The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would **A** share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) 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.arhealthwellness.com/2019-brochures or call 1-877-617-0390, TTY/TDD 1-877-617-0392. 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 1-877-617-0390, TTY/TDD 1-877-617-0392 to request a copy. **Important Questions** Why This Matters: Answers Generally, you must pay all of the costs from providers up to the deductible amount before this Network providers: \$3,000 individual / \$6,000 family. Nonplan begins to pay. If you have other family members on the plan, each family member must meet What is the overall network providers: \$6,000 their own individual deductible until the total amount of deductible expenses paid by all family deductible? members meets the overall family deductible. individual/\$12,000 family. Yes. Preventive care services, primary care, specialist, and This plan covers some items and services even if you haven't yet met the deductible amount. But Are there services urgent care office visits, generic a copayment or coinsurance may apply. For example, this plan covers certain preventive services covered before you meet and preferred brand drugs are without cost-sharing and before you meet your deductible. See a list of covered preventive your deductible? covered before you meet your services at https://www.healthcare.gov/coverage/preventive-care-benefits/. deductible. Are there other deductibles for specific You don't have to meet deductibles for specific services. No. services? For network providers: \$6,750 The out-of-pocket limit is the most you could pay in a year for covered services. If you have other individual/\$13,500 family. For non-What is the out-of-pocket family members in this plan, they have to meet their own out-of-pocket limits until the overall limit for this plan? network providers: \$13,500 family out-of-pocket limit has been met. individual/\$27,000 family. Premiums, balance-billing What is not included in charges, and health care this plan Even though you pay these expenses, they don't count toward the out-of-pocket limit. the out-of-pocket limit? doesn't cover. Yes. See This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a http://ambetter.arhealthwellness.c Will you pay less if you provider for the difference between the provider's charge and what your plan pays (balance om/findadoc or call 1-877-617use a network provider? billing). Be aware, your network provider might use an out-of-network provider for some services 0390 for a list of network (such as lab work). Check with your provider before you get services. providers. Do you need a referral to You can see the specialist you choose without a referral. No. see a specialist?

2 of 8

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.

Common	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event		Network Provider	Out-of-Network Provider	Information	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	(You will pay the least) \$30 <u>Copay</u> /visit; <u>deductible</u> does not apply	(You will pay the most) 50% <u>Coinsurance;</u> <u>deductible</u> does not apply	None	
	<u>Specialist</u> visit	\$60 <u>Copay</u> /visit; <u>deductible</u> does not apply	50% <u>Coinsurance;</u> <u>deductible</u> does not apply	None	
	Preventive care/screening/ immunization	No charge	50% <u>Coinsurance;</u> deductible does not apply	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)	30% <u>Coinsurance</u>	50% <u>Coinsurance</u>	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)	30% Coinsurance	50% Coinsurance	Prior authorization may be required.	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.http://ambetter.arh ealthwellness.com/2019 formulary	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 for up to 31 days retail and up to 90 days through mail order. Mail orders are subject to 3x retail costsharing 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. <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</u>	
	Non-preferred brand drugs (Tier 3)	30% Coinsurance	Not covered	sharing amount.	
	Specialty drugs (Tier 4)	30% Coinsurance	Not covered		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% Coinsurance	50% Coinsurance	Prior authorization may be required	

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Physician/surgeon fees	30% Coinsurance	50% Coinsurance	Prior authorization may be required	
	Emergency room care	\$600 <u>Copay</u> with <u>deductible</u> /visit	\$600 <u>Copay</u> with <u>deductible</u> /visit	None	
If you need immediate medical attention	Emergency medical transportation	30% Coinsurance	30% Coinsurance	None	
	Urgent care	\$100 <u>Copay</u> /visit; <u>deductible</u> does not apply	50% <u>Coinsurance;</u> <u>deductible</u> does not apply	None	
If you have a hospital	Facility fee (e.g., hospital room)	\$750 <u>Copay</u> per day with <u>deductible</u>	50% Coinsurance	Prior authorization may be required.	
stay	Physician/surgeon fees	\$250 <u>Copay</u> per stay; <u>deductible</u> does not apply	50% <u>Coinsurance;</u> <u>deductible</u> does not apply	Prior authorization may be required.	
lf you need mental health, behavioral health, or substance	Outpatient services	\$30 <u>Copay</u> /office visit; <u>deductible</u> does not apply; 30% <u>Coinsurance</u> for other outpatient services	50% <u>Coinsurance</u> /office visit; <u>deductible</u> does not apply; 50% <u>Coinsurance</u> for other outpatient services	Prior authorization may be required. (PCP and Other Practitioner visits do not require prior authorization)	
abuse services	Inpatient services	\$750 <u>Copay</u> per day with <u>deductible</u>	50% Coinsurance	Prior authorization may be required.	
	Office visits	\$30 <u>Copay</u> /visit; <u>deductible</u> does not apply	50% <u>Coinsurance;</u> <u>deductible</u> does not apply	Prior authorization not required for deliveries within the standard timeframe per Federal Regulation, but may be required for other	
lf you are pregnant	Childbirth/delivery professional services	\$250 <u>Copay</u> per stay; <u>deductible</u> does not apply	50% <u>Coinsurance;</u> <u>deductible</u> does not apply	services. <u>Cost-sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, <u>coinsurance</u> , <u>deductible</u> or	
	Childbirth/delivery facility services	\$750 <u>Copay</u> per day with <u>deductible</u>	50% Coinsurance	<u>copayment</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	
If you need help recovering or have	Home health care	30% Coinsurance	50% Coinsurance	Prior authorization may be required. 50 Visits per year.	
other special health needs	Rehabilitation services	30% Coinsurance	50% Coinsurance	30 visits per year. Combined with PT, OT, ST and chiropractic.	
IICCU3	Habilitation services	30% Coinsurance	50% <u>Coinsurance</u>	30 Visits per year for outpatient habilitative	

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
				services. 180 visits per year for developmental services.	
	Skilled nursing care	30% Coinsurance	50% <u>Coinsurance</u>	Prior authorization may be required. 60 days per year in a facility.	
	Durable medical equipment	30% Coinsurance	50% Coinsurance	Prior authorization may be required.	
	Hospice services	30% <u>Coinsurance</u>	50% <u>Coinsurance</u>	Prior authorization may be required. Benefits for hospice inpatient, home or outpatient care are available to a terminally ill covered person for one continuous period up to 180 days in a covered person's lifetime.	
	Children's eye exam	No charge	No charge	1 Visit per year. <u>Out-of-network provider</u> eye exam covered up to \$38.50.	
If your child needs dental or eye care	Children's glasses	No charge	No charge	1 Item per year. <u>Out-of-network provider</u> frames or contacts covered up to \$50, see schedule for lens limit.	
	Children's dental check-up	Not covered	Not covered	None	

<ul> <li>Services Your <u>Plan</u> Generally Does NOT Cover (C</li> <li>Abortion (Except in cases of rape, incest, or when the life of the mother is endangered)</li> </ul>	<ul> <li>heck your policy or <u>plan</u> document for more informati</li> <li>Dental care</li> <li>Long-term care</li> </ul>	<ul> <li>on and a list of any other <u>excluded services</u>.)</li> <li>Private-duty nursing</li> <li>Routine eye care (Adult)</li> </ul>
<ul><li>Acupuncture</li><li>Bariatric surgery</li><li>Cosmetic surgery</li></ul>	<ul> <li>Non-emergency care when traveling outside the U.S.</li> </ul>	<ul> <li>Weight loss programs</li> </ul>
Other Covered Services (Limitations may apply to	these services. This isn't a complete list. Please see	your <u>plan</u> document.)
<ul> <li>Chiropractic care (Limited to 30 specialist visits per year combined with speech, physical and occupational therapy)</li> <li>Hearing aids (Limited to one pair every three years)</li> </ul>	<ul> <li>Infertility treatment (See policy for coverage details)</li> <li>Routine foot care (For diabetes treatment)</li> </ul>	

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 Arkansas Health & Wellness at 1-877-617-0390 (TTY/TDD 1-877-617-0392); Arkansas Insurance Department, 1200 West Third Street Little Rock, AR 72201-1904, Phone No. 1-501-371-2600 or 1-800-282-9134 Fax No. 1-800-852-5494 Seniors No. 1-800-224-6330. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, 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: Arkansas Insurance Department, 1200 West Third Street Little Rock, AR 72201-1904, Phone No. 1-501-371-2600 or 1-800-282-9134 Fax No. 1-800-852-5494 Seniors No. 1-800-224-6330. Additionally, a consumer assistance program can help you file your appeal. Contact 1-855-332-2227 or 1-501-371-2645.

## 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 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 1-877-617-0390, TTY/TDD 1-877-617-0392. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-617-0390, TTY/TDD 1-877-617-0392. Chinese (中文): 如果需要中文的帮助,请拨打这个号码1-877-617-0390, TTY/TDD 1-877-617-0392. Navajo (Dine): Dinek'engo shika at'ohwol ninisingo, kwijijgo holne' 1-877-617-0390, TTY/TDD 1-877-617-0392.

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



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.

<b>Peg is Having a Baby</b> (9 months of in-network pre-natal ca hospital delivery)	re and a	Managing Joe's type 2 Dia (a year of routine in-network care of controlled condition)		<b>Mia's Simple Fract</b> (in-network emergency room visit care)	
<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist</u> <u>copayment</u></li> <li>Hospital (facility) <u>copayment</u></li> <li>Other <u>coinsurance</u></li> </ul>	\$3,000 \$60 \$750 30%	<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist</u> <u>copayment</u></li> <li>Hospital (facility) <u>copayment</u></li> <li>Other <u>coinsurance</u></li> </ul>	\$3,000 \$60 \$750 30%	<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist copayment</u></li> <li>Hospital (facility) <u>copayment</u></li> <li>Other <u>coinsurance</u></li> </ul>	\$3,000 \$60 \$750 30%
This EXAMPLE event includes service Specialist office visits ( <i>prenatal care</i> ) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests ( <i>ultrasounds and blood w</i> Specialist visit ( <i>anesthesia</i> )	vork)	This EXAMPLE event includes servic Primary care physician office visits (includisease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose me	uding eter)	This EXAMPLE event includes see Emergency room care (including m supplies) Diagnostic test (x-ray) Durable medical equipment (crutch Rehabilitation services (physical th	nedical nes) erapy)
Total Example Cost	\$12,800	Total Example Cost	\$7,400	Total Example Cost	\$1,900
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles	\$3,000	Deductibles	\$1,300	Deductibles	\$1,100
Copayments	\$1,400	Copayments	\$1,800	Copayments	\$200
Coinsurance	\$300	Coinsurance	\$600	Coinsurance	\$500
What isn't covered		What isn't covered		What isn't covered	1
Limits or exclusions	\$60	Limits or exclusions	\$60	Limits or exclusions	\$0
The total Peg would pay is	\$4,760	The total Joe would pay is	\$3,760	The total Mia would pay is	\$1,800

## Statement of Non-Discrimination

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

Ambetter from Arkansas Health & Wellness:

- 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 Arkansas Health & Wellness at 1-877-617-0390 (TTY/TDD 1-877-617-0392).

If you believe that Ambetter from Arkansas Health & Wellness 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 Arkansas Health & Wellness Appeals Unit, P.O. Box 25538, Little Rock, AR 72221, 1-877-617-0390 (TTY/TDD 1-877-617-0392), Fax 1-866-811-3255. You can file a grievance by mail, fax, or email. If you need help filing a grievance, Ambetter from Arkansas Health & Wellness 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 <u>http://www.hhs.gov/ocr/office/file/index.html</u>.



Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de Arkansas Health & Wellness, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-877-617-0390 (TTY/TDD 1-877-617-0392).
Vietnamese:	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from Arkansas Health & Wellness, 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 1-877-617-0390 (TTY/TDD 1-877-617-0392).
Marshallese:	Ñe kwe, ak bar juon eo kwōj jipañe, ewōr an kajjitōk kōn Ambetter from Arkansas Health & Wellness, ewōr aṃ jimwe in bōk jipañ im melele ko ilo kajin eo aṃ ejjeļok wōṇāān. Ñan kōnono ippān juon ri-ukōk, kirlok 1-877-617-0390 (TTY/TDD 1-877-617-0392).
Chinese:	如果您,或是您正在協助的對象,有關於 Ambetter from Arkansas Health & Wellness 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 1-877-617-0390 (TTY/TDD 1-877-617-0392)。
Laotian:	ຖ້າທ່ານ ຫຼືຄົນທີ່ທ່ານກຳລັງຊ່ວຍເຫຼືອ ມີຄຳຖາມກ່ຽວກັບ Ambetter from Arkansas Health & Wellness, ທ່ານມີສິດທີ່ຈະໄດ້ຮັບການຊ່ວຍເຫຼືອແລະຂໍ້ມູນຂ່າວສານທີ່ເປັນພາສາຂອງທ່ານ ໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ. ເພື່ອຈະເວົ້າກັບ ນາຍພາສາ ໃຫ້ໂທຫາ 1-877-617-0390 (TTY/TDD 1-877-617-0392).
Tagalog:	Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter from Arkansas Health & Wellness, may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-877-617-0390 (TTY/TDD 1-877-617-0392).
Arabic:	إذا كان لديك أو لدى شخص تساعده أسئلة حول Ambetter from Arkansas Health & Wellness، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ 0390-1-877-1-877 (TTY/TDD 1-877-617-0392).
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Arkansas Health & Wellness 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 1-877-617-0390 (TTY/TDD 1-877-617-0392) an.
French:	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from Arkansas Health & Wellness, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-877-617-0390 (TTY/TDD 1-877-617-0392).
Hmong:	Yog koj, los yog tej tus neeg uas koj pab ntawd, muaj lus nug txog Ambetter from Arkansas Health & Wellness, koj muaj cai kom lawv muab cov ntshiab lus qhia uas tau muab sau ua koj hom lus pub dawb rau koj. Yog koj xav nrog ib tug neeg txhais lus tham, hu rau 1-877-617-0390 (TTY/TDD 1-877-617-0392).
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from Arkansas Health & Wellness 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-877-617-0390 (TTY/TDD 1-877-617-0392) 로 전화하십시오.
Portuguese:	Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Ambetter from Arkansas Health & Wellness, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-877-617-0390 (TTY/TDD 1-877-617-0392).
Japanese:	Ambetter from Arkansas Health & Wellness 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、1-877-617-0390 (TTY/TDD 1-877-617-0392) までお電話ください。
Hindi:	आप या जिसकी आप मदद कर रहे हैं उनके, Ambetter from Arkansas Health & Wellness 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 1-877-617-0390 (TTY/TDD 1-877-617-0392) पर कॉल करें।
Gujarati:	- જે તમને અથવા તમે જેમની મદદ કરી રહ્યા હોય તેમને, Ambetter from Arkansas Health & Wellness વિશે કોઈ પ્રશ્ન હોય તો તમને, કોઈ ખર્ચ વિના તમારી ભાષામાં મદદ અને માહિતી પ્રાપ્ત કરવાનો અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે 1-877-617-0390 (TTY/TDD 1-877-617-0392) ઉપર કૉલ કરો.