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://ambetterhealthnet.com/2018-

<u>brochures.html</u>, or call 1-800-289-2818 (1-800-977-6757 TTY: 711). 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 https://www.healthcare.gov/sbc-glossary or call 1-800-289-2818 (1-800-977-6757 TTY: 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$1,400 individual/\$2,800 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. Preventive care, primary care, specialist, and urgent care office visits, generic and preferred drugs are covered before you meet your deductible.	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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles 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> \$5,750 individual/\$11,500 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 out-of-pocket limit?	Premiums, balance-billing charges, and health care this plan 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 1-800-289-2818 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 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> .

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All $\underline{\text{copayment}}$ and $\underline{\text{coinsurance}}$ costs shown in this chart are after your $\underline{\text{deductible}}$ has been met, if a $\underline{\text{deductible}}$ 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	\$10 <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	\$30 <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.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	\$60 <u>Copay</u> / test	Not covered	Prior authorization required.	
	Imaging(CT/PET scans, MRIs)	\$250 <u>Copay</u> /test	Not covered	Prior authorization required.	

		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
	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 30 days retail and up to 90 days through mail order. Mail orders are subject to 3X retail cost-sharing amount.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at Preferred Drug List.	Preferred brand drugs (Tier 2)	Retail: \$50 Copay/prescription; Mail order: \$150 Copay/prescription; deductible does not apply	Not covered	Prior authorization required. Prescription drugs are provided for up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 3X retail cost-sharing amount.
	Non-preferred brand drugs (Tier 3)	\$70 <u>Copay</u>	Not covered	Prior authorization required. Prescription drugs are provided for up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 3X retail cost-sharing amount.
	Specialty drugs (Tier 4)	50% Coinsurance	Not covered	Prior authorization required. Prescription drugs are provided for up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 3X retail cost-sharing amount.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% Coinsurance	Not covered	Prior authorization required.
outpatient Surgery	Physician/surgeon fees	10% Coinsurance	Not covered	Prior authorization required.
If you need immediate medical attention	Emergency room care	\$150 <u>Copay</u> /visit	\$150 <u>Copay</u> /visit	None
	Emergency Medical transportation	10% Coinsurance	10% Coinsurance	None
	<u>Urgent Care</u>	\$50 <u>Copay</u> /visit: <u>deductible</u> does not apply	Not covered	None

		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	
If you have a	Facility fee (e.g., hospital room)	\$375 <u>Copay</u>	Not covered	Prior authorization required.	
hospital stay	Physician/surgeon fees	No charge after deductible	Not covered	Prior authorization required.	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$10 Copay /office visit; deductible does not apply; 10% Coinsurance for all other outpatient services	Not covered	Prior authorization required. (PCP and Other Practitioner visits do not require prior authorization)	
	Inpatient services	\$375 <u>Copay</u>	Not covered	Prior authorization required.	
If you are pregnant	Office visits	\$10 <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>coinsurance</u> , <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 deductible	Not covered	Prior authorization required. <u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, <u>coinsurance</u> , <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	\$375 <u>Copay</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>coinsurance</u> , <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).	

		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	
	Home health care	10% Coinsurance	Not covered	Prior authorization required. 42 visits per year.	
If you need help	Rehabilitation services	\$60 <u>Copay</u>	Not covered	Prior authorization required. 60 visits per year.	
recovering or have	<u>Habilitation services</u>	\$375 <u>Copay</u>	Not covered	Prior authorization required. 60 visits per year.	
other special health	Skilled nursing care	\$375 <u>Copay</u>	Not covered	Prior authorization required. 90 days per year.	
needs	Durable medical equipment	10% Coinsurance	Not covered	Prior authorization required.	
	Hospice services	\$375 <u>Copay</u>	Not covered	Prior authorization required.	
If your child woods	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 Plan Generally Does NOT cover (Check your policy or plan documentation for more information and a list of any other excluded services.)

 Abortion Services (except in cases of rape, incest or when the life of the mother is endangered) Acupuncture

Dental care (Adult)

Non-emergency care when traveling outside the
 U.S.

Cosmetic surgery

- Long-term care
- Routine eye care (Adult)
- 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

- Chiropractic care (Limited to 20 specialists' visits per year)
 - Hearing aids (Limited to 1 per ear per year)
 Infertility treatment (diagnosis only)

- Private-duty nursing (Covered when medically necessary)
- Routine foot care (Covered only in connection with the treatment of diabetes)

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: Arizona Department of Insurance, 2910 N. 44th Street, Ste. 210 (2nd Floor) Phoenix, AZ 85018-7269, Phone No. (602) 364-2499 or (800) 325-2548. 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 <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:

Arizona Department of Insurance, 2910 N. 44th Street, Ste. 210 (2nd Floor) Phoenix, AZ 85018-7269, Phone No. (602) 364-2499 or (800) 325-2548.

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 1-888-926-5057 (TTY/TDD 1-888-926-5180).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-926-5057 (TTY/TDD 1-888-926-5180).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-926-5057 (TTY/TDD 1-888-926-5180).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne 1-888-926-5057 (TTY/TDD 1-888-926-5180).

-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

(9 months of in-network pre-natal care and a hospital delivery)

The plan's overall deductible	\$1,400
Specialist copayment	\$30
Hospital (facility) copayment	\$375

Other <u>coinsurance</u> 10%

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 Exam	ple Cost	12800

In this example, Peg would pay:

Cost Sharing				
1400				
700				
0				
What isn't covered				
60				
2160				

Managing Joe's type 2 Diabetes

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

■ The <u>plan's</u> overall <u>deductible</u>	\$1,400
 Specialist copayment 	\$30
 Hospital (facility) <u>copayment</u> 	\$375
Other coinsurance	10%

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	7400

In this example, Joe would pay:

Cost Sharing		
Deductibles	1400	
Copayments	1300	
Coinsurance	200	
What isn't covered		
Limits or exclusions	60	
The total Joe would pay is	2960	

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$1,400
 Specialist copayment 	\$30
Hospital (facility) <u>copayment</u>	\$375
Other <u>coinsurance</u>	10%

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 1900

In this example, Mia would pay:

Cost Sharing		
Deductibles	1300	
Copayments	400	
Coinsurance	100	
What isn't covered		
Limits or exclusions	0	
The total Mia would pay is	1800	

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

Health Net complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Health Net does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Health Net:

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

If you need these services, contact Health Net's Customer Contact Center at 1-888-926-5057 (TTY: 711).

If you believe that Health Net 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 by calling the number above and telling them you need help filing a grievance; Health Net's Customer Contact Center 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 (TDD: 1-800-537-7697).

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

Health Net cumple con las leyes federales aplicables sobre derechos civiles y no discrimina por cuestiones de raza, color, nacionalidad, edad, discapacidad ni sexo. Health Net no excluye a las personas ni las trata de manera diferente por motivos de raza, color, nacionalidad, edad, discapacidad o sexo.

Health Net:

- Proporciona aparatos y servicios gratuitos a las personas con discapacidades para que se comuniquen eficazmente con nosotros, como intérpretes calificados de lenguaje de señas e información escrita en otros formatos (letra grande, formatos electrónicos accesibles, otros formatos).
- Proporciona servicios de idiomas gratuitos a las personas cuyo idioma principal no es el inglés, como intérpretes calificados e información escrita en otros idiomas.

Si necesita estos servicios, llame al Centro de Comunicación con el Cliente de Health Net al 1-888-926-5057 (TTY: 711).

Si considera que Health Net no proporcionó estos servicios o ejerció algún otro tipo de discriminación por cuestiones de raza, color, nacionalidad, edad, discapacidad o sexo, puede presentar una queja formal llamando al número que se indica más arriba y diciéndoles que necesita ayuda para presentar una queja formal; el Centro de Comunicación con el Cliente de Health Net está disponible para ayudarle.

También puede presentar una queja sobre derechos civiles ante el Departamento de Salud y Servicios Humanos de los Estados Unidos, Oficina de Derechos Civiles, de manera electrónica a través del Portal de Quejas de la Oficina de Derechos Civiles disponible en https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, o bien, por correo postal o teléfono: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019 (TDD: 1-800-537-7697).

Hay formularios de quejas disponibles en http://www.hhs.gov/ocr/office/file/index.html.



Thai:	หากท่านหรือผู้ที่ท่านให้ความช่วยเหลืออยู่ในขณะนี้มีคำถามเกี่ยวกับ Ambetter from Health Net ท่านมีสิทธิ์ที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของท่าน โดยไม่เสียค่าใช้จ่ายใด ๆ ทั้งสิ้น หากต้องการใช้บริการล่าม กรณาโทรศัพท์ติดต่อที่หมายเลข 1-888-926-5057 (TTY: 711).
Croatian:	broj 1-888-926-5057 TTY/TDD 1-888-926-5180).
Serbo-	Ako Vi, ili neko kome pomažete, imate pitanja u vezi Ambetter from Health Net, imate pravo na besplatnu pomoć i informaciju na sopstvenom jeziku. Ukoliko želite da pričate sa prevodiocem, pozovite
Syriac:	ان التوخون بارا الآني مندي وان مترجم رقم تلفون (TTY/TDD 1-888-926-5057 (TTY/TDD 1-888-926-5180) ان التوخون بارا الآني مندي وان مترجم رقم تلفون (5180-926-928-926-888-1
Persian:	کر مصدق کے وقت کی گئی کے خوال 1888-1 کے ماس بھیرید۔ (Ambetter from Health Net وقت کے بیاد کی مصدیوں منافلتان الدوا مشی Ambetter from Health Net یمصیوت مبتر یوتن المساعدة وخنی لا شقلخ زوزة منوخن .
	ه هما، یا کسی که به او کمک می کنید سوالی در مورد Ambetter from Health Net دارید، از این حق بر خور دارید که کمک و اطلاعات را بصورت رایگان به زبان خود دریافت کنید. بر ای صحبت کر دن با مترجم با شماره
Japanese:	Ambetter from Health Net 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、1-888-926-5057 (TTY/TDD 1-888-926-5180) までお電話ください。
Russian:	информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-888-926-5057 (ТТҮ/ТDD 1-888-926-5180).
	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter from Health Net вы имеете право получить бесплатную помощь и
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Health Net 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 1-888-926-5057 (TTY/TDD 1-888-926-5180) an.
riench:	parler à un interprète, appelez le 1-888-926-5057 (TTY/TDD 1-888-926-5180).
French:	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from Health Net, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from Health Net 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-888-926-5057 (TTY/TDD 1-888-926-5180) 로 전화하십시오.
Tagalog:	Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter from Health Net, may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-888-926-5057 (TTY/TDD 1-888-926-5180).
Arabic:	إذا كان لديك أو لدى شخص تساعده أسئلة حول Ambetter from Health Net ، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ (5180-588-926-5057 (TTY/TDD 1-888-926-5059)
e:	thông dịch viên, xin gọi 1-888-926-5057 (TTY/TDD 1-888-926-5180).
Vietnames	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from Health Net, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một
Chinese:	如果您,或是您正在協助的對象,有關於 Ambetter from Health Net 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 1-888-926-5057 (TTY/TDD 1-888-926-5180)。
Navajo:	Ni da éí doodago háida bíká anilyeedígií Ambetter from Health Net yína'ídílkidgo t'áá ni nizaad k'ehjí níká a'doowol dóó hazhó'ó bee nil hodoonihgo bee ná haz'á dóó bááh ílínígóó. Ata' halne'ígií la' bich'i' hadeesdzih nínízingo koji' hólne' 1-888-926-5057 (TTY/TDD 1-888-926-5180).
Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de Health Net, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-888-926-5057 (TTY/TDD 1-888-926-5180).