Summary of Benefits and Coverage: What this Plan covers & What You Pay For Covered Services Ambetter from SilverSummit Healthplan : Ambetter Balanced Care 4 (2018)

Coverage Period: 01/01/2018-12/31/2018

Coverage for: Individual/Family | Plan Type: HMO



The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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.SilverSummitHealthplan.com/2018-brochures.html, or call 1-866-263-8134 (TTY/TDD 1-855-868-4945). For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>https://www.healthcare.gov/sbc-glossary</u> or call 1-866-263-8134 (TTY/TDD 1-855-868-4945) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$7,050 individual/\$14,100 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 <u>preventive</u> <u>services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
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-</u> <u>pocket limit</u> for this <u>plan</u> ?	For <u>network</u> \$7,050 individual/\$14,100 family. No, for non- <u>network providers</u> .	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, 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 <u>Find a Provider</u> or call 1- 866-263-8134 for a list of <u>network</u> <u>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</u> <u>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 <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

		What You will Pay			
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitation, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	\$30 <u>Copay</u> /visit; <u>deductible</u> does not apply.	Not covered	None	
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	\$60 <u>Copay</u> /visit; <u>deductible</u> 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 <u>preventive</u> . Ask your <u>provider</u> if the services you need are <u>preventive</u> . Then check what your <u>plan</u> will pay for.	
	<u>Diagnostic test</u> (x-ray, blood work)	No charge after <u>deductible</u>	Not covered	Prior authorization required.	
If you have a test	Imaging(CT/PET scans, MRIs)	No charge after <u>deductible</u>	Not covered	Prior authorization required.	

		What You	u will Pay		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitation, Exceptions, & Other Important Information	
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)	Retail: \$15 <u>Copay</u> /prescription; Mail order: \$45 <u>Copay</u> /prescription; <u>deductible</u> does not apply	Not covered	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: \$50 <u>Copay</u> /prescription; Mail order: \$150 <u>Copay</u> /prescription; <u>deductible</u> does not apply	Not covered	Prior authorization required. 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.	
	Non-preferred brand drugs (Tier 3)	No charge after <u>deductible</u>	Not covered	Prior authorization required. 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. Subject to <u>deductible</u> .	
	<u>Specialty drugs</u> (Tier 4)	No charge after <u>deductible</u>	Not covered	Prior authorization required. 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. Subject to <u>deductible</u> .	
lf you have	Facility fee (e.g., ambulatory surgery center)	No charge after <u>deductible</u>	Not covered	Prior authorization required.	
outpatient surgery	Physician/surgeon fees	No charge after <u>deductible</u>	Not covered	Prior authorization required.	
	Emergency room care	No charge after <u>deductible</u>	No charge after <u>deductible</u>	None	
If you need immediate medical attention	Emergency Medical transportation	No charge after <u>deductible</u>	No charge after <u>deductible</u>	None	
	Urgent Care	\$100 <u>Copay</u> /visit: <u>deductible</u> does not apply	Not covered	None	

		What Yo	u will Pay		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitation, Exceptions, & Other Important Information	
If you have a	Facility fee (e.g., hospital room)	No charge after <u>deductible</u>	Not covered	Prior authorization required.	
hospital stay	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	\$30 <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)	
abuse services	Inpatient services	No charge after <u>deductible</u>	Not covered	Prior authorization required.	
If you are pregnant	Office visits	\$30 <u>Copay</u> /visit; <u>deductible</u> does not apply	Not covered	Prior authorization not required for deliveries within the standard 48/72 hour timeframe per Federal Regulation, but may be required for other services. <u>Cost sharing</u> does not apply for <u>preventive</u> <u>services</u> . Depending on the type of services, <u>deductible</u> or <u>copayment</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 not required for deliveries within the standard 48/72 hour timeframe per Federal Regulation, but may be required for other services. <u>Cost sharing</u> does not apply for <u>preventive</u> <u>services</u> . Depending on the type of services, <u>deductible</u> or <u>copayment</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 not required for deliveries within the standard 48/72 hour timeframe per Federal Regulation, but may be required for other services. <u>Cost sharing</u> does not apply for <u>preventive</u> <u>services</u> . Depending on the type of services, <u>deductible</u> or <u>copayment</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	

		What You will Pay			
Common Medical Event	Services You May Need		Out-of-Network Provider (You will pay the most)	Limitation, Exceptions, & Other Important Information	
	Home health care	No charge after <u>deductible</u>	Not covered	Prior authorization required. Unlimited except for 1 social service consultation and 1 nutrition consultation.	
If you need bein	Rehabilitation services	No charge after <u>deductible</u>	Not covered	Prior authorization required. 60 visits per year.	
If you need help recovering or have other special health	Habilitation services	No charge after <u>deductible</u>	Not covered	Prior authorization required. 60 visits per benefit period.	
needs	Skilled nursing care	No charge after <u>deductible</u>	Not covered	Prior authorization required. 100 days per year.	
	Durable medical equipment	No charge after <u>deductible</u>	Not covered	Prior authorization required. 1 item every three 3 years.	
	Hospice services	No charge after <u>deductible</u>	Not covered	Prior authorization required. Limited to 5 days per episode.	
	Children's eye exam	\$0 <u>Copay</u> /visit; <u>deductible</u> does not apply	Not covered	1 Visit per Year	
If your child needs dental or eye care	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 <u>Plan</u> Generally Does NOT cover (Check your policy or <u>plan</u> documentation for more information and a list of any other excluded services.)

- Abortion (Except in cases of rape, incest, or when the life of the mother is endangered)
- Dental Care

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Acupuncture

- Cosmetic surgery
- Long-term care

Non-emergency care when traveling outside the

 Routine eye care (Adult)
 U.S.

Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)				
Bariatric surgery (See policy for coverage details) Chiropractic care Hearing aids (Limited to a single purchase of a				
	type of Hearing Aid, including repair and replacement, once every three (3) yrs)			
Infertility treatment (See policy for coverage Private-duty details)	Routine foot care (Related to 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: Nevada Division of Insurance, 3300 W. Sahara Ave., Suite 275, Las Vegas, Nevada 89102 1-888-872-3234. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <u>Marketplace</u>. For more information about the <u>Marketplace</u>, <u>visit www.HealthCare.gov</u> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Nevada Division of Insurance, 3300 W. Sahara Ave., Suite 275, Las Vegas, Nevada 89102 1-888-872-3234.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have <u>Minimum Essential Coverage</u> 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 <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-263-8134, TTY/TDD 1-855-868-4945. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-263-8134, TTY/TDD 1-855-868-4945. Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-866-263-8134, TTY/TDD 1-855-868-4945. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne 1-866-263-8134, TTY/TDD 1-855-868-4945.

-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 <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage

Peg is Having	a	baby
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(9 months of in-network pre-natal care and a hospital delivery)

The <u>plan's</u> overall <u>deductible</u> \$7,050
 <u>Specialist copayment</u> \$60
 Hospital (facility) <u>copayment</u> \$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	\$7,050
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$7,110

Managing Joe's type 2 Diabe	Managing Joe's type 2 Diabetes		
(a year of routine in-network care of controlled condition)	(a year of routine in-network care of a well- controlled condition)		
 The <u>plan's</u> overall <u>deductible</u> 	\$7,050		
Specialist copayment	\$60		
 Hospital (facility) <u>copayment</u> 	\$0		
 Other <u>coinsurance</u> 	0%		
 Other <u>consurance</u> 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	\$1,900
Copayments	\$1,500
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Joe would pay is	\$3,460

Mia's Simple Fracture

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

The <u>plan's</u> overall <u>deductible</u>	\$7,050
Specialist copayment	\$60
Hospital (facility) <u>copayment</u>	\$0
Other <u>coinsurance</u>	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
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,600
Copayments	\$200
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,800

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

Statement of Non-Discrimination

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

Ambetter from SilverSummit Healthplan:

- 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 from SilverSummit Healthplan at 1-866-263-8134 (TTY/TDD 1-855-868-4945).

If you believe that Ambetter from SilverSummit Healthplan 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: Ambetter from SilverSummit Healthplan Appeals Unit, 2500 North Buffalo Drive, Suite 230, Las Vegas, NV 89128, 1-866-263-8134 (TTY/TDD 1-855-868-4945), Fax 1-855-252-0568. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Ambetter from SilverSummit Healthplan 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.isf, 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.

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如果您,或是您正在協助的對象,有關於 Ambetter from SilverSummit Healthplan 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 1-866-263-8134 (TTY/TDD 1-855-868-4945)。
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Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from SilverSummit Healthplan, 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 1-866-263-8134 (TTY/TDD 1-855-868-4945).
እርስዎ ወይም እርሰዎ የሚርዱት ሰው ስለ Ambetter from SilverSummit Healthplan ዋብር ጥያቄ ካለዎት ያለምንም ወጪ በቋንቋዎ ድጋፍ እንዲሁም ወረጃ የማዋኘት መብት አለዎት፣ ፣ አስተርጓሚ ለማኑጋገር በ 1-866-263-8134 (TTY/TDD 1-855- 868-4945) ይደውሉ፣ ፤
หากท่านหรือผู้ที่ท่านให้ความช่วยเหลืออยู่ในขณะนี้มีคำถามเกี่ยวกับ Ambetter from SilverSummit Healthplan ท่านมีสิทธิ์ที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของท่าน โดยไม่เสียค่าใช้จ่ายใด ๆ ทั้งสิ้น หากต้องการใช้บริการล่าม กรุณาโทรศัพท์ติดต่อที่หมายเลข 1-866-263-8134 (TTY/TDD 1-855-868-4945).
Ambetter from SilverSummit Healthplan について何かご質問がございましたらご連絡ください。ご希望の言語によるサポートや情報を無料でご提供いたします。通訳が必要な場合は、1-866-263-8134 (TTY/TDD 1-855- 868-4945) までお電話ください。
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Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from SilverSummit Healthplan 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 1-866-263-8134 (TTY/TDD 1-855-868-4945) an.
No dakayo, wenno ti tultulunganyo, ket addaan iti saludsod maipapan ti Ambetter from SilverSummit Healthplan, addaankayo iti karbengan nga agpatulong ken dumawat iti impormasyon a naiyulog

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