	\$1,000	Not covered		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 plan, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay. Your available HRA dollars can help cover the cost of the deductible. HRA dollars may be earned through various activities. Read the “Health and Wellness Dollars” information on HR Services & Support to learn how.
Coverage	In-network	Out-of-network																
You	\$ 500	Not covered																
You + spouse/partner	\$ 800	Not covered																
You + children	\$ 700	Not covered																
You + spouse/partner + children	\$1,000	Not covered																
Are there services covered before you meet your deductible?	Yes. Eligible preventive care, in-network: PCP and outpatient mental health office visit charge, specialist office visit charge, urgent care visit charge, telemedicine/virtual visit charge through Included Health, and retail convenience care visit charge; and prescription drug costs are not subject to the deductible and don’t count toward the deductible.			This <u>plan</u> covers some items and services even if you haven’t yet met the <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 https://www.healthcare.gov/coverage/preventive-care-benefits/														
Are there other deductibles for specific services?	No.			You don’t have to meet <u>deductibles</u> for specific services.														
What is the out-of-pocket limit for this plan?	<table border="1"> <thead> <tr> <th>Coverage</th> <th>In-network</th> <th>Out-of-network</th> </tr> </thead> <tbody> <tr> <td>You</td> <td>\$2,500</td> <td>Not covered</td> </tr> <tr> <td>You + spouse/partner</td> <td>\$4,100</td> <td>Not covered</td> </tr> <tr> <td>You + children</td> <td>\$3,500</td> <td>Not covered</td> </tr> <tr> <td>You + spouse/partner + children</td> <td>\$5,000</td> <td>Not covered</td> </tr> </tbody> </table>	Coverage	In-network	Out-of-network	You	\$2,500	Not covered	You + spouse/partner	\$4,100	Not covered	You + children	\$3,500	Not covered	You + spouse/partner + children	\$5,000	Not covered		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> , the overall family <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. Your available HRA dollars can help cover the cost of your eligible out-of-pocket expenses. HRA dollars may be earned through various activities. Read the “Health and Wellness Dollars” information on HR Services & Support to learn how.
Coverage	In-network	Out-of-network																
You	\$2,500	Not covered																
You + spouse/partner	\$4,100	Not covered																
You + children	\$3,500	Not covered																
You + spouse/partner + children	\$5,000	Not covered																
What is not included in the out-of-pocket limit?	Penalties for failure to obtain pre-service authorization, <u>premiums</u> , <u>balance-billing</u> charges, coinsurance for certain specialty prescription drugs considered non-essential health benefits, and health care this <u>plan</u> doesn’t cover.			Even though you pay these expenses, they don’t count toward the <u>out-of-pocket limit</u> .														

<p>Will you pay less if you use a <u>network provider</u>?</p>	<p>Generally, yes. Visit www.includedhealth.com/wf or call 1-833-200-7683 for a list of network providers.</p>	<p>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 charge</u> and what your <u>plan</u> pays (<u>balance billing</u>). Be aware that 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.</p>
<p>Do you need a <u>referral</u> to see a <u>specialist</u>?</p>	<ul style="list-style-type: none"> • No for Anthem BCBS • Yes for Centivo • No for United Healthcare in Arizona and Minnesota • Yes for UnitedHealthcare in Illinois and Texas 	<ul style="list-style-type: none"> • Anthem BCBS and United Healthcare in Arizona and Minnesota: You can see the <u>specialist</u> you choose without a <u>referral</u>. • Centivo and UnitedHealthcare in Illinois and Texas: This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u>.



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 <u>provider's office</u> or clinic	Primary care visit to treat an injury or illness	<ul style="list-style-type: none"> • \$0 (no) office visit copay • 10% coinsurance all other charges 	Not covered	<ul style="list-style-type: none"> • You are required to designate a PCP if your claims administrator is Centivo or UnitedHealthcare in Arizona, Illinois, or Texas only. • Deductible doesn't apply to \$0 copay for office visit charge only. Office visit charge doesn't count toward deductible. Deductible and coinsurance apply to all other in-network charges (even if related to office visit), unless Centivo is your claims administrator.
	<u>Specialist</u> visit	<ul style="list-style-type: none"> • \$25 office visit copay • 10% coinsurance all other charges 	Not covered	<ul style="list-style-type: none"> • Deductible doesn't apply to copay for office visit charge only. Copay doesn't count toward deductible. Deductible and coinsurance apply to all other in-network charges (even if related to office visit) unless Centivo is your claims administrator. • Infertility/fertility: pre-service authorization required, \$25,000 lifetime max for medical services and \$10,000 lifetime max for related prescriptions • Chiropractic*: 26-visit limit annually • Acupuncture*: 26-visit limit annually * Primary care office visit copay applies

* For more information about limitations and exceptions, see the Benefits Book on HR Services & Support or at teamworks.wellsfargo.com; for COBRA at <https://cobra.ehr.com>.

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)	
	<u>Preventive care/ screening/ immunization</u>	No charge	Not covered	Deductible doesn't apply. Category also includes women's preventive health care services. 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	<u>Diagnostic test</u> (x-ray, blood work)	10% coinsurance	Not covered	<ul style="list-style-type: none"> If more than one test is performed within the same diagnostic family during the same session, the first eligible procedure is considered at 100% of allowed amount; all other procedures may be considered at a reduced amount Pre-service authorization required for imaging services
	Imaging (CT/ PET scans, MRIs)	10% coinsurance	Not covered	
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at express-scripts.com	Generic drugs	<ul style="list-style-type: none"> \$12 copay per retail prescription \$24 copay per Express Scripts Home Delivery (mail order) prescription 	<ul style="list-style-type: none"> \$12 copay per retail prescription Mail order – not covered 	<ul style="list-style-type: none"> Deductible doesn't apply to copay. Copay doesn't count toward deductible. Retail copay is for up to a 30-day supply; CVS/Pharmacy and Walgreens stores also cover 31- to 90-day supply for Express Scripts Home Delivery copay; 90-day supply required for maintenance medications. Out-of-network retail: You pay copay plus difference between full cost and the Express Scripts discounted amount In-network Express Scripts Home Delivery: 31- to 90-day supply; 90-day supply required for maintenance medications Generic and single-source brand name contraceptives in-network coverage: 100% Pre-service authorization required for some medications 1. Certain insulins may be available for a \$25 copay/30-day supply or \$75 copay/90-day supply through the Express Scripts Patient Assurance Program. 2. If generic is available, you pay generic copay plus cost difference between generic and brand drug, does not apply to deductible or out-of-pocket limit.
	Preferred brand drugs	<ul style="list-style-type: none"> \$50 copay^{1,2} per retail prescription \$100 copay^{1,2} per Express Scripts Home Delivery (mail order) prescription 	<ul style="list-style-type: none"> \$50 copay² per retail prescription Mail order – not covered 	
	Non-preferred brand drugs	<ul style="list-style-type: none"> \$90 copay² per retail prescription \$180 copay² per Express Scripts Home Delivery (mail order) prescription 	<ul style="list-style-type: none"> \$90 copay² per retail prescription Mail order – not covered 	
	<u>Specialty drugs</u>	<ul style="list-style-type: none"> \$150 copay for generic or biosimilar specialty \$285 copay for preferred brand \$435 copay for non-preferred brand <p>Copay is for a 90-day supply</p>	Not covered	

* For more information about limitations and exceptions, see the Benefits Book on HR Services & Support or at teamworks.wellsfargo.com; for COBRA at <https://cobra.ehr.com>.

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 have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	Not covered	<ul style="list-style-type: none"> If more than one surgical procedure, all other procedures considered at 50% of allowed amount. If an out-of-network surgeon assists the in-network primary surgeon, asst. surgeon fees considered as percentage of allowed amount for primary surgeon. If surgery is performed in the physician's office and you are billed for an office visit, you will also pay the applicable office visit copay, if any.
	Physician/surgeon fees	10% coinsurance	Not covered	
If you need immediate medical attention	<u>Emergency room care</u>	<ul style="list-style-type: none"> \$250 copay emergency room charge 10% coinsurance all other charges 	<ul style="list-style-type: none"> \$250 copay emergency room charge 10% coinsurance all other charges 	Copay includes facility and diagnostic charges, it does not include professional charges billed separately. Copay is waived if admitted.
	<u>Emergency medical transportation</u>	10% coinsurance	10% coinsurance	In-network deductible and out-of-pocket applies.
	<u>Urgent care</u>	<ul style="list-style-type: none"> \$50 urgent care visit copay 10% coinsurance all other charges 	Not covered	<ul style="list-style-type: none"> PCP office visit copay applies to in-network convenience care in a retail setting. Deductible doesn't apply to copay. Copay doesn't count toward deductible. Deductible and coinsurance apply to all other in-network charges (for example, lab work) related to convenience care or urgent care visits unless Centivo is your claims administrator.
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	Not covered	<ul style="list-style-type: none"> Pre-service authorization required. If more than one surgical procedure, all other procedures are considered at 50% of allowed amount. If an out-of-network surgeon assists the in-network primary surgeon, asst. surgeon fees considered as percentage of allowed amount for primary surgeon. For eligible spine and joint procedures, completion of treatment decision support and use of a designated facility covered 100% after deductible. No out-of-network coverage.
	Physician/surgeon fees	10% coinsurance	Not covered	

* For more information about limitations and exceptions, see the Benefits Book on HR Services & Support or at teamworks.wellsfargo.com; for COBRA at <https://cobra.ehr.com>.

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 need mental health, behavioral health, or substance abuse services	Outpatient services	<ul style="list-style-type: none"> • \$0 (no) office visit copay • 10% coinsurance all other charges 	Not covered	Deductible doesn't apply to \$0 copay for office visit charge only. Office visit charge doesn't count toward deductible. Deductible and coinsurance apply to all other in-network charges (even if related to office visit) unless Centivo is your claims administrator.
	Inpatient services	10% coinsurance	Not covered	Pre-service authorization required
If you are pregnant	Office visits	<ul style="list-style-type: none"> • \$0 (no) copay PCP or OB/GYN office visit • \$25 copay specialist office visit • 10% coinsurance all other charges 	Not covered	<ul style="list-style-type: none"> • Deductible doesn't apply to copay for office visit charge only. Office visit charge and copay, if any, don't count toward deductible. Deductible and coinsurance apply to all other in-network charges (even if related to office visit) unless Centivo is your claims administrator (only when billed as an office visit). • Maternity care may include tests and services described elsewhere in the SBC (such as ultrasound). <u>Cost sharing</u> does not apply for <u>preventive services</u>.
	Childbirth/delivery professional services	10% coinsurance	Not covered	<ul style="list-style-type: none"> • Pre-service authorization required for hospital stay greater than 48 hours for vaginal delivery, 96 hours for Cesarean delivery • Global bill: claims processing varies, see the "Maternity care" section in Chapter 2: Medical Plans of the <i>Benefits Book</i> • The baby's charges are covered only if the child is added to your coverage through Wells Fargo within 60 days from the date of birth
	Childbirth/delivery facility services	10% coinsurance	Not covered	

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 need help recovering or have other special health needs	<u>Home health care</u>	10% coinsurance	Not covered	<ul style="list-style-type: none"> • 100-visit limit annually combined with extended skilled nursing care services • Pre-service authorization required
	<u>Rehabilitation services</u>	<ul style="list-style-type: none"> • \$0 (no) copay office visit • 10% coinsurance all other charges 	Not covered	<ul style="list-style-type: none"> • Deductible doesn't apply to copay for office visit charge only. Copay doesn't count toward deductible. Deductible and coinsurance apply to all other in-network charges (even if related to office visit) unless Centivo is your claims administrator • Habilitation services are only covered for children up to their 18th birthday
	<u>Habilitation services</u>			
	<u>Skilled nursing care</u>	10% coinsurance	Not covered	<ul style="list-style-type: none"> • 100-day limit annually in a skilled nursing facility • Extended skilled nursing care – 100-visit limit annually combined with home health care • Pre-service authorization required
	<u>Durable medical equipment</u>	10% coinsurance	Not covered	Pre-service authorization required for single item costing \$1,000 or more
	<u>Hospice services</u>	10% coinsurance	Not covered	Pre-service authorization required
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Routine vision screenings as part of well child care may be covered – see preventive care services
	Children's glasses	Not covered	Not covered	Not covered
	Children's dental check-up	Not covered	Not covered	Not covered

* For more information about limitations and exceptions, see the Benefits Book on HR Services & Support or at teamworks.wellsfargo.com; for COBRA at <https://cobra.ehr.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.)

- Cosmetic surgery
- Dental care (adult)
- Dental care (children)
- Glasses
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Out-of-network mail order prescriptions
- Out-of-network specialty drugs
- Routine eye care (adult)
- Routine foot care
- Weight loss programs

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

- Acupuncture, 26-visit limit annually.
- Bariatric surgery, with pre-service authorization.
- Chiropractic care, 26-visit limit annually. (Not covered: treatment for asthma, allergies, recreational therapy, educational therapy, or self-care training; and care when measurable improvement has ceased.)
- Hearing aids, coverage is limited to once every 3 years. (Bone-anchored hearing aids are only covered per claims administrator's medical policy.) Batteries are not covered.
- Infertility/fertility treatment, pre-service authorization required, coverage is limited to \$25,000 lifetime benefit combined with any other infertility- or fertility-related medical services, plus \$10,000 lifetime maximum for related prescription drugs.

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: BenefitConnect™ | COBRA at 1-877-292-6272 or <https://cobra.ehr.com>, or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that 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 claims administrator on your ID card or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? Yes.

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 – Employees: 1-877-479-3557; COBRA participants: 1-877-292-6272.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' – Employees: 1-877-479-3557; COBRA participants: 1-877-292-6272.]

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)

- The plan's overall deductible \$ 500
- Specialist copay \$ 25
- Hospital (facility) coinsurance 10%
- Other coinsurance 10%

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 \$12,700

In this example, Peg would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$ 500
<u>Copayments</u>	\$ 10
<u>Coinsurance</u>	\$ 1,200
<i>What isn't covered</i>	
Limits or exclusions	\$ 60
The total Peg would pay is	\$ 1,770

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

- The plan's overall deductible \$ 500
- Specialist copay \$ 25
- Hospital (facility) coinsurance 10%
- Other coinsurance 10%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
Diagnostic tests (*blood work*)
Prescription drugs
Durable medical equipment (*glucose meter*)

Total Example Cost \$5,600

In this example, Joe would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$ 500
<u>Copayments</u>	\$ 500
<u>Coinsurance</u>	\$ 40
<i>What isn't covered</i>	
Limits or exclusions	\$ 20
The total Joe would pay is	\$1,060

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

- The plan's overall deductible \$ 500
- Specialist copay \$ 25
- Hospital (facility) coinsurance 10%
- Other coinsurance 10%

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 \$2,800

In this example, Mia would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$ 500
<u>Copayments</u>	\$ 300
<u>Coinsurance</u>	\$ 100
<i>What isn't covered</i>	
Limits or exclusions	\$ 0
The total Mia would pay is	\$ 900

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