Coverage for: Individual/Family | Plan Type: EPO



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.NHHealthyFamilies.com/2019-brochures.html, or call 1-844-265-1278 (TTY/TDD 1-855-742-0123). 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 <a href="https://www.healthcare.gov/sbc-glossary">https://www.healthcare.gov/sbc-glossary</a> or call 1-844-265-1278 (TTY/TDD 1-855-742-0123) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$7,650 individual/\$15,300 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 deductible?	Yes. Preventive care services, primary care, specialist and urgent care office visits, imaging, diagnostic tests and Rx 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
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 providers</u> \$7,900 individual/\$15,800 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 1-844-265-1278 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> .



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	ı 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	None	
	Preventive care/ screening/ immunization	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.	
If you have a test	Diagnostic test (x-ray, blood work)	\$50 <u>Copay</u> /test; <u>deductible</u> does not apply.	Not covered	Prior authorization may be required. Failure to obtain prior authorization for any service that requires prior authorization may result in reduction of benefits. See your policy for more details.	
	Imaging (CT/PET scans, MRIs)	\$75 <u>Copay</u> /test; <u>deductible</u> does not apply.	Not covered	Prior authorization may be 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	
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: \$25 <u>Copay</u> /prescription; Mail order: \$75 <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 cost-sharing 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 may be 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 cost-sharing amount.	
	Non-preferred brand drugs (Tier 3)	Retail: \$100 Copay/prescription; Mail order: \$300 Copay/prescription; deductible does not apply	Not covered	Prior authorization may be 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 cost-sharing amount.	
	Specialty drugs (Tier 4)	Retail: \$200 Copay/prescription; Mail order: \$600 Copay/prescription; deductible does not apply	Not covered	Prior authorization may be 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 cost-sharing amount.	
If you have	Facility fee (e.g., ambulatory surgery center)	No charge after deductible	Not covered	Prior authorization may be required.	
outpatient surgery	Physician/surgeon fees	No charge after deductible	Not covered	Prior authorization may be 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	
If you need	Emergency room care	\$150 <u>Copay</u> /visit	\$150 <u>Copay</u> /visit	None	
If you need immediate medical attention	Emergency Medical transportation	30% Coinsurance	30% Coinsurance	None	
	Urgent Care	30% Coinsurance	30% Coinsurance	None	
If you have a hospital stay	Facility fee (e.g., hospital room)	\$300 <u>Copay</u> per stay	Not covered	Prior authorization may be required.	
	Physician/surgeon fees	\$100 <u>Copay</u> per stay; <u>deductible</u> does not apply	Not covered	Prior authorization may be required.	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$30 Copay/office visit; deductible does not apply; No charge for other outpatient services	Not covered	Prior authorization may be required. (PCP and other practitioner visits do not require prior authorization)	
	Inpatient services	\$300 <u>Copay</u> per stay	Not covered	Prior authorization may be 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	
If you are pregnant	Office visits	\$30 <u>Copay</u> /visit; <u>deductible</u> does not apply	Not covered	Prior authorization may be required. Cost-sharing does not apply for preventive services.  Depending on the type of services a copayment, coinsurance, or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	
	Childbirth/delivery professional services	\$100 <u>Copay</u> per stay; <u>deductible</u> does not apply	Not covered	Prior authorization may be required. Cost-sharing does not apply for preventive services.  Depending on the type of services a copayment, coinsurance, or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	
	Childbirth/delivery facility services	\$300 <u>Copay</u> per stay	Not covered	Prior authorization may be required. <u>Cost-sharing</u> does not apply for <u>preventive services</u> .  Depending on the type of services a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	

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		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	30% Coinsurance	Not covered	Prior authorization may be required.	
If you need help recovering or have other special health needs	Rehabilitation services	\$30 <u>Copay</u> /visit; <u>deductible</u> does not apply.	Not covered	20 Visits per year per therapy. Includes physical therapy, speech therapy, and occupational therapy	
	Habilitation services	\$30 <u>Copay</u> /visit; <u>deductible</u> does not apply	Not covered	20 Visits per year per therapy. Includes physical therapy, speech therapy, and occupational therapy	
	Skilled nursing care	\$100 <u>Copay</u> per stay	Not covered	Prior authorization may be required. 100 Days per year in a facility.	
	Durable medical equipment	30% Coinsurance	Not covered	Prior authorization may be required.	
	Hospice services	30% Coinsurance	Not covered	Prior authorization may be required.	
If your child needs dental or eye care	Children's eye exam	No charge	Not covered	1 Visit per year.	
	Children's glasses	No charge	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 (Except in cases of rape, incest, or when the life of the mother is endangered)
- Cosmetic surgery Dental Care

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

Weight loss programs

Private-duty nursing

Acupuncture

• Long-term care

Routine eye care (Adult)

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- Bariatric surgery
- Chiropractic care (Limited to 12 specialist visits per year)

- Hearing aids (One hearing aid per ear each time a hearing aid prescription changes)
- Infertility treatment (See policy for coverage 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: Ambetter from New Hampshire Healthy Families at 1-844-265-1278 (TTY/TDD 1-855-742-0123); New Hampshire Insurance Department, 21 South Fruit Street, Suite 14, Concord, NH 03301, Phone No. 1-800-852-3416. 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 <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:

New Hampshire Insurance Department, 21 South Fruit Street, Suite 14, Concord, NH 03301, Phone No. 1-800-852-3416.

#### 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 1-844-265-1278, TTY/TDD 1-855-742-0123.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-844-265-1278, TTY/TDD 1-855-742-0123.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-844-265-1278, TTY/TDD 1-855-742-0123.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-844-265-1278, TTY/TDD 1-855-742-0123.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

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#### **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 prenatal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$7,650
<ul> <li>Specialist copayment</li> </ul>	\$60
<ul><li>Hospital (facility) <u>copayment</u></li></ul>	\$300
<ul><li>Other coinsurance</li></ul>	30%

#### 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 Co	st	\$12,800

## In this example, Peg would pay:

Cost Sharing	
Deductibles	\$6,300
Copayments	\$1,600
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$7,960

## **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>	\$7,650
<ul> <li>Specialist copayment</li> </ul>	\$60
<ul> <li>Hospital (facility) copayment</li> </ul>	\$300
<ul><li>Other <u>coinsurance</u></li></ul>	30%

#### 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	\$1,200	
Copayments	\$2,600	
Coinsurance	\$500	
What isn't covered		
Limits or exclusions	\$60	
The total Joe would pay is	\$4,360	

## Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$7,650
<ul> <li>Specialist copayment</li> </ul>	\$60
<ul> <li>Hospital (facility) <u>copayment</u></li> </ul>	\$300
<ul><li>Other <u>coinsurance</u></li></ul>	30%

#### 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:

and crampic, into the pay.	
Cost Sharing	
Deductibles	\$1,100
Copayments	\$400
Coinsurance	\$200
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,700

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

#### Statement of Non-Discrimination

Ambetter from NH Healthy Families 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 NH Healthy Families does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Ambetter from NH Healthy Families:

- 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 NH Healthy Families at 1-844-265-1278 (TTY/TDD 1-855-742-0123).

If you believe that Ambetter from NH Healthy Families 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: NH Healthy Families Appeal Department, 2 Executive Park Drive, Bedford, NH 03110, 1-844-265-1278 (TTY/TDD 1-855-742-0123), Fax 1-877-851-3992. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Ambetter from NH Healthy Families 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 <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, 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.



Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de NH Healthy Families, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-844-265-1278 (TTY/TDD 1-855-742-0123).
Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from NH Healthy Families, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-844-265-1278 (TTY/TDD 1-855-742-0123).
如果您,或是您正在協助的對象,有關於 Ambetter from NH Healthy Families 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,請豫電話 1-844-265-1278 (TTTY/TDD 1-855-742-0123)。
यदि तपाईं वा तपाईंले मद्दत गरिरहनुभएको कोही व्यक्तिसँग Ambetter from NH Healthy Families सम्बन्धी कुनै प्रश्नहरू भएको खण्डमा तपाईंहरूसँग आफ्नै भाषामा निःशुल्क मद्दत र जानकारी प्राप्त गर्ने अधिकार छ। दोभाषेसँग कुरा गर्नका लागि 1-844-265-1278 (TTY/TDD 1-855-742-0123) नम्बरमा कल गर्नुहोस्।
Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from NH Healthy Families, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Đề nói chuyện với một thông dịch viên, xin gọi 1-844-265-1278 (TTY/TDD 1-855-742-0123).
Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Ambetter from NH Healthy Families, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-844-265-1278 (TTY/TDD 1-855-742-0123).
Εάν εσείς ή κάποιος που βοηθάτε, έχετε ερωτήσεις σχετικά με την Ambetter from NH Healthy Families, έχετε το δικαίωμα να ζητήσετε βοήθεια και πληροφορίες στη γλώσσα σας, χωρίς χρέωση. Για να μιλήσετε με διερμηνέα, καλέστε το 1-844-265-1278 (TTY/TDD 1-855-742-0123).
إذا كان الديث أو الدى شخص تساعده أسئلة حول Ambetter from NH Healthy Families، الديث أو الدى شخص تساعده أسئلة حول (TTY/TDD 1-855-742-0123). الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أوة تكلفة. اللخطث مع مترجم انصل ب
Ako Vi, ili neko kome pomažete, imate pitanja u vezi Ambetter from NH Healthy Families, imate pravo na besplatnu pomoć i informaciju na sopstvenom jeziku. Ukoliko želite da pričate sa prevodiocem, pozovite broj 1-844-265-1278 (TTY/TDD 1-855-742-0123).
Jika Anda, atau orang yang Anda bantu, memiliki pertanyaan tentang Ambetter from NH Healthy Families, Anda berhak mendapatkan bantuan dan informasi dalam bahasa Anda tanpa dikenakan biaya. Untuk berbicara dengan juru bicara, hubungi 1-844-265-1278 (TTY/TDD 1-855-742-0123).
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Si oumenm, oubyen yon moun w ap ede, gen kesyon nou ta renmen poze sou Ambetter from NH Healthy Families, ou gen tout dwa pou w jwenn èd ak enfòmasyon nan lang manman w san sa pa koute w anyen. Pou w pale avèk yon entèprèt, sonnen nimewo 1-844-265-1278 (TTY/TDD 1-855-742-0123).
Niba wowe cyangwa undi muntu wese uri gufasha yaba afite ikibazo kijyanye na Ambetter from NH Healthy Families, ufite uburenganzira bwo guhabwa amakuru mu rurimi wunva utishyuye. Kugira ngo uvugane n'umusobanuzi, Hamagara 1-844-265-1278 (TTY/TDD 1-855-742-0123).

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