



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, contact Consolidated Federal Credit Union dba Consolidated Community Credit Union at [www.consolidatedccu.com](http://www.consolidatedccu.com) or by calling 503-797-7577. 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 call 1-800-422-7038 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall <a href="#">deductible</a> ?	The <a href="#">deductible</a> referred to in this document is your HRA <a href="#">deductible</a> , also referred to as a threshold in the HRA plan documents. Employee \$0 Employee + Spouse \$0 Employee + Children \$0 Employee + Family \$0	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this plan begins to pay. See the Common Medical Events chart below for your costs for services this HRA plan covers after your deductible has been met, if a deductible applies.
Are there services covered before you meet your <a href="#">deductible</a> ?	No, not for the HRA plan.	You will have to meet the <a href="#">deductible</a> before the <a href="#">plan</a> pays for any services.
Are there other <a href="#">deductibles</a> for specific services?	No, not for the HRA plan.	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> ?	Not Applicable to your HRA plan.	This HRA <a href="#">plan</a> does not have an <a href="#">out-of-pocket limit</a> on your expenses.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Not Applicable to your HRA plan.	This HRA <a href="#">plan</a> does not have an <a href="#">out-of-pocket limit</a> on your expenses.
Will you pay less if you use a <a href="#">network provider</a> ?	Not Applicable to your HRA plan.	This HRA <a href="#">plan</a> does not use a <a href="#">provider network</a> . You can receive covered services from any <a href="#">provider</a> .
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No, not for the HRA plan.	Under this HRA <a href="#">plan</a> you can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .



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
<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	\$0 up to annual maximum	Limited to IRS Code 213 eligible expenses up to Employee \$1,000 Employee + Spouse \$2,000 Employee + Children \$2,200 Employee + Family \$3,000  plus any balance carried forward from preceding plan year
	<a href="#">Specialist</a> visit	\$0 up to annual maximum	
	<a href="#">Preventive care</a> /screening/immunization	\$0 up to annual maximum	
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	\$0 up to annual maximum	Limited to IRS Code 213 eligible expenses up to Employee \$1,000 Employee + Spouse \$2,000 Employee + Children \$2,200 Employee + Family \$3,000  plus any balance carried forward from preceding plan year
	Imaging (CT/PET scans, MRIs)	\$0 up to annual maximum	

Common Medical Event	Services You May Need	What You Will Pay	Limitations, Exceptions, & Other Important Information
<p><b>If you need drugs to treat your illness or condition</b></p> <p>More information about <a href="#">prescription drug coverage</a> is available at 1-800-422-7038</p>	<p><a href="#">Prescription drugs</a></p>	<p>\$0 up to annual maximum</p>	<p>Limited to IRS Code 213 eligible expenses up to  Employee \$1,000  Employee + Spouse \$2,000  Employee + Children \$2,200  Employee + Family \$3,000</p> <p>plus any balance carried forward from preceding plan year</p>
<p><b>If you have outpatient surgery</b></p>	<p>Facility fee (e.g., ambulatory surgery center)</p>	<p>\$0 up to annual maximum</p>	<p>Limited to IRS Code 213 eligible expenses up to  Employee \$1,000  Employee + Spouse \$2,000  Employee + Children \$2,200  Employee + Family \$3,000</p> <p>plus any balance carried forward from preceding plan year</p>
	<p>Physician/surgeon fees</p>	<p>\$0 up to annual maximum</p>	
<p><b>If you need immediate medical attention</b></p>	<p><a href="#">Emergency room care</a></p>	<p>\$0 up to annual maximum</p>	<p>Limited to IRS Code 213 eligible expenses up to  Employee \$1,000  Employee + Spouse \$2,000  Employee + Children \$2,200  Employee + Family \$3,000</p> <p>plus any balance carried forward from preceding plan year</p>
	<p><a href="#">Emergency medical transportation</a></p>	<p>\$0 up to annual maximum</p>	
	<p><a href="#">Urgent care</a></p>	<p>\$0 up to annual maximum</p>	
	<p>Facility fee (e.g., hospital room)</p>	<p>\$0 up to annual maximum</p>	

Common Medical Event	Services You May Need	What You Will Pay	Limitations, Exceptions, & Other Important Information
<b>If you have a hospital stay</b>	Physician/surgeon fee	\$0 up to annual maximum	Limited to IRS Code 213 eligible expenses up to Employee \$1,000 Employee + Spouse \$2,000 Employee + Children \$2,200 Employee + Family \$3,000  plus any balance carried forward from preceding plan year
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$0 up to annual maximum	Limited to IRS Code 213 eligible expenses up to Employee \$1,000 Employee + Spouse \$2,000 Employee + Children \$2,200 Employee + Family \$3,000  plus any balance carried forward from preceding plan year
	Inpatient services	\$0 up to annual maximum	
<b>If you are pregnant</b>	Office visits	\$0 up to annual maximum	Limited to IRS Code 213 eligible expenses up to Employee \$1,000 Employee + Spouse \$2,000 Employee + Children \$2,200 Employee + Family \$3,000  plus any balance carried forward from preceding plan year
	Childbirth/delivery professional services	\$0 up to annual maximum	
	Childbirth/delivery facility services	\$0 up to annual maximum	

Common Medical Event	Services You May Need	What You Will Pay	Limitations, Exceptions, & Other Important Information
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	\$0 up to annual maximum	Limited to IRS Code 213 eligible expenses up to Employee \$1,000 Employee + Spouse \$2,000 Employee + Children \$2,200 Employee + Family \$3,000  plus any balance carried forward from preceding plan year
	<a href="#">Rehabilitation services</a>	\$0 up to annual maximum	
	<a href="#">Habilitation services</a>	\$0 up to annual maximum	
	<a href="#">Skilled nursing care</a>	\$0 up to annual maximum	
	<a href="#">Durable medical equipment</a>	\$0 up to annual maximum	
	<a href="#">Hospice services</a>	\$0 up to annual maximum	
If your child needs dental or eye care	Children's eye exam	\$0 up to annual maximum	Limited to IRS Code 213 eligible expenses up to Employee \$1,000 Employee + Spouse \$2,000 Employee + Children \$2,200 Employee + Family \$3,000  plus any balance carried forward from preceding plan year
	Children's glasses	\$0 up to annual maximum	
	Children's dental check-up	\$0 up to annual maximum	

**Excluded Services & Other Covered Services:**

Services Your <a href="#">Plan</a> Generally 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> .)
<ul style="list-style-type: none"> <li>Any item that does not constitute "medical care" as defined under Code 213(d)</li> <li>Cosmetic surgery</li> </ul>

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

- Acupuncture
- Bariatric surgery if medically necessary
- Chiropractic care
- Dental care (Adult)
- Hearing aids
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing if medically necessary
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs if medically necessary

**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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.DOL.gov/EBSA/healthreform](http://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](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](#). For more information about your rights, this notice, or assistance, contact: Consolidated Federal Credit Union dba Consolidated Community Credit Union at 503-797-7577, or PacificSource Administrators at (800) 422-7038. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/EBSA/healthreform](http://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 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](#). This HRA plan is integrated with your medical plan. Please also refer to your medical plans' SBC for information on your medical benefits and minimum value standards.

**Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al (800) 422-7038

*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 HRA [plan's](#) overall [deductible](#) \$0
- [Specialist copayment](#) \$0
- Hospital (facility) [coinsurance](#) \$0
- Other [coinsurance](#) \$0

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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

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

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

- The HRA [plan's](#) overall [deductible](#) \$0
- [Specialist copayment](#) \$0
- Hospital (facility) [coinsurance](#) \$0
- Other [coinsurance](#) \$0

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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

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

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

- The HRA [plan's](#) overall [deductible](#) \$0
- [Specialist copayment](#) \$0
- Hospital (facility) [coinsurance](#) \$0
- Other [coinsurance](#) \$0

This EXAMPLE event includes services like:  
[Emergency room care](#) (*including medical supplies*)  
[Diagnostic test](#) (*x-ray*)  
[Durable medical equipment](#) (*crutches*)  
[Rehabilitation services](#) (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	*
<b>The total Mia would pay is</b>	<b>*</b>

\* Note: The amount paid by the HRA plan will depend on the items submitted for reimbursement by the covered individual. No amounts are paid automatically. The amount paid by the HRA plan is limited to the available account balance. The covered individual may be responsible for amounts in excess of the available account balance. Refer to the SBC for the group sponsored medical plan for additional information.