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 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 <a href="https://AmbetterofTennessee.com/2020-brochures.html">https://AmbetterofTennessee.com/2020-brochures.html</a>, or call 1-833-709-4735 (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 1-833-709-4735 (Relay 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
Are there services covered before you meet your deductible?	There is no <u>deductible</u> .	There is no <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>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> ?	Premiums, balance-billing charges, and health care this plan does not 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 Find a Provider or call 1-833-709-4735 (Relay 711) for a list of network providers.	This <u>plan</u> uses a provider <u>network</u> . You will pay less if you use a <u>provider</u> in the plan's <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All  $\underline{\text{copayment}}$  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	Indian Health Care Provider (IHCP) (You will pay the least)	Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	No charge	\$45 <u>Copay</u> / visit	Not covered	Cost sharing waived at non-IHCP with IHCP referral.	
If you visit a health	Specialist visit	No charge	\$95 <u>Copay</u> / visit	Not covered	Cost sharing waived at non-IHCP with IHCP referral.	
care <u>provider's</u> office or clinic		No charge	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. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge	\$45 <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. Cost sharing waived at non-IHCP with IHCP referral.	
	Imaging (CT/PET scans, MRIs)	No charge	50% Coinsurance	Not covered	Prior authorization may be required. Cost sharing waived at non-IHCP with IHCP referral.	

	What You Will Pay				
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, 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)	No charge	Retail: \$36 <u>Copay</u> / prescription; Mail order: \$90 <u>Copay</u> / prescription	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. Cost sharing waived at non-IHCP with IHCP referral.
	Preferred brand drugs (Tier 2)	No charge	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. Cost sharing waived at non-IHCP with IHCP referral.
	Non-preferred brand drugs (Tier 3)	No charge	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. Cost sharing waived at non-IHCP with IHCP referral.
	Specialty drugs (Tier 4)	No charge	50% <u>Coinsurance</u>	Not covered	Prior authorization may be required.  Prescription drugs are provided up to 30 days retail and up to 30 days through mail order.  Cost sharing waived at non-IHCP with IHCP referral.
If you have	Facility fee (e.g., ambulatory surgery center)	No charge	50% Coinsurance	Not covered	Prior authorization may be required. Cost sharing waived at non-IHCP with IHCP referral.
outpatient surgery	Physician/surgeon fees	No charge	50% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Cost sharing waived at non-IHCP with IHCP referral.
If you need immediate medical attention	Emergency room care	No charge	50% Coinsurance	50% <u>Coinsurance</u>	Cost sharing waived at non-IHCP with IHCP referral.
	Emergency medical transportation	No charge	50% Coinsurance	50% <u>Coinsurance</u>	Cost sharing waived at non-IHCP with IHCP referral.
	<u>Urgent care</u>	No charge	\$60 <u>Copay</u> / visit	Not covered	Cost sharing waived at non-IHCP with IHCP referral.

		What You Will Pay				
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you have a hospital	Facility fee (e.g., hospital room)	No charge	50% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Cost sharing waived at non-IHCP with IHCP referral.	
stay	Physician/surgeon fees	No charge	50% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Cost sharing waived at non-IHCP with IHCP referral.	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	\$45 <u>Copay</u> / office visit; 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). Cost sharing waived at non-IHCP with IHCP referral.	
	Inpatient services	No charge	50% Coinsurance	Not covered	Prior authorization may be required. Cost sharing waived at non-IHCP with IHCP referral.	
If you are pregnant	Office visits	No charge	\$45 <u>Copay</u> / visit	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). Cost sharing waived at non-IHCP with IHCP referral.	
	Childbirth/delivery professional services	No charge	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). Cost sharing waived at non-IHCP with IHCP referral.	
	Childbirth/delivery facility services	No charge	50% Coinsurance	Not covered	Prior authorization not required for deliveries within the standard timeframe per federal	

 $<sup>{}^*</sup>For more information about limitations and exceptions, see plan or policy document at \\ \underline{\text{https://api.centene.com/EOC/2020/70111TN011.pdf}}$ 

		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
					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). Cost sharing waived at non-IHCP with IHCP referral.
	Home health care	No charge	50% <u>Coinsurance</u>	Not covered	Prior authorization may be required. 60 visits per year. Cost sharing waived at non-IHCP with IHCP referral.
	Rehabilitation services	No charge	50% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Therapy limited to 20 visits per type per year. Cost sharing waived at non-IHCP with IHCP referral.
If you need help recovering or have other special health	<u>Habilitation services</u>	No charge	50% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Therapy limited to 20 visits per type per year. Cost sharing waived at non-IHCP with IHCP referral.
needs	Skilled nursing care	No charge	50% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Limited 60 days per year. Cost sharing waived at non-IHCP with IHCP referral.
	Durable medical equipment	No charge	50% Coinsurance	Not covered	Prior authorization may be required. Cost sharing waived at non-IHCP with IHCP referral.
	Hospice services	No charge	50% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Cost sharing waived at non-IHCP with IHCP referral.
If your child needs dental or eye care	Children's eye exam	No charge	No charge	Not covered	1 visit per year. <u>Cost sharing</u> waived at non- IHCP with IHCP <u>referral</u> .
	Children's glasses	No charge	No charge	Not covered	1 item per year. Cost sharing waived at non- IHCP with IHCP referral.
	Children's dental check-up	Not covered	Not covered	Not covered	None

## **Excluded Services & Other Covered Services:**

Services Your Plan Generally Does NOT Cover (Check your policy or plan document 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
- 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 (Limited to 20 visits per year)
- Hearing aids (Limited to one item per 3 years)
- Routine foot care (For 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 of Tennessee at 1-833-709-4735 (Relay 711); Tennessee Department of Commerce and Insurance, 500 James Robertson Pkwy., 10th Floor, Nashville, TN 37243-0565, Phone No. 1-615-741-2218 or 1-800-342-4029. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="Marketplace">Health Insurance</a> Marketplace. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="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 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: Tennessee Department of Commerce and Insurance, 500 James Robertson Pkwy., 10th Floor, Nashville, TN 37243-0565, Phone No. 1-615-741-2218 or 1-800-342-4029.

## 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 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 1-833-709-4735 (Relay 711).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-709-4735 (Relay 711).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-833-709-4735 (Relay 711).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-833-709-4735 (Relay 711).

-----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 <u>plan's</u> overall <u>deductible</u>	\$0
■ Specialist copayment	\$95
■ Hospital (facility) coinsurance	50%
Other <u>coinsurance</u>	50%

#### This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost	\$12,800
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## In this example, Peg would pay:

Cost Sharing			
Deductibles	\$0		
Copayments	\$1,800		
Coinsurance	\$4,600		
What isn't covered			
Limits or exclusions	\$60		
The total Peg would pay is	\$6,460		

# 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>	\$0
■ Specialist copayment	\$95
■ Hospital (facility) coinsurance	50%
Other <u>coinsurance</u>	50%

### This EXAMPLE event 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 \$7,40
---------------------------

# In this example, Joe would pay:

Cost Sharing				
Deductibles	\$0			
Copayments	\$2,400			
Coinsurance	\$2,700			
What isn't covered				
Limits or exclusions	\$60			
The total Joe would pay is	\$5,160			

# Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ Specialist copayment	\$95
■ Hospital (facility) coinsurance	50%
Other <u>coinsurance</u>	50%

### This EXAMPLE event 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	\$0
Copayments	\$300
Coinsurance	\$800
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,100

Note: These numbers assume the patient received care from an IHCP <u>provider</u> or with IHCP <u>referral</u> at a non-IHCP. If you receive care from a non-IHCP <u>provider</u> without a referral from an IHCP your costs may be higher.

### Statement of Non-Discrimination

Ambetter of Tennessee complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Ambetter of Tennessee does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

#### Ambetter of Tennessee:

- 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 of Tennessee at 1-833-709-4735 (Relay 711).

If you believe that Ambetter of Tennessee 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 of Tennessee, ATTN: Ambetter Grievances and Appeals Department, 12515-8 Research Blvd, Suite 400, Austin, TX 78759, 1-833-709-4735 (Relay 711), Fax: 1-833-886-7956. You can file a grievance by mail or fax. If you need help filing a grievance, Ambetter of Tennessee 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.



Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter of Tennessee, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérpre llame al 1-833-709-4735 (Relay 711).	
Arabia	إذا كان لديك أو لدى شخص تساعده أسئلة حول  Ambetter of Tennessee، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك	
Arabic:	من دون أية تكلفة. للتحدث مع مترجم اتصل بـ[.(Relay 711) 4735 (Relay 711).	
Chinese:	如果您,或是您正在協助的對象,有關於Ambetter of Tennessee,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1-833-709-4735 (Relay 711).	
Vietnamese:	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter of Tennessee, 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 1-833-709-4735 (Relay 711).	
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이Ambetter of Tennessee,에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는[1-833-709-4735 (Relay 711).로 전화하십시오.	
French:	Si vous-même ou une personne que vous aidez avez des questions à propos Ambetter of Tennessee, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-833-709-4735 (Relay 711).	
Laotian:	ຖ້າທ່ານ ຫຼືຄົນທີ່ທ່ານກຳລັງຊ່ວຍເຫຼືອ ມີຄຳຖາມກ່ຽວກັບ Ambetter of Tennessee, ທ່ານມີສິດທີ່ຈະໄດ້ຮັບການຊ່ວຍເຫຼືອແລະຂໍ້ມູນຂ່າວສານທີ່ເປັນພາສາຂອງທ່ານ ໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ. ເພື່ອຈະເວົ້າກັບນາຍພາສາ ໃຫ້ໂທຫາ 1-833-709-4735 (Relay 711).	
Amharic:	እርስዎ ወይም እርሰዎ የሚርዱት ሰው ስለ Ambetter of Tennessee,	
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter of Tennessee, 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 1-833-709-4735 (Relay 711). an.	
Gujarati:	જે તમને અથવા તમે જેમની મદદ કરી રહ્યા હોય તેમને, Ambetter of Tennessee, વિશે કોઈ પ્રશ્ન હોય તો તમને, કોઈ ખર્ચ વિના તમારી ભાષામાં મદદ અને માહિતી પ્રાપ્ત કરવાનો અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે 1-833-709-4735 (Relay 711). ઉપર કૉલ કરો.	
Japanese:	Ambetter of Tennessee, 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、1-833-709-4735 (Relay 711). までお電話ください。	
Tagalog:	Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter of Tennessee, may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-833-709-4735 (Relay 711).	
Hindi:	आप या जिसकी आप मदद कर रहे हैं उनके, Ambetter of Tennessee, 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 1-833-709-4735 (Relay 711). पर कॉल करें।	
Russian:	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter of Tennessee, вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-833-709-4735 (Relay 711).	
Persian:	اگر شما، یا کسي که به او کسک مي کنید سؤالي در مورد Ambetter of Tenneseeدارید، از این حق برخوردارید که کسک و اطلاعات را بصورت رایگان به زبان خود دریافت کنید. بر اي صحبت کردن با مترجم با شماره (.(Relay 711) 4735-97-833-1]تماس بگيريد.	