



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:   |
|---|---|---|
| What is the overall <a href="#">deductible</a> ?                                | <a href="#">Network providers</a> : \$4,500 individual / \$9,000 family.<br><a href="#">Out-of-network providers</a> : Not Covered  | 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> .  |
| Are there services covered before you meet your <a href="#">deductible</a> ?    | Yes. <a href="#">Preventive care</a> and services not subject to deductible   | 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?              | Yes, \$250 individual / \$500 family for brand and specialty prescription drug coverage.  | You must pay all of the costs for these services up to the specific <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay for these services.  |
| What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ? | <a href="#">Network providers</a> : \$9,900 individual / \$19,800 family;<br><a href="#">Out-of-network providers</a> : Not Covered   | 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> ?               | <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="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. |
| Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?    | Yes.  | This <a href="#">plan</a> will pay some or all of the costs to see a <a href="#">specialist</a> for covered services but only if you have a <a href="#">referral</a> before you see the <a href="#">specialist</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       | \$30 <a href="#">Copay</a> . Deductible does not apply.   | Not Covered  | 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                       | \$60 <a href="#">Copay</a> . Deductible does not apply.   | Not Covered  | Additional cost share may apply for Allergy Shots, Injections and Infusions.  |
|  | <a href="#">Preventive care/screening/immunization</a> | No Charge   | Not Covered  | 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)    | <p>No Charge after <a href="#">Deductible</a> for laboratory &amp; professional services at an independent clinical lab.</p> <p>No Charge after <a href="#">Deductible</a> for x-ray &amp; diagnostic imaging at an independent diagnostic testing center.</p> <p><a href="#">Deductible</a> + 20% <a href="#">Coinsurance</a> for laboratory &amp; professional services and <a href="#">Deductible</a> + 20% <a href="#">Coinsurance</a> for x-ray &amp; diagnostic imaging at an outpatient hospital facility.</p> | Not Covered  | <p>Prior authorization is required.</p> <p>Tests in hospitals, or facilities owned or operated by hospitals are subject to the outpatient hospital facility cost share.</p> <p>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.</p> |
|  | Imaging (CT/PET scans, MRIs)                           | <a href="#">Deductible</a> + 20% <a href="#">Coinsurance</a> at an independent facility or outpatient hospital facility.  | Not Covered  |   |

| 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                   | \$4 <a href="#">Copay</a> / \$18 <a href="#">Copay</a><br>Deductible does not apply.  | 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                                       | \$65 <a href="#">Copay</a>  | Not Covered  |   |
|   | Non-preferred brand drugs                                   | <a href="#">Deductible</a> + 50% <a href="#">Coinsurance</a>  | Not Covered  |   |
|   | <a href="#">Specialty drugs</a> – preferred / non-preferred | <a href="#">Deductible</a> + 50% <a href="#">Coinsurance</a> / <a href="#">Deductible</a> + 50% <a href="#">Coinsurance</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)              | <a href="#">Deductible</a> + 20% <a href="#">Coinsurance</a>  | Not Covered  | Pre-certification/pre-authorization of coverage required for non-emergency outpatient surgical care. Your benefits/services may be denied.  |
|   | Physician/surgeon fees                                      | <a href="#">Deductible</a> + 20% <a href="#">Coinsurance</a>  | Not Covered  | Prior approval required. Your benefits/services may be denied.  |
| <b>If you need immediate medical attention</b>  | <a href="#">Emergency room care</a>                         | <a href="#">Deductible</a> + 20% <a href="#">Coinsurance</a>  | <a href="#">Deductible</a> + 20% <a href="#">Coinsurance</a> | None  |
|   | <a href="#">Emergency medical transportation</a>            | <a href="#">Deductible</a> + 20% <a href="#">Coinsurance</a>  | <a href="#">Deductible</a> + 20% <a href="#">Coinsurance</a> | None  |
|   | <a href="#">Urgent care</a>                                 | \$75 <a href="#">Copay</a> . Deductible does not apply.   | \$75 <a href="#">Copay</a> . Deductible does not apply.      | None  |
| <b>If you have a hospital stay</b>  | Facility fee (e.g., hospital room)                          | <a href="#">Deductible</a> + 20% <a href="#">Coinsurance</a>  | Not Covered  | Pre-certification/pre-authorization of coverage required for non-emergency admissions. Your benefits/services may be denied.  |
|   | Physician/surgeon fees                                      | <a href="#">Deductible</a> + 20% <a href="#">Coinsurance</a>  | Not Covered  | None  |
| <b>If you need mental health, behavioral health, or substance abuse services</b>  | Outpatient services   | \$60 <a href="#">Copay</a> . Deductible does not apply.   | Not Covered  | The cost share displayed applies to outpatient office visits only, other outpatient services may be subject to additional cost share.   |
|   | Inpatient services  | <a href="#">Deductible</a> + 20% <a href="#">Coinsurance</a>  | Not Covered  | 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) |  |
| If you are pregnant  | Office visits                             | \$60 <a href="#">Copay</a> . Deductible does not apply.      | Not Covered  | Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).                             |
|  | Childbirth/delivery professional services | <a href="#">Deductible</a> + 20% <a href="#">Coinsurance</a> | Not Covered  | Pre-certification/pre-authorization of coverage required for non-emergency admissions. Your benefits/services may be denied. |
|  | Childbirth/delivery facility services     | <a href="#">Deductible</a> + 20% <a href="#">Coinsurance</a> | Not Covered  |  |
| If you need help recovering or have other special health needs | <a href="#">Home health care</a>          | 20% <a href="#">Coinsurance</a> . Deductible does not apply. | Not Covered  | 20 Days per Benefit Period. Prior authorization is required.   |
|  | <a href="#">Rehabilitation services</a>   | \$30 <a href="#">Copay</a> . Deductible does not apply.      | Not Covered  | 35 Visit(s) per Benefit Period. Includes physical therapy, speech therapy, and occupational therapy.                         |
|  | <a href="#">Habilitation services</a>     | \$30 <a href="#">Copay</a> . Deductible does not apply.      | Not Covered  | 35 Visit(s) per Benefit Period. Includes physical therapy, speech therapy, and occupational therapy.                         |
|  | <a href="#">Skilled nursing care</a>      | <a href="#">Deductible</a> + 20% <a href="#">Coinsurance</a> | Not Covered  | 60 Days per Benefit Period. Prior authorization is required.   |
|  | <a href="#">Durable medical equipment</a> | 20% <a href="#">Coinsurance</a> . Deductible does not apply. | Not Covered  | Excludes vehicle modifications, home modifications, exercise, and bathroom equipment. Prior authorization is required.       |
|  | <a href="#">Hospice services</a>          | 20% <a href="#">Coinsurance</a> . Deductible does not apply. | Not Covered  | None   |
| If your child needs dental or eye care                         | 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
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Hearing Aids
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye 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> | \$4500 |
| ■ <a href="#">Specialist copayment</a>                          | \$60   |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 20%    |
| ■ 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:

| <i>Cost Sharing</i>         |         |
|-----------------------------|---------|
| <a href="#">Deductibles</a> | \$4,500 |
| <a href="#">Copayments</a>  | \$70    |
| <a href="#">Coinsurance</a> | \$1,100 |

| <i>What isn't covered</i> |      |
|---------------------------|------|
| Limits or exclusions      | \$60 |

|                                   |                |
|-----------------------------------|----------------|
| <b>The total Peg would pay is</b> | <b>\$5,730</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> | \$4500 |
| ■ <a href="#">Specialist copayment</a>                          | \$60   |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 20%    |
| ■ Other <a href="#">coinsurance</a>                             | 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*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$5,600</b> |
|---------------------------|----------------|

In this example, Joe would pay:

| <i>Cost Sharing</i>         |         |
|-----------------------------|---------|
| Deductibles                 | \$600   |
| Copayments                  | \$1,500 |
| <a href="#">Coinsurance</a> | \$0     |

| <i>What isn't covered</i> |      |
|---------------------------|------|
| Limits or exclusions      | \$20 |

|                                   |                |
|-----------------------------------|----------------|
| <b>The total Joe would pay is</b> | <b>\$2,120</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> | \$4500 |
| ■ <a href="#">Specialist copayment</a>                          | \$60   |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 20%    |
| ■ Other <a href="#">coinsurance</a>                             | 20%    |

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:

| <i>Cost Sharing</i>         |         |
|-----------------------------|---------|
| <a href="#">Deductibles</a> | \$1,800 |
| <a href="#">Copayments</a>  | \$300   |
| <a href="#">Coinsurance</a> | \$50    |

| <i>What isn't covered</i> |     |
|---------------------------|-----|
| Limits or exclusions      | \$0 |

|                                   |                |
|-----------------------------------|----------------|
| <b>The total Mia would pay is</b> | <b>\$2,150</b> |
|-----------------------------------|----------------|

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