



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:

<http://www.fhcp.com/documents/coc/qhp-small-group-2026.pdf>. 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.cciio.cms.gov](http://www.cciio.cms.gov) or call 1-877-615-4022 to request a copy.

| Important Questions                                                                   | Answers                                                                                                                                                                                 | Why This Matters:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>What is the overall <a href="#">deductible</a>?</b>                                | <a href="#">Network providers</a> : \$8,500 individual / \$17,000 family.<br><a href="#">Out-of-network providers</a> : \$9,000 individual / \$18,000 family.                           | Generally, you must pay all of 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> .                                                                                                                                                                                                            |
| <b>Are there services covered before you meet your <a href="#">deductible</a>?</b>    | Yes. <a href="#">Preventive care</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> .                                                                       |
| <b>Are there other <a href="#">deductibles</a> for specific services?</b>             | No.                                                                                                                                                                                     | You don't have to meet <a href="#">deductibles</a> for specific services.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b> | <a href="#">Network providers</a> : \$8,500 individual / \$17,000 family;<br><a href="#">Out-of-network providers</a> : \$16,000 individual / \$32,000 family.                          | 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.                                                                                                                                                                                                                                                                                                                                                             |
| <b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>               | <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> .                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Will you pay less if you use a <a href="#">network provider</a>?</b>               | Yes. See <a href="https://www.fhcp.com/our-provider-network/">https://www.fhcp.com/our-provider-network/</a> or call 1 (877) 615-4022 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. |
| <b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b>    | No.                                                                                                                                                                                     | 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                                                                                                                                                                                                                                                                                     |
|------------------------------------------------------------------------|--------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                        |                                                        | Network Provider<br>(You will pay the least)                                                                                                                                                    | Out-of-Network Provider<br>(You will pay the most)           |                                                                                                                                                                                                                                                                                                                                            |
| If you visit a health care <a href="#">provider's</a> office or clinic | Primary care visit to treat an injury or illness       | No Charge after <a href="#">Deductible</a>                                                                                                                                                      | <a href="#">Deductible</a> + 30% <a href="#">Coinsurance</a> | Additional cost share may apply for Allergy Shots, Injections and Infusions. See schedule of benefits for telehealth benefit specific cost sharing through designated <a href="#">provider</a> .                                                                                                                                           |
|                                                                        | <a href="#">Specialist</a> visit                       | No Charge after <a href="#">Deductible</a>                                                                                                                                                      | <a href="#">Deductible</a> + 30% <a href="#">Coinsurance</a> | Additional cost share may apply for Allergy Shots, Injections and Infusions.                                                                                                                                                                                                                                                               |
|                                                                        | <a href="#">Preventive care/screening/immunization</a> | No Charge                                                                                                                                                                                       | <a href="#">Deductible</a> + 30% <a href="#">Coinsurance</a> | 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.                                                                                                                                                  |
| If you have a test                                                     | <a href="#">Diagnostic test</a> (x-ray, blood work)    | No Charge after <a href="#">Deductible</a> for laboratory & professional services at an independent clinical lab.                                                                               | <a href="#">Deductible</a> + 30% <a href="#">Coinsurance</a> | Prior authorization is required.<br><br>Tests in hospitals, or facilities owned or operated by hospitals are subject to the outpatient hospital facility cost share.<br><br>Failure to obtain prior authorization for any service that requires prior authorization will result in a denial of benefits. See your policy for more details. |
|                                                                        |                                                        | No Charge after <a href="#">Deductible</a> for x-ray & diagnostic imaging at an independent diagnostic testing center.                                                                          |                                                              |                                                                                                                                                                                                                                                                                                                                            |
|                                                                        |                                                        | No Charge after <a href="#">Deductible</a> for laboratory & professional services and No Charge after <a href="#">Deductible</a> x-ray & diagnostic imaging at an outpatient hospital facility. |                                                              |                                                                                                                                                                                                                                                                                                                                            |
|                                                                        | Imaging (CT/PET scans, MRIs)                           | No Charge after <a href="#">Deductible</a> for Imaging services at independent location or outpatient hospital facility.                                                                        | <a href="#">Deductible</a> + 30% <a href="#">Coinsurance</a> |                                                                                                                                                                                                                                                                                                                                            |

| Common Medical Event                                                                                                                                                                                                                                                                                                                                            | Services You May Need                            | What You Will Pay                            |                                                              | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                        |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|----------------------------------------------|--------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                                                                                                                                                                                 |                                                  | Network Provider<br>(You will pay the least) | Out-of-Network Provider<br>(You will pay the most)           |                                                                                                                                                                                                                                               |
| <b>If you need drugs to treat your illness or condition</b><br>More information about <a href="https://fm.formularynavigator.com/FBO/126/2026/QHP_Formulary.pdf">prescription drug coverage</a> is available at <a href="https://fm.formularynavigator.com/FBO/126/2026/QHP_Formulary.pdf">https://fm.formularynavigator.com/FBO/126/2026/QHP_Formulary.pdf</a> | Generic drugs – preferred / non-preferred        | No Charge after <a href="#">Deductible</a>   | Not Covered                                                  | 31 Days per Benefit Period. Available at Preferred-FHCP and select Non-Preferred Retail Pharmacies Only. Up to 93-day Mail Order available through FHCP Only. Refer to the schedule of benefits for cost sharing at Non-Preferred Pharmacies. |
|                                                                                                                                                                                                                                                                                                                                                                 | Preferred brand drugs                            | No Charge after <a href="#">Deductible</a>   | Not Covered                                                  |                                                                                                                                                                                                                                               |
|                                                                                                                                                                                                                                                                                                                                                                 | Non-preferred brand drugs                        | No Charge after <a href="#">Deductible</a>   | Not Covered                                                  |                                                                                                                                                                                                                                               |
|                                                                                                                                                                                                                                                                                                                                                                 | <a href="#">Specialty drugs</a>                  | No Charge after <a href="#">Deductible</a>   | Not Covered                                                  | 31 Days per Benefit Period. Available at FHCP Pharmacy Only. Mail Order not available.                                                                                                                                                        |
| <b>If you have outpatient surgery</b>                                                                                                                                                                                                                                                                                                                           | Facility fee (e.g., ambulatory surgery center)   | No Charge after <a href="#">Deductible</a>   | <a href="#">Deductible</a> + 30% <a href="#">Coinsurance</a> | Pre-certification/pre-authorization of coverage required for non-emergency outpatient surgical care. Your benefits/services may be denied.                                                                                                    |
|                                                                                                                                                                                                                                                                                                                                                                 | Physician/surgeon fees                           | No Charge after <a href="#">Deductible</a>   | <a href="#">Deductible</a> + 30% <a href="#">Coinsurance</a> | Prior approval required. Your benefits/services may be denied.                                                                                                                                                                                |
| <b>If you need immediate medical attention</b>                                                                                                                                                                                                                                                                                                                  | <a href="#">Emergency room care</a>              | No Charge after <a href="#">Deductible</a>   | No Charge after In-Network <a href="#">Deductible</a>        | None                                                                                                                                                                                                                                          |
|                                                                                                                                                                                                                                                                                                                                                                 | <a href="#">Emergency medical transportation</a> | No Charge after <a href="#">Deductible</a>   | No Charge after In-Network <a href="#">Deductible</a>        | None                                                                                                                                                                                                                                          |
|                                                                                                                                                                                                                                                                                                                                                                 | <a href="#">Urgent care</a>                      | No Charge after <a href="#">Deductible</a>   | No Charge after In-Network <a href="#">Deductible</a>        | None                                                                                                                                                                                                                                          |
| <b>If you have a hospital stay</b>                                                                                                                                                                                                                                                                                                                              | Facility fee (e.g., hospital room)               | No Charge after <a href="#">Deductible</a>   | <a href="#">Deductible</a> + 30% <a href="#">Coinsurance</a> | Pre-certification/pre-authorization of coverage required for non-emergency admissions. Your benefits/services may be denied.                                                                                                                  |
|                                                                                                                                                                                                                                                                                                                                                                 | Physician/surgeon fees                           | No Charge after <a href="#">Deductible</a>   | <a href="#">Deductible</a> + 30% <a href="#">Coinsurance</a> | None                                                                                                                                                                                                                                          |
| <b>If you need mental health, behavioral health, or substance abuse services</b>                                                                                                                                                                                                                                                                                | Outpatient services                              | No Charge after <a href="#">Deductible</a>   | <a href="#">Deductible</a> + 30% <a href="#">Coinsurance</a> | The cost share displayed applies to outpatient office visits only, other outpatient services may be subject to additional cost share.                                                                                                         |
|                                                                                                                                                                                                                                                                                                                                                                 | Inpatient services                               | No Charge after <a href="#">Deductible</a>   | <a href="#">Deductible</a> + 30% <a href="#">Coinsurance</a> | Pre-certification/pre-authorization of coverage required for non-emergency admissions. Your benefits/services may be denied.                                                                                                                  |

| Common Medical Event                                                  | Services You May Need                     | What You Will Pay                                       |                                                              | Limitations, Exceptions, & Other Important Information                                                                       |
|-----------------------------------------------------------------------|-------------------------------------------|---------------------------------------------------------|--------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|
|                                                                       |                                           | Network Provider<br>(You will pay the least)            | Out-of-Network Provider<br>(You will pay the most)           |                                                                                                                              |
| <b>If you are pregnant</b>                                            | Office visits                             | No Charge after <a href="#">Deductible</a>              | <a href="#">Deductible</a> + 30% <a href="#">Coinsurance</a> | Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).                             |
|                                                                       | Childbirth/delivery professional services | No Charge after <a href="#">Deductible</a>              | <a href="#">Deductible</a> + 30% <a href="#">Coinsurance</a> | Pre-certification/pre-authorization of coverage required for non-emergency admissions. Your benefits/services may be denied. |
|                                                                       | Childbirth/delivery facility services     | No Charge after <a href="#">Deductible</a>              | <a href="#">Deductible</a> + 30% <a href="#">Coinsurance</a> |                                                                                                                              |
| <b>If you need help recovering or have other special health needs</b> | <a href="#">Home health care</a>          | No Charge after <a href="#">Deductible</a>              | <a href="#">Deductible</a> + 30% <a href="#">Coinsurance</a> | 20 Days per Benefit Period. Prior authorization is required.                                                                 |
|                                                                       | <a href="#">Rehabilitation services</a>   | No Charge after <a href="#">Deductible</a>              | <a href="#">Deductible</a> + 30% <a href="#">Coinsurance</a> | 35 Visit(s) per Benefit Period. Includes physical therapy, speech therapy, and occupational therapy.                         |
|                                                                       | <a href="#">Habilitation services</a>     | No Charge after <a href="#">Deductible</a>              | <a href="#">Deductible</a> + 30% <a href="#">Coinsurance</a> | 35 Visit(s) per Benefit Period. Includes physical therapy, speech therapy, and occupational therapy.                         |
|                                                                       | <a href="#">Skilled nursing care</a>      | No Charge after <a href="#">Deductible</a>              | <a href="#">Deductible</a> + 30% <a href="#">Coinsurance</a> | 60 Days per Benefit Period. Prior authorization is required.                                                                 |
|                                                                       | <a href="#">Durable medical equipment</a> | No Charge after <a href="#">Deductible</a>              | <a href="#">Deductible</a> + 30% <a href="#">Coinsurance</a> | Excludes vehicle modifications, home modifications, exercise, and bathroom equipment. Prior authorization is required.       |
|                                                                       | <a href="#">Hospice services</a>          | No Charge after <a href="#">Deductible</a>              | <a href="#">Deductible</a> + 30% <a href="#">Coinsurance</a> | None                                                                                                                         |
| <b>If your child needs dental or eye care</b>                         | Children's eye exam                       | \$10 <a href="#">Copay</a> . Deductible does not apply. | Not Covered                                                  | Coverage limited to one exam/year.                                                                                           |
|                                                                       | Children's glasses                        | \$25 <a href="#">Copay</a> . Deductible does not apply. | Not Covered                                                  | Coverage limited to one pair of glasses/year.                                                                                |
|                                                                       | Children's dental check-up                | No Charge                                               | Not Covered                                                  | Coverage limited to two visits/year.                                                                                         |

#### 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](#).)**

- Abortion with the Exception of Limited Services
- Acupuncture
- Hearing Aids
- Infertility treatment
- Non-emergency care when traveling outside the U.S.

**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 surgery
- Long-term care
- Private-duty nursing
- Cosmetic surgery
- Routine eye care (Adult)
- Dental care (Adult)
- Routine foot care

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

- Chiropractic care
- Weight loss programs

**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: State Department of Insurance at 1-877-693-5236, the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa> or 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 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 insurer at 1-877-615-4022. You may also contact your State Department of Insurance at 1-877-693-5236 or the Department of Labor's Employee Benefit Security Administration at 1-866-444-EBSA (3272) or <https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa>.

**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 1-877-615-4022

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-615-4022

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-615-4022

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-877-615-4022

*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 <a href="#">plan's</a> overall <a href="#">deductible</a> | \$8500 |
| ■ <a href="#">Specialist coinsurance</a>                        | 100%   |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 100%   |
| ■ Other <a href="#">coinsurance</a>                             | 100%   |

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> |
|---------------------------|-----------------|

In this example, Peg would pay:

| Cost Sharing                      |                |
|-----------------------------------|----------------|
| <a href="#">Deductibles</a>       | \$8,500        |
| <a href="#">Copayments</a>        | \$0            |
| <a href="#">Coinsurance</a>       | \$0            |
| What isn't covered                |                |
| Limits or exclusions              | \$60           |
| <b>The total Peg would pay is</b> | <b>\$8,560</b> |

### Managing Joe's Type 2 Diabetes

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

|                                                                 |        |
|-----------------------------------------------------------------|--------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$8500 |
| ■ <a href="#">Specialist coinsurance</a>                        | 100%   |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 100%   |
| ■ Other <a href="#">coinsurance</a>                             | 100%   |

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> |
|---------------------------|----------------|

In this example, Joe would pay:

| Cost Sharing                      |                |
|-----------------------------------|----------------|
| <a href="#">Deductibles</a>       | \$4,600        |
| <a href="#">Copayments</a>        | \$200          |
| <a href="#">Coinsurance</a>       | \$0            |
| What isn't covered                |                |
| Limits or exclusions              | \$20           |
| <b>The total Joe would pay is</b> | <b>\$4,820</b> |

### Mia's Simple Fracture

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

|                                                                 |        |
|-----------------------------------------------------------------|--------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$8500 |
| ■ <a href="#">Specialist coinsurance</a>                        | 100%   |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 100%   |
| ■ Other <a href="#">coinsurance</a>                             | 100%   |

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> |
|---------------------------|----------------|

In this example, Mia would pay:

| Cost Sharing                      |                |
|-----------------------------------|----------------|
| <a href="#">Deductibles</a>       | \$2,800        |
| <a href="#">Copayments</a>        | \$0            |
| <a href="#">Coinsurance</a>       | \$0            |
| What isn't covered                |                |
| Limits or exclusions              | \$0            |
| <b>The total Mia would pay is</b> | <b>\$2,800</b> |

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