Coverage for: Individual/Family | Plan Type: POS



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.ARHealthWellness.com/2020-brochures.html, 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	Answers	Why This Matters:
What is the overall deductible?	Network providers: \$1,900 individual / \$3,800 family. Non-network providers: \$12,400 individual / \$24,800 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. Preventive care services, primary care, specialist, and urgent care office visits, children's eye exam and glasses, imaging, diagnostic tests, generic and preferred brand drugs are covered before you meet your deductible.	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?	Yes, \$100 individual / \$200 family for <u>prescription drug coverage</u> . There are no other specific <u>deductibles</u> .	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 network providers: \$2,700 individual / \$5,400 family. For nonnetwork providers: \$14,400 individual / \$28,800 family.	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?	Premiums, 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 1-877-617-0390 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 vou need a referral		

Underwritten by QCA Health Plan, Inc.

SBC-70525AR0070261-05





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	\$10 <u>Copay</u> / visit; <u>deductible</u> does not apply	50% <u>Coinsurance;</u> deductible does not apply	None	
If you visit a health care provider's office or clinic	Specialist visit	\$20 <u>Copay</u> / visit; <u>deductible</u> does not apply	50% Coinsurance; deductible does not apply	None	
or clinic	Preventive care/ screening/ immunization	No charge	50% <u>Coinsurance;</u> <u>deductible</u> 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)	\$10 Copay / test; deductible does not apply	50% <u>Coinsurance;</u> <u>deductible</u> does not apply.	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 <u>Copay</u> / test; <u>deductible</u> does not apply	50% <u>Coinsurance;</u> deductible does not apply	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
	Generic drugs (Tier 1)	Retail: \$10 Copay / prescription; Mail order: \$25 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.
If you need drugs to treat your illness or condition	treat your illness or rescription; deductible	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.	
about <u>prescription</u> <u>drug coverage</u> is available at <u>Preferred</u>		Not covered	Prior authorization may be required. \$100 individual / \$200 family Rx drug <u>deductible</u> for non-preferred brand and <u>specialty drugs</u> . <u>Prescription drugs</u> 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)	Retail: \$250 <u>Copay</u> / prescription; subject to Rx drug <u>deductible</u>	Not covered	Prior authorization may be required. \$100 individual / \$200 family Rx drug <u>deductible</u> for non-preferred brand and <u>specialty drugs</u> . <u>Prescription drugs</u> are provided up to 30 days retail and up to 30 days through mail order.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	9% <u>Coinsurance</u>	50% <u>Coinsurance</u>	Prior authorization may be required.
outpatient surgery	Physician/surgeon fees	9% Coinsurance	50% Coinsurance	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	
	Emergency room care	\$100 <u>Copay</u> / visit	\$100 <u>Copay</u> / visit	None	
If you need immediate medical	Emergency medical transportation	5% Coinsurance	5% Coinsurance	None	
attention	Urgent care	\$10 <u>Copay</u> / visit; <u>deductible</u> does not apply	50% <u>Coinsurance;</u> deductible does not apply	None	
If you have a	Facility fee (e.g., hospital room)	\$250 <u>Copay</u> per day	50% Coinsurance	Prior authorization may be required.	
hospital stay	Physician/surgeon fees	No charge after deductible	50% Coinsurance	Prior authorization may be required.	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$10 Copay / office visit (deductible does not apply); No charge for all other outpatient services	50% <u>Coinsurance;</u> deductible does not apply	Prior authorization may be required. (PCP and other practitioner visits do not require prior authorization)	
	Inpatient services	\$250 <u>Copay</u> per day	50% Coinsurance	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 are pregnant	Office visits	\$10 <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 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	No charge after deductible	50% <u>Coinsurance</u>	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	\$250 <u>Copay</u> per day	50% <u>Coinsurance</u>	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 <u>Provider</u> (You will pay the least)	Out-of-Network <u>Provider</u> (You will pay the most)	Limitation, Exceptions, & Other Important Information
	Home health care	5% Coinsurance	50% Coinsurance	Prior authorization may be required. 50 visits per year.
	Rehabilitation services	\$10 <u>Copay</u> / office visit; <u>deductible</u> does not apply	50% <u>Coinsurance;</u> deductible does not apply	Combined 30 visit limit per year for PT, OT, ST and chiropractic care.
If you need help	Habilitation services	\$10 <u>Copay</u> / office visit; <u>deductible</u> does not apply.	50% <u>Coinsurance;</u> deductible does not apply	30 Visits per year for outpatient habilitative services. 180 visits per year for developmental services.
recovering or have other special health needs	Skilled nursing care	\$25 <u>Copay</u> per day	50% Coinsurance	Prior authorization may be required. 60 days per year in a facility.
	Durable medical equipment	\$10 <u>Copay</u> / item; <u>deductible</u> does not apply	50% <u>Coinsurance;</u> <u>deductible</u> does not apply	Prior authorization may be required.
	Hospice services	5% Coinsurance	50% Coinsurance	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. Out-of-network <u>provider</u> frames or contacts covered up to \$50, see schedule for lens limit.
	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 Long-term care

Routine eye care (Adult)

- the mother is endangered)
- Dental care

- Non-emergency care when traveling outside the U.S.
- Weight loss programs

Bariatric surgery

Acupuncture

Infertility treatment

Cosmetic surgery

· Private-duty nursing

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Chiropractic care (Limited to 30 Hearing aids (Limited to one specialist visits per year pair every three years)
- · Routine foot care (Related to diabetes treatment)

combined with Speech, Physical

and Occupational Therapy)

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. 1-800-24-6330. 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 claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan 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 800-224-6330. Additionally, a consumer assistance program can help you file your appeal. Contact 1-855-332-2227 or (501) 371-2645.

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 877-617-0390, TTY/TDD 877-617-0392

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 877-617-0390, TTY/TDD 877-617-0392

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 877-617-0390, TTY/TDD 877-617-0392

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 877-617-0390, TTY/TDD 877-617-0392

–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	\$1,900
Specialist copayment	\$20
Hospital (Facility) copayment	\$250
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 C	Cost	\$12,800

In this example, Peg would pay:

Cost Sharing	
Deductibles	\$1,900
Copayments	\$700
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$2,660

Managing Joe's type 2 Diabetes

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

The plan's overall deductible	\$1,900
Specialist copayment	\$20
Hospital (Facility) copayment	\$250
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 Ex	cample Cost	\$7,400

In this example, Joe would pay:

Cost Sharing			
Deductibles	\$0		
Copayments	\$1,200		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions	\$60		
The total Joe would pay is	\$1,260		

Mia's Simple Fracture

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

The plan's overall deductible	\$1,900
Specialist copayment	\$20
Hospital (Facility) copayment	\$250
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	\$1,300
Copayments	\$100
Coinsurance	\$70
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,470

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 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 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 لنبك أو لدى شخص تساعده أسئلة حول Ambetter from Arkansas Health & Wellness، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية نكلفة. للتحدث مع مترجم اتصل بـ 0390-617-877-1 (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 ફોય તેમને, Ambetter from Arkansas Health & Wellness વિશે કોઈ પ્રશ્ન ફોય તો તમને, કોઈ ખર્ચ વિના તમારી ભાષામાં મદદ અને માફિતી પ્રાપ્ત કરવાનો અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે 1-877-617-0390 (TTY/TDD 1-877-617-0392) ઉપર કૉલ કરો.	