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.llliniCare.com/2020-brochures.html, or call 1-855-745-5507 (TTY/TDD: 1-844-517-3431). 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 1-855-745-5507 (TTY/TDD: 1-844-517-3431) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$7,100 individual / \$14,200 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 care services</u> , primary care, <u>specialist</u> , and <u>urgent care</u> office visits, lab-work, children's eye exam and glasses, generic and 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 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> : \$8,150 individual / \$16,300 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>	<u>Premiums</u> and health care this <u>plan</u> 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 1-855-745-5507 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> .

Insured by Celtic Insurance Company

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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 Will Pay			
Common Medical Event	Services You May Need	Network <u>Provider</u> (You will pay the least)	Out-of-Network <u>Provider</u> (You will pay the most)	Limitation, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$35 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	None
If you visit a health care provider's office or clinic	<u>Specialist</u> visit	\$75 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	None
or chine	Preventive care/ screening/ immunization		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	\$35 <u>Copay</u> / test for laboratory outpatient & professional services (<u>deductible</u> does not apply); 50% <u>Coinsurance</u> for x-ray and diagnostic imaging	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)	50% Coinsurance	Not covered	Prior authorization may be required.

	What You Will Pay			
Common Medical Event	Services You May Need	Network <u>Provider</u> (You will pay the least)	Out-of-Network <u>Provider</u> (You will pay the most)	Limitation, Exceptions, & Other Important Information
If you need drugs to	Generic drugs (Tier 1)	Retail: \$20 Copay / prescription; Mail order: \$50 Copay / prescription; deductible 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 2.5x retail cost-sharing amount.
treat your illness or condition More information about prescription	Preferred brand drugs (Tier 2)	50% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Prescription drugs are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 2.5x retail cost-sharing amount.
drug coverage is available at Preferred Drug List.	Non-preferred brand drugs (Tier 3)	50% <u>Coinsurance</u>	Not covered	Prior authorization may be required. <u>Prescription</u> drugs are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 2.5x retail <u>cost-sharing</u> amount.
Specialty drugs (Tier 4) 50% Coi	50% Coinsurance	Not covered	Prior authorization may be required. <u>Prescription</u> drugs are provided up to 30 days retail and up to 30 days through mail order.	
If you have outpatient surgery	surgery center)	50% Coinsurance	Not covered	Prior authorization may be required.
outpatient Surgery	Physician/surgeon fees	50% Coinsurance	Not covered	Prior authorization may be required.

			ı Will Pay		
Common Medical Event	Services You May Need	Network <u>Provider</u> (You will pay the least)	Out-of-Network <u>Provider</u> (You will pay the most)	Limitation, Exceptions, & Other Important Information	
	Emergency room care	50% Coinsurance	50% Coinsurance	None	
If you need immediate medical	Emergency medical transportation	50% Coinsurance	50% Coinsurance	None	
attention	<u>Urgent care</u>	\$50 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	None	
If you have a	Facility fee (e.g., hospital room)	50% Coinsurance	Not covered	Prior authorization may be required.	
hospital stay	Physician/surgeon fees	50% Coinsurance	Not covered	Prior authorization may be required.	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$35 <u>Copay</u> / office visit (<u>deductible</u> does not apply); 50% <u>Coinsurance</u> for all other outpatient services	Not covered	Prior authorization may be required. (PCP and other practitioner visits do not require prior authorization)	
	Inpatient services	50% Coinsurance	Not covered	Prior authorization may be required.	

		What You Will Pay		
Common Medical Event	Services You May Need	Network <u>Provider</u> (You will pay the least)	Out-of-Network <u>Provider</u> (You will pay the most)	Limitation, Exceptions, & Other Important Information
	Office visits	\$35 <u>Copay</u> / visit; <u>deductible</u> does not apply	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).
If you are pregnant	If you are pregnant Childbirth/delivery professional services	50% <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	50% <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).

Common Medical Event	Services You May Need	What You Network <u>Provider</u> (You will pay the least)	Will Pay Out-of-Network <u>Provider</u> (You will pay the most)	Limitation, Exceptions, & Other Important Information
	Home health care	50% Coinsurance	Not covered	Prior authorization may be required.
If you need help	Rehabilitation services	50% Coinsurance	Not covered	Prior authorization may be required. 60 Visits per year. 20 Visits per year per therapy (PT, OT, ST).
recovering or have other special health	<u>Habilitation services</u>	50% Coinsurance	Not covered	Prior authorization may be required.
needs	Skilled nursing care	50% Coinsurance	Not covered	Prior authorization may be required.
liceus	Durable medical equipment	50% Coinsurance	Not covered	Prior authorization may be required.
	<u>Hospice services</u>	50% Coinsurance	Not covered	Prior authorization may be required.
If your child needs	Children's eye exam	No charge	Not covered	1 visit per year.
dental or eye care	Children's glasses	No charge	Not covered	1 item per year.
dental of eye cale	Children's dental check-up	Not covered	Not covered	None

Excluded Services & Other Covered Services:

Services your <u>Plan</u> Gene	erally Does NOT cover (Check your po	licy or <u>plan</u> documentation for more into	ormation and a list of any other <u>excluded services</u> .)
 Acupuncture 	 Long-term care 	 Non-emergency care when 	Weight loss programs
'	Ç	traveling outside the U.S.	
		advoining oddings are o.e.	
011 0 10 1	/1: '10' L (() L (() L (() L (()	T: : !(
Other Covered Services	(Limitations may apply to these service	es. This isn't a complete list. Please se	e your <u>pian</u> document.)
 Abortion 	 Cosmetic surgery (Correct 	ction of • Infertility treatment (See policy	 Routine eye care (Adult-one

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)				
 Abortion 	• Cosmetic surgery (Correction o	f • Infertility treatment (See policy	Routine eye care (Adult-one	
	congenital deformites, or	for coverage details)	visit & one item per year. Dollar	
	conditions from accidental		limits apply.)	
	injuries, scars, tumors, or			
	disease)			
 Bariatric surgery 	Dental care (Adult-visit & item	 Private-duty nursing (On an 	 Routine foot care (For diabetes 	
	limits apply per year. \$1,000	outpatient basis)	treatment)	
	annual dollar limit per year.)			
Chiropractic care (Limited to 25)	 Hearing aids (Two items per 			
specialist visits per benefit	three years)			
period)				

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 IlliniCare Health at 1-855-745-5507 (TTY/TDD: 1-844-517-3431); Illinois Department of Insurance, 320 W. Washington, 4th Floor, Springfield, IL 62767, Phone No. 1-217-782-4515. 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, <a href="wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-action-wist-type-actio

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: Illinois Department of Insurance, 320 W. Washington, 4th Floor, Springfield, IL 62767, Phone No. 1-217-782-4515. Additionally, a consumer assistance program can help you file your appeal. Contact (877) 527-9431

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 855-745-5507, TTY/TDD 866-565-8576

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 855-745-5507, TTY/TDD 866-565-8576

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 855-745-5507, TTY/TDD 866-565-8576

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 855-745-5507, TTY/TDD 866-565-8576

—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 pre-natal care and a hospital delivery)

The plan's overall deductible	\$7,100
Specialist copayment	\$75
Hospital (Facility) coinsurance	50%
Other coinsurance	50%

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 Cost	\$12,800

In this example, Peg would pay:

Cost Sharing		
Deductibles	\$2,500	
Copayments	\$1,080	
Coinsurance	\$4,540	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$8,180	

Managing Joe's type 2 Diabetes

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

The plan's overall deductible	\$7,100
Specialist copayment	\$75
Hospital (Facility) coinsurance	50%
Other coinsurance	50%

This EXAMPLE even includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost \$7,400

In this example, Joe would pay:

\$3,500
\$1,600
\$1,790
\$60
\$6,950

Mia's Simple Fracture

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

The plan's overall deductible	\$7,100
Specialist copayment	\$75
Hospital (Facility) coinsurance	50%
Other coinsurance	50%

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	\$800
Copayments	\$200
Coinsurance	\$800
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,800

Statement of Non-Discrimination

Ambetter from IlliniCare 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 Insured by Celtic does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Ambetter from IlliniCare 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 IlliniCare Health at 1-855-745-5507 (TTY/TDD 1-844-517-3431).

If you believe that Ambetter from IlliniCare 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 IlliniCare Health, Attn: Appeals and Grievances, PO Box 92050, Elk Grove Village, IL 60009-2050, 1-855-745-5507 (TTY/TDD 1-844-517-3431), Fax 1-877-668-2076, Email gareferrals@centene.com. You can file a grievance by mail, fax, or email. If you need help filing a grievance, Ambetter from IlliniCare 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 from IlliniCare Health, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-855-745-5507 (TTY/TDD 1-844-517-3431).
Polish:	Jeżeli ty lub osoba, której pomagasz, macie pytania na temat Ambetter from IlliniCare Health, macie prawo poprosić o bezpłatną pomoc i informacje w języku ojczystym. Aby skorzystać z pomocy tłumacza, zadzwoń pod numer 1-855-745-5507 (TTY/TDD 1-844-517-3431).
Chinese:	如果您,或是您正在協助的對象,有關於 Ambetter from IlliniCare 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 1-855-745-5507 (TTY/TDD 1-844-517-3431)。
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from IlliniCare Health 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-855-745-5507 (TTY/TDD 1-844-517-3431)로 전화하십시오.
Tagalog:	Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter from IlliniCare Health, may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-855-745-5507 (TTY/TDD 1-844-517-3431).
Arabic:	إذا كان لديك أو لدى شخص تساعده استلة حول Ambetter from IlliniCare Health، لديك العق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة. للتحدث مع مترجم اتصل بـ 755-745-745-485. (TTY/TDD 1-844-517-3431).
Russian:	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter from IlliniCare Health вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-855-745-5507 (TTY/TDD 1-844-517-3431).
Gujarati:	00 0000 000 000 000 000 000 000 000 00
Urdu:	اگر Ambetter from IlliniCare Health کے بارے میں آپ، یا جن کی آپ مدد کر رہے ہیں ان کے موالات ہوں تو ، آپ کو بلامعاوضہ اپنی زبان میں مدد اور معلومات حاصل کرنے کا حق ہے۔کسی مترجم سے بات کرنے کے لیے، (TTY/TDD 1-844-517-3431) پر کل کریں۔
Vietnamese:	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from IlliniCare 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 1-855-745-5507 (TTY/TDD 1-844-517-3431).
Italian:	Se lei, o una persona che lei sta aiutando, avesse domande su Ambetter from IlliniCare Health, ha diritto a usufruire gratuitamente di assistenza e informazioni nella sua lingua. Per parlare con un interprete, chiami l'1-855-745-5507 (TTY/TDD 1-844-517-3431).
Hindi:	आप या जिसकी आप मदद कर रहे हैं उनके, Ambetter from IlliniCare Health 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 1-855-745-5507 (TTY/TDD 1-844-517-3431) पर कॉल करें।
French:	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from IlliniCare Health, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-855-745-5507 (TTY/TDD 1-844-517-3431).
Greek:	Εάν εσείς ή κάποιος που βοηθάτε, έχετε ερωτήσεις σχετικά με την Ambetter from IlliniCare Health, έχετε το δικαίωμα να ζητήσετε βοήθεια και πληροφορίες στη γλώσσα σας, χωρίς χρέωση. Για να μιλήσετε με διερμηνέα, καλέστε το 1-855-745-5507 (TTY/TDD 1-844-517-3431).
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from IlliniCare 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 1-855-745-5507 (TTY/TDD 1-844-517-3431) an.

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