




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, log onto [hr.phillips66.com](http://hr.phillips66.com) or call 1-800-965-4421. 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.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or [www.cciio.cms.gov](http://www.cciio.cms.gov) or call 1-800-965-4421 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	<b>\$1,400</b> you only/ <b>\$2,800</b> family. Network and non-network combined. Does not apply to preventive care or preventive prescription drugs.	If you have other family members on the plan, the overall family deductible must be met before the plan begins to pay. <b>Note:</b> If you have a Health Savings Account (HSA), you may have money in your account to utilize for this purpose.
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. Preventive Care.	This plan covers some items and services even if you haven't met the deductible amount. 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 preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	<b>Network: \$4,500</b> individual/ <b>\$9,000</b> family. <b>Non-network: \$13,500</b> individual/ <b>\$27,000</b> family.	The out-of-pocket limit is the most you can pay in a year for covered services. Once an individual out-of-pocket limit has been met, covered services for that individual are paid at 100%. 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> ?	Expenses not covered by the plan, such as expenses in excess of non-network reimbursement rate limits (typically referred to as usual customary and reasonable), precertification penalties, premiums, balance billed charges, prescription drug retail refill allowance, quantity level limitations, brand/ generic difference.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.aetnavigators.com">www.aetnavigators.com</a> or call <b>1-855-267-4184</b> for a list of medical and behavioral health network providers. See <a href="http://www.caremark.com">www.caremark.com</a> or call <b>1-888-208-9634</b> for a list of prescription drug	This <a href="#">plan</a> uses a provider network. You will generally pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will generally 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

	<u>network providers</u> .	and what your plan pays ( <u>balance billing</u> ). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
<b>Do you need a <u>referral</u> to see a <u>specialist</u>?</b>	No. You don't need a referral to see a <u>specialist</u> .	You can see the <u>specialist</u> 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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you visit a health care <u>provider's</u> office or clinic</b>	Primary care visit to treat an injury or illness	20% coinsurance	50% coinsurance	None
	<u>Specialist</u> visit	20% coinsurance	50% coinsurance	None
	<u>Preventive care/screening/immunization</u>	No charge	50% coinsurance	<b>Network:</b> Plan pays 100% preventive care. <b>Non-network:</b> Plan pays 100% of first \$1,500 preventive care per calendar year.
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	20% coinsurance	50% coinsurance	None
	Imaging (CT/PET scans, MRIs)	20% coinsurance	50% coinsurance	Precertification required for certain procedures.
<b>If you need drugs to treat your illness or condition</b> More information about <u>prescription drug coverage</u> is available at <a href="http://www.caremark.com">www.caremark.com</a> or call 1-888-208-9634.	Generic drugs	Retail: \$10 copayment after deductible Mail: \$25 copayment after deductible	Retail: 50% coinsurance per prescription. Mail: N/A	Covers up to a 30-day supply (retail prescription); 31- to 90-day supply (mail order prescription). <b>Non-network:</b> You pay the amount above the negotiated/discounted rate.
	Preferred brand drugs	Retail/Mail: 20% coinsurance per prescription.	Retail: 50% coinsurance per prescription. Mail: N/A	<b>Network preferred brand retail:</b> \$150 maximum.
	Non-preferred brand drugs	Retail/Mail: 35% coinsurance per prescription.	Retail: 50% coinsurance per prescription. Mail: N/A	<b>Network preferred brand mail:</b> \$300 maximum.
	<u>Specialty drugs</u>	N/A	N/A	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	50% coinsurance	Reduced coverage may apply for certain procedures; check with plan.
	Physician/surgeon fees	20% coinsurance	50% coinsurance	

\* For more information about limitations and exceptions, see the plan document at [hr.phillips66.com](http://hr.phillips66.com).

<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	20% coinsurance	20% coinsurance	50% coinsurance for non-emergency use of ER; both network/non-network.
	<a href="#">Emergency medical transportation</a>	20% coinsurance	20% coinsurance	None
	<a href="#">Urgent care</a>	\$50 copayment after deductible	50% coinsurance	None
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% coinsurance	50% coinsurance	Precertification required for non-network. \$200 penalty applies. Reduced coverage may apply for certain procedures; check with plan.
	Physician/surgeon fees	20% coinsurance	50% coinsurance	None
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	20% coinsurance	50% coinsurance	Precertification required for non-network inpatient services. \$200 penalty may apply. Reduced coverage may apply for certain procedures; check with plan.
	Inpatient services	20% coinsurance	50% coinsurance	
<b>If you are pregnant</b>	Office visits	20% coinsurance	50% coinsurance	Imaging and laboratory services subject to normal plan benefits. Services outside this care are subject to normal plan benefits. Check with plan.
	Childbirth/delivery professional services	20% coinsurance	50% coinsurance	Check with plan.
	Childbirth/delivery facility services	20% coinsurance	50% coinsurance	Check with plan.
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	20% coinsurance	50% coinsurance	Reduced coverage may apply; check with plan.
	<a href="#">Rehabilitation services</a>	20% coinsurance	50% coinsurance	Reduced coverage may apply; check with plan.
	<a href="#">Habilitation services</a>	20% coinsurance	50% coinsurance	Reduced coverage may apply; check with plan.
	<a href="#">Skilled nursing care</a>	20% coinsurance	50% coinsurance	Reduced coverage may apply; check with plan.
	<a href="#">Durable medical equipment</a>	20% coinsurance	50% coinsurance	Reduced coverage may apply; check with plan.
	<a href="#">Hospice services</a>	20% coinsurance	50% coinsurance	Reduced coverage may apply; check with plan.
<b>If your child needs dental or eye care</b>	Children's eye exam	Not covered	Not covered	None
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	None

\* For more information about limitations and exceptions, see the plan document at [hr.phillips66.com](http://hr.phillips66.com).

## 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](#).)

- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care
- Weight loss programs

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

- Acupuncture
- Bariatric surgery
- Chiropractic care
- Cosmetic surgery
- Dental care
- Hearing aids
- Infertility treatment
- Private duty nursing
- Routine foot care

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: 1-800-965-4421 or visit us at [hr.phillips66.com](http://hr.phillips66.com).

### Does this plan provide Minimum Essential Coverage? **Yes**

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

### 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 1-800-965-4421.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-965-4421.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-800-965-4421.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' 1-800-965-4421.

————— *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>	\$1,400
■ PCP/ <a href="#">Specialist</a> [ <i>cost sharing</i> ]	20%
■ Hospital (facility) [ <i>cost sharing</i> ]	20%
■ Other [ <i>cost sharing</i> ]	20%

#### 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>\$12,738</b>
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#### In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,400
Copayments	\$40
Coinsurance	\$2,520
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$4,020</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>	\$1,400
■ PCP/ <a href="#">Specialist</a> [ <i>cost sharing</i> ]	20%
■ Hospital (facility) [ <i>cost sharing</i> ]	20%
■ Other [ <i>cost sharing</i> ]	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>\$7,389</b>
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#### In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,400
Copayments	\$0
Coinsurance	\$585
<i>What isn't covered</i>	
Limits or exclusions	\$55
<b>The total Joe would pay is</b>	<b>\$2,040</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>	\$1,400
■ PCP/ <a href="#">Specialist</a> [ <i>cost sharing</i> ]	20%
■ Hospital (facility) [ <i>cost sharing</i> ]	20%
■ Other [ <i>cost sharing</i> ]	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>\$1,925</b>
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#### In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,400
Copayments	\$0
Coinsurance	\$385
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,785</b>