



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 [www.mypetcobenefitscoordinator.com](http://www.mypetcobenefitscoordinator.com) or by calling 1-877-324-3536. 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.mypetcobenefitscoordinator.com](http://www.mypetcobenefitscoordinator.com) or call 1-877-324-3536 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall <a href="#">deductible</a> ?	\$1,000 person / \$2,000 family In-network \$2,000 person / \$4,000 family Out-of-network	Generally, you must pay all the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> services are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	\$5,000 person / \$10,000 family In-network \$12,000 person / \$24,000 family Out-of-network	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Penalties, <a href="#">premiums</a> , <a href="#">balance billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.mypetcobenefitscoordinator.com">www.mypetcobenefitscoordinator.com</a> or call 1-877-324-3536 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.

Do you need a [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, & Other Important Information
		In-network (You will pay the least)	Out-of-network (You will pay the most)	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	\$25 Copay per visit; Deductible Waived	50% Coinsurance	In-network deductible does not apply.  Out of-network is subject to deductible and balance bill.
	<a href="#">Specialist</a> visit	\$50 Copay per visit; Deductible Waived	50% Coinsurance	In-network deductible does not apply.  Out of-network is subject to deductible and balance bill.
	<a href="#">Preventive care/screening/immunization</a>	No charge; Deductible Waived	50% Coinsurance	You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	20% Coinsurance	50% Coinsurance	Subject to in-network deductible.  Out of-network is subject to deductible and balance bill.
	Imaging (CT/PET scans, MRIs)	20% Coinsurance	50% Coinsurance	Preauthorization is required. Subject to in-network deductible  Out of-network is subject to deductible and balance bill.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network (You will pay the least)	Out-of-network (You will pay the most)	
<b>If you need drugs to treat your illness or condition.</b>  More information about prescription drug coverage is available at <a href="https://www.cap-rx.com/">https://www.cap-rx.com/</a>	Generic drugs (Tier 1)	Retail (30-day): \$10 copay Mail order (90-day): \$20 copay	Not Covered	Maintenance medications are required to be filled in a 90-day supply, either through mail order or at a Capital Rx retail network pharmacy. If not, the medication will not be covered.  If you choose a brand-name drug when a generic is available, you'll pay both the brand cost share and the cost difference.  Specialty medications must be filled through Costco Specialty Pharmacy. Limited to a 30-day supply.  GLP-1 medications are excluded from the pharmacy formulary and are not covered under your plan.  Limited to a 30-day supply. What you pay out-of-pocket for essential health benefit medications applies toward your out-of-pocket maximum; non-essential health benefit medication costs do not apply toward your out-of-pocket maximum. For more information, call Quantum at 1-833-463-1593.
	Preferred brand drugs (Tier 2)	Retail (30-day) & Mail order (90-day): 20% coinsurance	Not Covered	
	Non-preferred brand drugs (Tier 3)	Retail (30-day) & Mail order (90-day): 30% coinsurance	Not Covered	
	<a href="#">Specialty drugs</a> (Tier 4) Non-RxCap Eligible	Retail & Mail order (30-day): 30% coinsurance (Maximum payment of \$200)	Not Covered	
	<a href="#">Specialty drugs</a> (Tier 4) RxCap Eligible	\$0 when enrolled with RxCap, otherwise 30% coinsurance	Not Covered	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% Coinsurance	50% Coinsurance	Preauthorization is required. Subject to in-network deductible and out-of-network subject to deductible and balance bill.  Carrum Health is required for these surgeries: <ul style="list-style-type: none"> <li>• Knee or hip replacement (total or partial)</li> <li>• Spinal surgeries (fusion or decompression of back or neck)</li> <li>• Weight loss (bariatric) surgery</li> </ul> Services listed on Carrum.me/Petco are 100% paid by Petco if performed through <a href="#">Carrum</a> .
	Physician/surgeon fees	20% Coinsurance	50% Coinsurance	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network (You will pay the least)	Out-of-network (You will pay the most)	
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$350 Copay per visit; 20% Coinsurance	\$350 Copay per visit; 20% Coinsurance	In-network deductible applies to Out-of-network benefits; Copay may be waived if admitted
	<a href="#">Emergency medical transportation</a>	20% Coinsurance	20% Coinsurance	In-network deductible applies to Out-of-network benefits
	<a href="#">Urgent care</a>	\$50 Copay per visit; Deductible Waived	50% Coinsurance	In-network deductible waived. Out-of-network is subject to deductible and balance bill
If you have a hospital stay	Facility fee (e.g., hospital room)	20% Coinsurance	50% Coinsurance	<p>Preauthorization is required. Subject to in-network deductible and out-of-network subject to deductible and balance bill.</p> <p>Utilizing the Carrum Health network is required when scheduling these surgeries:</p> <ul style="list-style-type: none"> <li>• Knee or hip replacement (total or partial)</li> <li>• Spinal surgeries (fusion or decompression of back or neck)</li> <li>• Weight loss (bariatric) surgery</li> </ul> <p>Services listed on Carrum.me/Petco are 100% paid by Petco if performed through <a href="#">Carrum</a>.</p>
	Physician/surgeon fees	20% Coinsurance	50% Coinsurance	
If you have mental health, behavioral health, or substance	Outpatient services	\$25 Copay per visit; Deductible Waived Office visits; 20% Coinsurance other outpatient services	50% Coinsurance	Preauthorization is required for Partial hospitalization & Intensive outpatient. Deductible applies to other outpatient services Out of-network is subject to deductible and balance bill.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network (You will pay the least)	Out-of-network (You will pay the most)	
<b>Abuse services</b>	Inpatient services	20% Coinsurance	50% Coinsurance	Preauthorization is required. Subject to in-network deductible. Out of-network is subject to deductible and balance bill.
<b>If you are pregnant</b>	Office visits	No charge; Deductible Waived	50% Coinsurance	<a href="#">Cost sharing</a> does not apply for <a href="#">preventive services</a> . Depending on the type of services, <a href="#">deductible</a> , <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).  Subject to in-network deductible. Out of network is subject to deductible and balance bill.
	Childbirth/delivery professional services	20% Coinsurance	50% Coinsurance	
	Childbirth/delivery facility services	20% Coinsurance	50% Coinsurance	
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	20% Coinsurance	50% Coinsurance	120 Maximum visits per calendar year; <a href="#">Preauthorization</a> is required.  Subject to in-network deductible. Out of-network is subject to deductible and balance bill.
	<a href="#">Rehabilitation services</a>	\$50 Copay per visit; Deductible Waived	50% Coinsurance	In-network deductible does not apply. Out of-network is subject to deductible and balance bill.
	<a href="#">Habilitation services</a>	\$50 Copay per visit; Deductible Waived	50% Coinsurance	In-network deductible does not apply. Out of-network is subject to deductible and balance bill.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network (You will pay the least)	Out-of-network (You will pay the most)	
	<a href="#">Skilled nursing care</a>	20% Coinsurance	50% Coinsurance	120 Maximum days per calendar year; <a href="#">Preauthorization</a> is required.  Subject to in-network deductible. Out of-network is subject to deductible and balance bill.
	<a href="#">Durable medical equipment</a>	20% Coinsurance	50% Coinsurance	<a href="#">Preauthorization</a> is required for DME in excess of \$1,500 for purchases or for all rentals.  Subject to in-network deductible. Out of-network is subject to deductible and balance bill.
	<a href="#">Hospice service</a>	20% Coinsurance	50% Coinsurance	None
<b>If your child needs dental or eye care</b>	Children's eye exam	Not covered	Not covered	Covered under Preventive Care
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	None

**Excluded Services & Other Covered Services:**

<b>Services Your <a href="#">Plan</a> Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a>.)</b>		
<ul style="list-style-type: none"> <li>• Cosmetic surgery</li> <li>• Dental care (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>• Long-term care</li> <li>• Routine eye care (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>• Routine foot care</li> <li>• Weight loss programs or medications</li> <li>• GLP-1 medications</li> </ul>

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

- Acupuncture (12 visits per plan year)
- Bariatric surgery
- Chiropractic care (30 visits per plan year)
- Hearing aids
- Infertility treatment \$5,000 maximum /member/ combined annual for medical and pharmacy
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing (outpatient care)

**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 Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://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](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#) or a [grievance](#) for any reason to your [plan](#). Additionally, a consumer assistance program may help you file your [appeal](#). A list of states with Consumer Assistance Programs is available at [www.HealthCare.gov](http://www.HealthCare.gov) and <http://cciio.cms.gov/programs/consumer/capgrants/index.html>.

**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 Standard? 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 1-877-324-3536.

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

**Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-877-324-3536.

Traditional Chinese (中文): 如果需要中文的幫助, 請撥打這個號碼 1-877-324-3536.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-877-324-3536.

Pennsylvania Dutch (Deutsch): Fer Hilf griege in Deutsch, ruf die do Nummer uff 1-877-324-3536.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-324-3536.

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-877-324-3536.

Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-877-324-3536.

Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, â'gang 1-877-324-3536.

*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](#) \$750
- [Specialist copayment](#) \$50
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 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*)

**Total Example Cost** \$12,700

**In this example, Peg would pay:**

Cost Sharing	
<a href="#">Deductibles</a>	\$750
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$2,100
What isn't covered	
Limits or exclusions	\$70
<b>The total Peg would pay is</b>	<b>\$2,920</b>

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

- The [plan's](#) overall [deductible](#) \$750
- [Specialist copayment](#) \$50
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

**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:**

Cost Sharing	
<a href="#">Deductibles*</a>	\$300
<a href="#">Copayments</a>	\$300
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$4,300
<b>The total Joe would pay is</b>	<b>\$4,900</b>

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

- The [plan's](#) overall [deductible](#) \$750
- [Specialist copayment](#) \$50
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

**This EXAMPLE event includes services like:**

- [Emergency room care](#) (*including medical supplies*)
- [Diagnostic tests](#) (*x-ray*)
- [Durable medical equipment](#) (*crutches*)
- [Rehabilitation services](#) (*physical therapy*)

**Total Example Cost** \$2,800

**In this example, Mia would pay:**

Cost Sharing	
<a href="#">Deductibles*</a>	\$750
<a href="#">Copayments</a>	\$500
<a href="#">Coinsurance</a>	\$400
What isn't covered	
Limits or exclusions	\$10
<b>The total Mia would pay is</b>	<b>\$1,660</b>

Note: These numbers assume the patient does not participate in the [plan's](#) wellness program. If you participate in the [plan's](#) wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: [www.mypetcobenefitscoordinator.com](http://www.mypetcobenefitscoordinator.com) or call 1-877-324-3536.

\*Note: This [plan](#) has other [deductibles](#) for specific services included in this coverage example. See "Are there other [deductibles](#) for specific services?" row above.