



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 <https://ambetter.illinicare.com/2018-brochures.html>, or call 1-855-745-5507 (TTY/TDD: 1-844-517-3431). 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 1-855-745-5507 (TTY/TDD: 1-844-517-3431) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$1,850 individual/\$3,700 family.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care</u> , primary care, <u>specialist</u> , and <u>urgent care</u> office visits, generic and preferred drugs are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	For <u>network</u> \$1,850 individual/\$3,700 family. No, for non- <u>network</u> providers.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See Find a Provider or call 1-855-745-5507 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> 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.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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		Limitation, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-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	\$0 Copay /visit; deductible does not apply.	Not covered	----None----
	Specialist visit	\$5 Copay /visit; deductible does not apply.	Not covered	Prior authorization required. Failure to obtain prior authorization for any service that requires prior authorization may result in denial of payment for care that may otherwise be covered.
	Preventive care / screening / immunization	No charge	Not covered	You may have to pay for services that aren't preventive . Ask your provider if the services you need are preventive . Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No charge after deductible	Not covered	Prior authorization required.
	Imaging(CT/PET scans, MRIs)	No charge after deductible	Not covered	Prior authorization required.

Common Medical Event	Services You May Need	What You will Pay		Limitation, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-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 Preferred Drug List .	Generic Drugs (Tier 1)	No charge	Not covered	None. Prescription drugs are provided up to 31 days retail and up to 90 days through mail order. Mail orders are subject to 3X retail <u>cost-sharing</u> amount.
	Preferred brand drugs (Tier 2)	Retail: \$25 <u>Copay</u> /prescription; Mail order: \$75 <u>Copay</u> /prescription; <u>deductible</u> does not apply	Not covered	Prior authorization required. Prescription drugs are provided for up to 31 days retail and up to 90 days through mail order. Mail orders are subject to 3X retail <u>cost-sharing</u> amount.
	Non-preferred brand drugs (Tier 3)	No charge after <u>deductible</u>	Not covered	Prior authorization required. Prescription drugs are provided for up to 31 days retail and up to 90 days through mail order. Mail orders are subject to 3X retail <u>cost-sharing</u> amount.
	Specialty drugs (Tier 4)	No charge after <u>deductible</u>	Not covered	Prior authorization required. Prescription drugs are provided for up to 31 days retail and up to 90 days through mail order. Mail orders are subject to 3X retail <u>cost-sharing</u> amount.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge after <u>deductible</u>	Not covered	Prior authorization required.
	Physician/surgeon fees	No charge after <u>deductible</u>	Not covered	Prior authorization required.
If you need immediate medical attention	Emergency room care	No charge after <u>deductible</u>	No charge after <u>deductible</u>	----None----
	Emergency Medical transportation	No charge after <u>deductible</u>	No charge after <u>deductible</u>	----None----
	Urgent Care	\$10 <u>Copay</u> /visit; <u>deductible</u> does not apply	Not covered	----None----

Common Medical Event	Services You May Need	What You will Pay		Limitation, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge after <u>deductible</u>	Not covered	Prior authorization required.
	Physician/surgeon fees	No charge after <u>deductible</u>	Not covered	Prior authorization required.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$0 <u>Copay</u> /office visit; <u>deductible</u> does not apply; No charge after <u>deductible</u> for all other outpatient services	Not covered	Prior authorization required. (PCP and Other Practitioner visits do not require prior authorization)
	Inpatient services	No charge after <u>deductible</u>	Not covered	Prior authorization required.
If you are pregnant	Office visits	\$0 <u>Copay</u> /visit; <u>deductible</u> does not apply	Not covered	Prior authorization required. <u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, <u>copayment</u> and/or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	No charge after <u>deductible</u>	Not covered	Prior authorization required. <u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, <u>copayment</u> and/or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery facility services	No charge after <u>deductible</u>	Not covered	Prior authorization required. <u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, <u>copayment</u> and/or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).

Common Medical Event	Services You May Need	What You will Pay		Limitation, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	No charge after <u>deductible</u>	Not covered	Prior authorization required.
	Rehabilitation services	No charge after <u>deductible</u>	Not covered	Prior authorization required. 60 visits per year. Combined with PT, OT, and ST.
	Habilitation services	No charge after <u>deductible</u>	Not covered	Prior authorization required.
	Skilled nursing care	No charge after <u>deductible</u>	Not covered	Prior authorization required.
	Durable medical equipment	No charge after <u>deductible</u>	Not covered	Prior authorization required.
	Hospice services	No charge after <u>deductible</u>	Not covered	Prior authorization required.
If your child needs dental or eye care	Children's eye exam	\$0 <u>Copay</u> /visit; <u>deductible</u> does not apply	Not covered	1 Visit per Year
	Children's glasses	\$0 <u>Copay</u> /item; <u>deductible</u> does not apply	Not covered	1 Item per Year
	Children's dental check-up	Not covered	Not covered	-----None-----

Excluded Services & Other Covered Services

Services your Plan Generally Does NOT cover (Check your policy or plan documentation for more information and a list of any other excluded services .)		
<ul style="list-style-type: none"> Abortion (Except in cases of rape, incest, or when the life of the mother is endangered) Routine eye care (Adult) 	<ul style="list-style-type: none"> Acupuncture Long-term care Weight loss programs 	<ul style="list-style-type: none"> Dental care (Adult) Non-emergency care when traveling outside the U.S.

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

- Bariatric surgery
- Hearing aids (Coverage for members under 19 yrs of age; Adults limited to bone anchored hearing aids and cochlear implants only)
- Chiropractic care (Limited to 25 specialists' visits per benefit period)
- Infertility treatment (See policy for coverage details)
- Cosmetic Surgery (Correction of congenital deformities, or conditions from accidental injuries, scars, tumors, or disease)
- Private-duty nursing (On an outpatient basis)
- Routine foot care (For diabetes treatment)

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: Illinois Department of Insurance, 320 W. Washington, 4th Floor, Springfield, IL 62767, Phone No. (217) 782-4515. 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 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: Illinois Department of Insurance, 320 W. Washington, 4th Floor, Springfield, IL 62767, Phone No. (217) 782-4515. Additionally, a consumer assistance program can help you file your appeal. Contact (877) 527-9431.

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 1-855-745-5507, TTY/TDD 1-844-517-3431.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-745-5507, TTY/TDD 1-844-517-3431.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-745-5507, TTY/TDD 1-844-517-3431.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne 1-855-745-5507, TTY/TDD 1-844-517-3431.

—————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 [plan's](#) overall [deductible](#) \$1,850
- [Specialist copayment](#) \$5
- Hospital (facility) [copayment](#) \$0
- Other [coinsurance](#) 0%

This EXAMPLE even includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery facility Services
Diagnostic test (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost **\$12,800**

In this example, Peg would pay:

Cost Sharing	
Deductibles	\$1,850
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$1,910

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 copayment](#) \$5
- Hospital (facility) [copayment](#) \$0
- Other [coinsurance](#) 0%

This EXAMPLE even includes services like:

Primary care physician office visits (includes disease education)
Diagnostic tests (blood work)
Prescription Drugs
Durable medical equipment (glucose meter)

Total Example Cost **\$7,400**

In this example, Joe would pay:

Cost Sharing	
Deductibles	\$1,850
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Joe would pay is	\$1,910

Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$1,850
- [Specialist copayment](#) \$5
- Hospital (facility) [copayment](#) \$0
- Other [coinsurance](#) 0%

This EXAMPLE even includes services like:

Emergency room care (including medical supplies)
Diagnostic test (x-ray)
Durable medical equipment (crutches)
Rehabilitation services (Physical therapy)

Total Example Cost **\$1,900**

In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,630
Copayments	\$20
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,650

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

Statement of Non-Discrimination

Ambetter Insured by Celtic complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Ambetter Insured by Celtic does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Ambetter Insured by Celtic:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Ambetter Insured by Celtic at 1-855-745-5507 (TTY/TDD 1-866-565-8576).

If you believe that Ambetter Insured by Celtic has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Complaints and Grievance Coordinator, 999 Oakmont Plaza Drive, Suite 400, Westmont, IL 60559, 1-855-745-5507 (TTY/TDD 1-866-565-8576), Fax 1-855-519-5699. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Ambetter Insured by Celtic is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter Insured by Celtic, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-855-745-5507 (TTY/TDD 1-866-565-8576).
Polish:	Jeżeli ty lub osoba, której pomagasz, macie pytania na temat Ambetter Insured by Celtic, macie prawo poprosić o bezpłatną pomoc i informacje w języku ojczystym. Aby skorzystać z pomocy tłumacza, zadzwoń pod numer 1-855-745-5507 (TTY/TDD 1-866-565-8576).
Chinese:	如果您，或是您正在協助的對象，有關於 Ambetter Insured by Celtic 方面的問題，您有權利免費以您的母語得到幫助和訊息。如果要與一位翻譯員講話，請撥電話 1-855-745-5507 (TTY/TDD 1-866-565-8576)。
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter Insured by Celtic 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-855-745-5507 (TTY/TDD 1-866-565-8576)로 전화하십시오.
Tagalog:	Kung ikaw, o ang iyong tinutulongan, ay may mga katanungan tungkol sa Ambetter Insured by Celtic, may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-855-745-5507 (TTY/TDD 1-866-565-8576).
Arabic:	إذا كان لديك أو لدى شخص تساعد أسئلة حول Ambetter Insured by Celtic، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ 1-855-745-5507 (TTY/TDD 1-866-565-8576).
Russian:	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter Insured by Celtic вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-855-745-5507 (TTY/TDD 1-866- 565-8576).
Gujarati:	જે તમને અથવા તમે જેમની મદદ કરી રહ્યા હોય તેમને, Ambetter Insured by Celtic વિશે કોઈ પ્રશ્ન હોય તો તમને, કોઈ ખર્ચ વિના તમારી ભાષામાં મદદ અને માહિતી પ્રાપ્ત કરવાનો અધિકાર છે. ફરિયાદિયા સાથે વાત કરવા માટે 1-855-745-5507 (TTY/TDD 1-866-565-8576) ઉપર કોલ કરો.
Urdu:	اگر Ambetter Insured by Celtic کے بارے میں آپ، یا جن کی آپ مدد کر رہے ہیں ان کے سوالات ہوں تو، آپ کو بلا معاوضہ اپنی زبان میں مدد اور معلومات حاصل کرنے کا حق ہے۔ کسی مترجم سے بات کرنے کے لیے، 1-855-745-5507 (TTY/TDD 1-866-565-8576) پر کل کریں۔
Vietnamese:	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter Insured by Celtic, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-855-745-5507 (TTY/TDD 1-866-565-8576).
Italian:	Se lei, o una persona che lei sta aiutando, avesse domande su Ambetter Insured by Celtic, ha diritto a usufruire gratuitamente di assistenza e informazioni nella sua lingua. Per parlare con un interprete, chiami il 1-855-745-5507 (TTY/TDD 1-866-565-8576).
Hindi:	आप या जिसकी आप मदद कर रहे हैं उनके, Ambetter Insured by Celtic के बारे में कोई सवाल हों, तो आपको बिना किसी खर्च के अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। किसी दुभाषिये से बात करने के लिए 1-855-745-5507 (TTY/TDD 1-866-565-8576) पर कॉल करें।
French:	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter Insured by Celtic, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-855-745-5507 (TTY/TDD 1-866-565-8576).
Greek:	Εάν εσείς ή κάποιος που βοηθάτε, έχετε ερωτήσεις σχετικά με την Ambetter Insured by Celtic, έχετε το δικαίωμα να ζητήσετε βοήθεια και πληροφορίες στη γλώσσα σας, χωρίς χρέωση. Για να μιλήσετε με διερμηνέα, καλέστε το 1-855-745-5507 (TTY/TDD 1-866-565-8576).
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter Insured by Celtic hat, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-855-745-5507 (TTY/TDD 1-866-565-8576) an.