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.AZcompletehealth.com/2019-brochures.html, or call 1-888-926-5057 (TTY/TDD 1-888-926-5180). 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 1-888-926-5057 (TTY/TDD 1-888-926-5180) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$6,550 individual/\$13,100 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 deductible?	Yes. <u>preventive services</u> 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</u> <u>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 providers</u> : \$6,550 individual/\$13,100 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 out-of-pocket limit?	Premium, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>Find a Provider</u> or call 1-888-926-5057 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	No charge after deductible	Not covered	None	
If you visit a health care provider's office or clinic If you have a test	<u>Specialist</u> visit	No charge after deductible	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.	
	Diagnostic test (x-ray, blood work)	No charge after deductible	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)	No charge after deductible	Not covered	Prior authorization may be required.	

			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
	Generic drugs (Tier 1)	No charge after deductible	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.
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)	No charge after deductible	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)	No charge after deductible	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)	No charge after deductible	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 outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge after deductible	Not covered	Prior authorization may be required.
	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	No charge after deductible	No charge after deductible	None	
If you need immediate medical	Emergency Medical transportation	No charge after deductible	No charge after deductible	None	
attention	<u>Urgent Care</u>	No charge after deductible	Not covered	None	
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge after deductible	Not covered	Prior authorization may be required.	
	Physician/surgeon fees	No charge after deductible	Not covered	Prior authorization may be required.	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge after deductible	Not covered	Prior authorization may be required. (PCP and other practitioner visits do not require prior authorization)	
	Inpatient services	No charge after deductible	Not covered	Prior authorization may be required.	

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
	Office visits	No charge after deductible	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). Prior authorization not required for deliveries within
If you are pregnant	Childbirth/delivery professional services	No charge after deductible	Not covered	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	No charge after deductible	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	No charge after deductible	Not covered	Prior authorization may be required. 42 Visits per year.	
	Rehabilitation services	No charge after deductible	Not covered	60 Visits combined per year for PT, OT, ST, cardiac and pulmonary.	
If you need help recovering or have other special health needs	Habilitation services	No charge after deductible	Not covered	60 Visits per year.	
	Skilled nursing care	No charge after deductible	Not covered	Prior authorization may be required. 90 Days per year.	
	Durable medical equipment	No charge after deductible	Not covered	Prior authorization may be required.	
	Hospice services	No charge after deductible	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 after deductible	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

- Cosmetic surgery
- Dental care
- Long-term care

- Non-emergency care when traveling outside the U.S.
- 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 specialist 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: Ambetter from Arizona Complete Health at 1-888-926-5057 (TTY/TDD 1-888-926-5180); 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 <u>plan</u> 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 prenatal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$6,550
 Specialist coinsurance 	0%
 Hospital (facility) <u>coinsurance</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)

|--|

In this example, Peg would pay:

Cost Sharing				
Deductibles	\$6,550			
Copayments	\$0			
Coinsurance	\$0			
What isn't covered				
Limits or exclusions	\$60			
The total Peg would pay is	\$6,610			

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>	\$6,550
 Specialist coinsurance 	0%
 Hospital (facility) <u>coinsurance</u> 	0%
Other <u>coinsurance</u>	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 Ex	cample Cost	\$7,400

In this example, Joe would pay:

Cost Sharing	
Deductibles	\$6,550
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Joe would pay is	\$6,610

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$6,550
 Specialist coinsurance 	0%
 Hospital (facility) <u>coinsurance</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

In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,900
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,900

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

Statement of Non-Discrimination

Ambetter from Arizona Complete Health 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 Arizona Complete Health does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Ambetter from Arizona Complete Health:

- 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 Arizona Complete Health at 1-888-926-5057 (TTY/TDD 1-888-926-5180).

If you believe that Ambetter from Arizona Complete Health 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 Arizona Complete Health Appeals Unit, 1230 W. Washington St., Suite 401, Tempe, AZ 85281, 1-888-926-5057 (TTY/TDD 1-888-926-5180), Fax 1-877-615-7734. You can file a grievance by mail, fax, or email. If you need help filing a grievance, Ambetter from Arizona Complete Health 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 de Arizona Complete Health, 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).
Navajo:	Ni da ét doodago háida biká anilycedígíí Ambetter from Arizona Complete Healthyina'ídílkidgo t'áá ni nizaad k'chjí niká a'doowol dóó hazhó'ó bec nil hodoonihgo bec ná haz'á dóó bááh ílinígóó. Ata' halne'ígíí la' bich'íj hadeesdzih nínízingo koji' hólne' 1-888-926-5057 (TTY/TDD 1-888-926-5180).
Chinese:	如果您,或是您正在協助的對象,有關於 Ambetter from Arizona Complete Health 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)。
Vietnamese:	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from Arizona Complete Health, 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 1-888-926-5057 (TTY/TDD 1-888-926-5180).
Arabic:	إذا كان لنبك أو لدى شخص تساعده أستلة حولAmbetter from Arizona Complete Health، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ -988-988-1-888-926-926-926.
Tagalog:	Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter from Arizona Complete Health, 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).
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from Arizona Complete Health 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.
French:	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from Arizona Complete Health, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-888-926-5057 (TTY/TDD 1-888-926-5180).
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Arizona Complete Health 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.
Russian:	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter from Arizona Complete Health вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-888-926-5057 (ТТУ/ТDD 1-888-926-5180).
Japanese:	Ambetter from Arizona Complete Health 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: 711) までお電話ください。
Persian:	اگر شما، یا کسي که به او کمک مي کنید سؤالي در مورد Ambetter from Arizona Complete Healthدارید، از این حق برخوردارید که کمک و اطلاعات را بصورت رایگان به زبان خود دریقت کنید. براي صحبت کردن با مترجم با شماره (TTY/TDD 1-888-926-5180) نماس بگیرید.
Syriac:	ان الثوخن خورنه مبقورى المساحدة يمصيتون متثقلتان الدوا مشى Ambetter from Arizona Complete Health بمصيوت مبقريونن المساحدة. وخني لا شقلخ زوزة منوخن . ان الثوخون بار ا الأني مندي وان مترجم رقم تلفون (TTY/TDD 1-888-926-5057 (TTY/TDD 1-888-926-5050)
Serbo- Croatian:	Ako Vi, ili neko kome pomažete, imate pitanja u vezi Ambetter from Arizona Complete Health, imate pravo na besplatnu pomoć i informaciju na sopstvenom jeziku. Ukoliko želite da pričate sa prevodiocem, pozovite broj 1-888-926-5057 (TTY/TDD 1-888-926-5180).
Thai:	หากท่านหรือผู้ที่ท่านให้ความช่วยเหลืออยู่ในขณะนี้มีคำถามเกี่ยวกับ Ambetter from Arizona Complete Healthท่านมีสิทธิ์ที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของท่าน โดยไม่เสียค่าใช้จ่ายใด ๆ ทั้งสิ้น หากต้องการใช้บริการล่าม กรุณาโทรศัพท์ติดต่อ ที่หมายเลข 1-888-926-5057 (TTY/TDD 1-888-926-5180).