



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, call 1-888-472-4352. 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 1-888-472-4352 to request a copy.

Important Questions	Answers			Why This Matters:
What is the overall deductible ?	Alliance Network \$1,850/individual \$3,700/family	In-Network /Out-of-Area (OOA) \$2,000/individual \$4,100/family	Non-Network \$4,100/individual \$8,200/family	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 the policy, the overall family deductible must be met before the plan begins to pay.
	Network and non-network deductibles are separate.			
Are there services covered before you meet your deductible ?	Yes, network preventive services and services paid at no charge.			This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.			You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	Alliance Network \$4,400/individual \$8,800/family	In-Network /Out-of-Area (OOA) \$4,400/individual \$8,800/family	Non-Network \$12,000/individual \$24,000/family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , the overall family out-of-pocket limit must be met.
	Network and non-network out-of-pocket limits are separate.			
What is not included in the out-of-pocket limit ?	Premiums , balance billing charges (unless balance billing is prohibited), prescription drug brand-name drug penalty, and health care this plan doesn't cover.			Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Will you pay less if you use a network provider ?	Yes. See www.HCHealthbenefits.com or call 1-888-472-4352 for a list of network providers .			You pay the least if you use a provider in the Alliance Network . You pay more if you use a provider in-network. You will pay the most if you use a non-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an non-network provider for some services (such as lab work). Check with your provider before you get services.

Important Questions	Answers	Why This Matters:
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 <i>*If you live outside the In-Network service area (called out-of-area), your cost for Non-network providers is 20% instead of the usual 30% coinsurance level.</i>
		Alliance Network Provider (You will pay the least)	In-Network Provider (You will pay more)	Non-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	5% coinsurance	10% coinsurance	30% coinsurance	Native Traditional Practitioner: 0% coinsurance after In-Network deductible , \$500 max per family per calendar year.
	Specialist visit	5% coinsurance	10% coinsurance	30% coinsurance	MDLIVE services are payable at 10% coinsurance after deductible . Call 877-953-4955, visit www.HCHealthbenefits.com , or use the MDLIVE App.
	Preventive care/screening/immunization	No charge	No charge	30% coinsurance	None
If you have a test	Diagnostic test (x-ray, blood work)	5% coinsurance	10% coinsurance	30% coinsurance	None
	Imaging (CT/PET scans, MRIs)	5% coinsurance	10% coinsurance	30% coinsurance	None

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		Alliance Network Provider (You will pay the least)	In-Network Provider (You will pay more)	Non-Network Provider* (You will pay the most)			
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.HCHealthbenefits.com	Generic drugs (Tier 1)	Retail (30-day supply) \$10/prescription	Retail: You are responsible for the amount payable in excess of the amounts shown for In-Network prescription drugs, which may include the ingredient cost and dispensing fee.	*Retail pharmacy 90-day supply is available only at Walgreens and select pharmacies in remote locations. Maintenance medications must be filled for 90-day supply at Walgreens, select pharmacies in remote locations, or Mail Order after the first (2) 30-day fills. All In-Network preventive medication and contraceptives are covered at no charge as required by law. Preventive medication and contraceptives not required by law are covered subject to applicable copayment; deductible waived. EncircleRx Plus Omada for Weight Management is offered through Express Scripts. For more information, contact Express Scripts at (866) 229-5806.			
		Retail* & Mail Order (90-day supply) \$20/prescription					
	Preferred brand drugs (Tier 2)	Retail (30-day supply) 25% coinsurance (\$25 min/\$50 max) per prescription			Mail Order: Not covered		
		Retail* & Mail Order (90-day supply) 25% coinsurance (\$50 min/\$100 max) per prescription					
	Non-preferred brand drugs (Tier 3)	Retail (30-day supply) 50% coinsurance (\$50 min/\$150 max) per prescription				Not covered	
		Retail* & Mail Order (90-day supply) 50% coinsurance (\$100 min/\$300 max) per prescription					
	Specialty drugs (high dollar or injectable drugs)	Tier 1: \$10/prescription					Specialty drugs must be filled through Accredo Specialty Pharmacy or they are not covered. Brand-name drug penalty: If you or your physician chooses a brand name drug when a generic equivalent is available, you must pay the cost difference between the brand and generic in addition to the brand name copayment. Step therapy requirements may apply to certain drugs.
		Tier 2: 25% coinsurance (\$25 min/\$50 max) per prescription					
Tier 3: 50% coinsurance (\$50 min/\$150 max) per prescription							

* For more information about limitations and exceptions, see the [plan](#) or policy document at www.HCHealthbenefits.com.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information <i>*If you live outside the In-Network service area (called out-of-area), your cost for Non-network providers is 20% instead of the usual 30% coinsurance level.</i>
		Alliance Network Provider (You will pay the least)	In-Network Provider (You will pay more)	Non-Network Provider* (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	5% coinsurance	10% coinsurance	30% coinsurance	None
	Physician/surgeon fees	5% coinsurance	10% coinsurance	30% coinsurance	None
If you need immediate medical attention	Emergency room care	5% coinsurance	10% coinsurance		None
	Emergency medical transportation		10% coinsurance		None
	Urgent care	5% coinsurance	10% coinsurance	30% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	5% coinsurance	10% coinsurance	30% coinsurance	Precertification is required or a penalty of \$250 may apply.
	Physician/surgeon fees	5% coinsurance	10% coinsurance	30% coinsurance	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Not applicable	5% coinsurance *	30% coinsurance	*Alliance Network deductible applies.
	Inpatient services	Not applicable	5% coinsurance *	30% coinsurance	Precertification is required or a penalty of \$250 may apply.
If you are pregnant	Office visits	5% coinsurance	10% coinsurance	30% coinsurance	Cost sharing does not apply for Alliance Network and in-network provider preventive services. Depending on the type of services, coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	5% coinsurance	10% coinsurance	30% coinsurance	None
	Childbirth/delivery facility services	5% coinsurance	10% coinsurance	30% coinsurance	Precertification is required for an inpatient stay that is in excess of 48 hours (vaginal delivery) or 96 hours (caesarean delivery) or a penalty of \$250 may apply.

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services
SALT RIVER PROJECT: CONSUMER CHOICE PLAN (WITHOUT HSA) & CONSUMER CHOICE PLAN+ (WITH HSA) Coverage for: Individual + Family | Plan Type: High-Deductible

Coverage Period: 01/01/2026 – 12/31/2026

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information <i>*If you live outside the In-Network service area (called out-of-area), your cost for Non-network providers is 20% instead of the usual 30% coinsurance level.</i>
		Alliance Network Provider (You will pay the least)	In-Network Provider (You will pay more)	Non-Network Provider* (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	5% coinsurance	10% coinsurance	30% coinsurance	None
	Rehabilitation services	5% coinsurance	10% coinsurance	30% coinsurance	No coverage for occupational or speech therapy for developmental delays unless associated with autism diagnosis. Cardiac rehab, occupational, physical, speech, & vision therapies are limited to 75 outpatient visits/year combined, and 75 inpatient visits per illness/injury combined. Limits do not apply to mental/behavioral health or substance use services.
	Habilitation services	Not covered	Not covered	Not covered	No coverage for habilitation services , except occupational and speech therapy for autism.
	Skilled nursing care	5% coinsurance	10% coinsurance	30% coinsurance	Limited to 365 days lifetime max for same or related injury/illness. Precertification is required or a penalty of \$250 may apply.
	Durable medical equipment	5% coinsurance	10% coinsurance	30% coinsurance	Durable medical equipment & prosthetics require precertification if over \$5,000 or services and supplies will not be covered. Replacement of equipment limited to every 3 years unless it cannot be repaired or due to growth of child. Sleep apnea mouth guard only if patient has used a CPAP/BIPAP machine for 3 or more months. Cooling cap for chemo is limited to one per Lifetime.
	Hospice services	5% coinsurance	10% coinsurance	30% coinsurance	Limited to 365 days lifetime max.

* For more information about limitations and exceptions, see the [plan](#) or policy document at www.HCHealthbenefits.com.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information <i>*If you live outside the In-Network service area (called out-of-area), your cost for Non-network providers is 20% instead of the usual 30% coinsurance level.</i>
		Alliance Network Provider (You will pay the least)	In-Network Provider (You will pay more)	Non-Network Provider* (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Not covered	No coverage for children's eye exam.
	Children's glasses	Not covered	Not covered	Not covered	No coverage for children's glasses.
	Children's dental check-up	Not covered	Not covered	Not covered	No coverage for dental check-up.

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](#).)

- | | | |
|--|--|--|
| <ul style="list-style-type: none"> • Cosmetic surgery • Dental care (Adult) / (Child) • Habilitation services (except as indicated above) | <ul style="list-style-type: none"> • Long-term care • Non-emergency care when traveling outside the U.S., except for an unexpected medical condition as determined by the Plan Administrator | <ul style="list-style-type: none"> • Private-duty nursing • Routine eye care (Adult) / (Child) |
|--|--|--|

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

- | | | |
|--|---|--|
| <ul style="list-style-type: none"> • Acupuncture, up to \$1,250/calendar year • Bariatric surgery, up to 1 surgery lifetime max, limited to Alliance Approved Facilities (for members residing inside AZ) or Cigna Centers of Excellence (for members residing outside AZ) • Chiropractic care (limited to 26 visits/calendar year) | <ul style="list-style-type: none"> • Hearing aids (retirees and their dependents are ineligible; cannot be replaced within 2 years) • Infertility: eligible treatment up to \$2,000/calendar year. Prescription drugs are not covered | <ul style="list-style-type: none"> • Routine foot care if medically necessary due to diabetes or neuro/vascular insufficiency affecting the feet, and administered by a podiatrist • Weight loss programs up to \$500 lifetime max |
|--|---|--|

* For more information about limitations and exceptions, see the [plan](#) or policy document at www.HCHealthbenefits.com.

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. 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: 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 1-888-472-4352.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-472-4352.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-472-4352.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-888-472-4352.

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, and use of Alliance [providers](#).

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The plan's overall deductible	\$1,850
■ Specialist coinsurance	5%
■ Hospital (facility) coinsurance	5%
■ Other (Tests) coinsurance	5%

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>	
Deductibles	\$1,850
Copayments	\$10
Coinsurance	\$500
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$2,420

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$1,850
■ Specialist coinsurance	5%
■ Hospital (facility) coinsurance	5%
■ Other (Brand drug) copayment	\$25

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>	
Deductibles	\$1,850
Copayments	\$50
Coinsurance	\$20
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$1,940

Mia's Simple Fracture

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

■ The plan's overall deductible	\$1,850
■ Specialist coinsurance	5%
■ Hospital (facility) coinsurance	5%
■ Other (Physical Therapy) coinsurance	5%

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>	
Deductibles	\$1,850
Copayments	\$10
Coinsurance	\$50
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,910

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.