#### Coverage Period: 01/01/2019-12/31/2019

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.AbsoluteTotalCare.com/2019-brochures.html, or call 1-833-270-5443 (Relay 711). 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 1-833-270-5443 (Relay 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$1,000 individual/\$2,000 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 services</u> and generic 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 <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?	Yes, \$500 individual/\$1,000 family for prescription drug coverage. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan?</u>	For <u>network providers</u> : \$6,350 individual/\$12,700 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>	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 1-833-270-5443 (Relay 711) 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> .

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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	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	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	20% <u>Coinsurance</u>	Not covered	3 free visits per person, 4th visit and after subject to <u>Deductible</u> and <u>Coinsurance</u> . Your 3 free visits apply only to the provider's fee for the evaluation and management service. All other eligible services are subject to <u>Deductible</u> and <u>Coinsurance</u> . The 3 free office visits can include a combination of PCP, Other Practitioner, Mental/Behavioral and Substance Use Disorder office visits.	
	Specialist visit	20% Coinsurance	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	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>Coinsurance</u>	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)	20% Coinsurance	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: \$10 <u>Copay</u> /prescription; Mail order: \$30 <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: \$25 <u>Copay</u> /prescription; Mail order: \$75 <u>Copay</u> /prescription; Subject to Rx drug <u>deductible</u>	Not covered	Prior authorization may be required. \$500 individual/\$1,000 family Rx drug <u>deductible</u> for preferred brand, non-preferred brand and <u>specialty drugs</u> . <u>Prescription drugs</u> 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)	Retail: \$75 <u>Copay</u> /prescription;  Mail order: \$225 <u>Copay</u> /prescription;  Subject to Rx drug <u>deductible</u>	Not covered	Prior authorization may be required. \$500 individual/\$1,000 family Rx drug deductible for preferred brand, non-preferred brand and specialty drugs. 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)	30% <u>Coinsurance;</u> Subject to Rx drug <u>deductible</u>	Not covered	Prior authorization may be required. \$500 individual/\$1,000 family Rx drug <u>deductible</u> for preferred brand, non-preferred brand and <u>specialty drugs</u> . <u>Prescription drugs</u> 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	Facility fee (e.g., ambulatory surgery center)	20% Coinsurance	Not covered	Prior authorization may be required.
outpatient surgery	Physician/surgeon fees	20% Coinsurance	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	\$250 <u>Copay</u> /visit	\$250 <u>Copay</u> /visit	None	
immediate medical	Emergency Medical transportation	20% Coinsurance	20% Coinsurance	None	
attention	<u>Urgent Care</u>	20% Coinsurance	Not covered	None	
If you have a	Facility fee (e.g., hospital room)	20% Coinsurance	Not covered	Prior authorization may be required.	
hospital stay	Physician/surgeon fees	20% Coinsurance	Not covered	Prior authorization may be required.	
If you need mental				Prior authorization may be required. (PCP and	
health, behavioral	Outpatient services	20% Coinsurance	Not covered	other practitioner visits do not require prior	
health, or substance				authorization)	
abuse services	Inpatient services	20% Coinsurance	Not covered	Prior authorization may be required.	

			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 are pregnant	Office visits	20% <u>Coinsurance</u>	Not covered	Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. Cost-sharing does not apply for preventive services.  Depending on the type of services, coinsurance, deductible or copayment may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	20% <u>Coinsurance</u>	Not covered	Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. Cost-sharing does not apply for preventive services.  Depending on the type of services, coinsurance, deductible or copayment may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery facility services	20% <u>Coinsurance</u>	Not covered	Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. Cost-sharing does not apply for preventive services.  Depending on the type of services, coinsurance, deductible or copayment 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	20% Coinsurance	Not covered	Prior authorization may be required. 60 Visits per year.	
If you need help	Rehabilitation services	20% Coinsurance	Not covered	30 Visits per therapy per year.	
If you need help recovering or have other special health	Habilitation services	20% Coinsurance	Not covered	Prior authorization may be required.	
	Skilled nursing care	20% Coinsurance	Not covered	Prior authorization may be required. 60 Days per year.	
needs	Durable medical equipment	20% Coinsurance	Not covered	Prior authorization may be required.	
	Hospice services	20% Coinsurance	Not covered	Prior authorization may be required. 6 months per episode.	
If	Children's eye exam	No charge	Not covered	1 Visit per year	
If your child needs	Children's glasses	No charge	Not covered	1 Item per year	
dental or eye care	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)
- Acupuncture

- Bariatric surgery
- Cosmetic surgery
- Dental care
- Hearing aids

- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- 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.)

- Chiropractic care
- 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 Absolute Total Care at 1-833-270-5443 (Relay 711); South Carolina Department of Insurance, PO Box 100105, Columbia, SC 29202, Phone No. (803) 737-6180 or (800) 768-3467. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="Health Insurance Marketplace">Health Insurance Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="https://www.HealthCare.gov">www.HealthCare.gov</a> 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: South Carolina Department of Insurance, PO Box 100105, Columbia, SC 29202, Phone No. (803) 737-6180 or (800) 768-3467.

### 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 1-833-270-5443 (Relay 711)

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-270-5443 (Relay 711)

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-833-270-5443 (Relay 711)

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-833-270-5443 (Relay 711)

### **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)

<ul><li>The <u>plan's</u> overall <u>deductible</u></li></ul>	\$1,000
<ul> <li>Specialist coinsurance</li> </ul>	20%
<ul> <li>Hospital (facility) <u>coinsurance</u></li> </ul>	20%
<ul><li>Other <u>coinsurance</u></li></ul>	20%

#### 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	e Cost	\$12,800
		T,

## In this example, Peg would pay:

Cost Sharing			
Deductibles	\$1,000		
Copayments	\$40		
Coinsurance	\$2,500		
What isn't covered			
Limits or exclusions			
The total Peg would pay is	\$3,600		

## **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>	\$1,000
<ul> <li>Specialist coinsurance</li> </ul>	20%
<ul> <li>Hospital (facility) <u>coinsurance</u></li> </ul>	20%
<ul><li>Other <u>coinsurance</u></li></ul>	20%

#### 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 Ex	cample Cost	\$7,400

## In this example, Joe would pay:

Cost Sharing			
Deductibles*	\$1,500		
Copayments	\$600		
Coinsurance	\$600		
What isn't covered			
Limits or exclusions	\$60		
The total Joe would pay is	\$2,760		

## Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$1,000
<ul><li>Specialist coinsurance</li></ul>	20%
<ul><li>Hospital (facility) <u>coinsurance</u></li></ul>	20%
<ul><li>Other coinsurance</li></ul>	20%

#### 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	\$1,000	
Copayments	\$0	
Coinsurance	\$400	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1,400	

\*Note: This plan has other deductibles for specific services included in this coverage example. See 'Are there other deductibles for specific services?' row above

The plan would be responsible for the other costs of these EXAMPLE covered services.

#### Statement of Non-Discrimination

Ambetter from Absolute Total Care 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 Absolute Total Care does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

#### Ambetter from Absolute Total Care:

- 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 Absolute Total Care at 1-833-270-5443 (Relay 711).

If you believe that Ambetter from Absolute Total Care 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 Absolute Total Care, ATTN: Ambetter Grievances and Appeals Department, 12515-8 Research Blvd, Suite 400, Austin, TX 78759, 1-833-270-5443 (Relay 711), Fax: 1-833-886-7956. You can file a grievance by mail, fax, or email. If you need help filing a grievance, Ambetter from Absolute Total Care 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 from Absolute Total Care, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para
Spanish:	hablar con un intérprete, llame al 1-833-270-5443 (Relay 711).
Chinese:	如果您,或是您正在協助的對象,有關於 Ambetter from Absolute Total Care,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 1-833-270-5443
Cililese.	(Relay 711).
Vietnamese:	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hởi về Ambetter from Absolute Total Care, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Đề
Vietnamese.	nói chuyện với một thông dịch viên, xin gọi 1-833-270-5443 (Relay 711).
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from Absolute Total Care,에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가
12401300130122AAA00111	있습니다. 그렇게 통역사와 얘기하기 위해서는 1-833-270-5443 (Relay 711) 로 전화하십시오.
French:	Si vous-même ou une personne que vous aidez avez des questions à propos Ambetter from Absolute Total Care, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans
	votre langue. Pour parler à un interprète, appelez le 1-833-270-5443 (Relay 711).
Tagalog:	Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter from Absolute Total Care, may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng
T 155	walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-833-270-5443 (Relay 711).
Russian:	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter from Absolute Total Care, вы имеете право получить
rtussiaii.	бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-833-270-5443 (Relay 711).
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Absolute Total Care, 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 1-833-270-5443 (Relay 711) an.
Gujarati: જે તમને અથવા તમે જેમની મદદ કરી	જે તમને અથવા તમે જેમની મદદ કરી રહ્યા હોય તેમને, Ambetter from Absolute Total Care, વિશે કોઈ પ્રશ્ન હોય તો તમને, કોઈ ખર્ચ વિના તમારી ભાષામાં મદદ અને માહિતી પ્રાપ્ત કરવાનો અધિકાર છે.
Gujarati.	દુભાષિયા સાથે વાત કરવા માટે 1-833-270-5443 (Relay 711) ઉપર કૉલ કરો.
Arabic:	إذا كان لديك أو لدى شخص تساعده أسثلة حول , Ambetter from Absolute Total Care، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ
Arabic.	.1-833-270-5443 (Relay 711)
Portuguese:	Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Ambetter from Absolute Total Care, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-833-270-5443 (Relay 711).
	Ambetter from Absolute Total Care, 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、1-833-270-5443 (Relay
Japanese:	711). までお電話ください。
В разі виникнення	В разі виникнення у вас або особи, якій ви допомагаєте, будь-яких запитань щодо програми страхування Ambetter from Absolute Total Care ви маєте право отримати безкоштовну
Ukrainian:	допомогу та інформацію на своїй рідній мові. Щоб поговорити з перекладачем, зателефонуйте за номером 1-833-270-5443 (Relay 711).
Hinai:	आप या जिसकी आप मदद कर रहे हैं उनके, Ambetter from Absolute Total Care, 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  1-833-270-5443 (Relay 711) पर कॉल करें।
Mon-Khmer, Cambodian:	ប្រសិនលោកអ្នកឬ នរណាម្នាក់ដែលអ្នកកំពុងតែជួយមានបញ្ហាអំពី Ambetter from Absolute Total Care អ្នកមានសិទ្ធិទទួលបានជំនួយនិងព័ត៌មានជាភាសាលោកអ្នកដោយឥតគិតថ្លៃ។ សូមនិយាយទៅ កាន់អ្នកបកប្រែតាមលេខ 1-833-270-5443 (Relay 711).