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.PAhealthwellness.com/2020-brochures.html, or call 1-833-510-4727 (Relay 711). 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 1-833-510-4727 (Relay 711) to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|---|---|
| What is the overall deductible? | \$6,000 individual / \$12,000 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, lab-work, 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? | 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> : \$8,100 individual / \$16,200 family. No, for non- <u>network providers</u> . | The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met. |
| What is not included in the out-of-pocket limit? | Premiums, balance-billing charges, and health care this plan doesn't cover. | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> . |
| Will you pay less if you use a <u>network provider</u> ? | Yes. See <u>Find a Provider</u> or call 1-833-510-4727 (Relay 711) for a list of <u>network providers</u> . | This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services. |
| Do you need a <u>referral</u> to see a <u>specialist</u> ? | No. | You can see the <u>specialist</u> you choose without a <u>referral</u> . |

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All <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 | | 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 | |
| | Primary care visit to treat an injury or illness | \$30 <u>Copay</u> / visit; <u>deductible</u> does not apply | Not covered | None | |
| If you visit a health care <u>provider's</u> office or clinic | <u>Specialist</u> visit | \$60 <u>Copay</u> / visit; <u>deductible</u> does not apply | Not covered | None | |
| | Preventive care/ screening/ immunization | No charge | Not covered | You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for. | |
| If you have a test | Diagnostic test (x-ray, blood work) Diagnostic test (x-ray, blood work) professional services (deductible does not apply): 40% Not covered requires prior authorization requires prior auth | | 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) | 40% 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 | |
| Generic drugs (Tier 1) Retail: \$20 Copay / prescription; Mail order: \$50 Copay / prescription; deductible does not apply Retail: \$50 Copay / prescription; deductible does not apply Retail: \$50 Copay / prescription; Mail order: \$125 Copay / prescription; Mail order: \$125 Copay / prescription; deductible does not apply Not covered prescription; deductible does n | Generic drugs (Tier 1) | prescription; Mail order: \$50 <u>Copay</u> / prescription; <u>deductible</u> | 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. | |
| | 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% Coinsurance | 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. | |
| | Specialty drugs (Tier 4) | 50% Coinsurance | Not covered | Prior authorization may be required. Prescription drugs 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) | 40% Coinsurance | Not covered | Prior authorization may be required. | |
| | Physician/surgeon fees | 40% 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 | |
| | Emergency room care | 40% Coinsurance | 40% Coinsurance | None | |
| If you need immediate medical | Emergency medical transportation | 40% Coinsurance | 40% Coinsurance | None | |
| attention | \$60 <u>Copay</u> / | \$60 <u>Copay</u> / visit; <u>deductible</u> does not apply | Not covered | None | |
| If you have a | Facility fee (e.g., hospital room) | 40% Coinsurance | Not covered | Prior authorization may be required. | |
| hospital stay | Physician/surgeon fees | 40% Coinsurance | Not covered Prior a | Prior authorization may be required. | |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | \$30 Copay / office visit (deductible does not apply); 40% Coinsurance for all other outpatient services | Not covered | Prior authorization may be required. (PCP and other practitioner visits do not require prior authorization) | |
| | Inpatient services | 40% 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 are pregnant | Office visits | \$30 <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). |
| | Childbirth/delivery professional services | 40% <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 | 40% <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). |

| | | 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 | 40% Coinsurance | Not covered | Prior authorization may be required. 60 Visits per year. | |
| If you need help recovering or have other special health needs | Rehabilitation services | 40% <u>Coinsurance</u> | Not covered | 30 visits per year for Speech Therapy. Combined limit of 30 Visits per Year for PT & OT. 36 visits per year (includes Cardiac, Pulmonary, & Respiratory Therapy). *These limits do not apply when provided for a mental health / substance use disorder diagnosis. | |
| | Habilitation services | 40% <u>Coinsurance</u> | Not covered | 30 visits per year for Speech Therapy. Combined limit of 30 Visits per Year for PT & OT. 36 visits per year (includes Cardiac, Pulmonary, & Respiratory Therapy). *These limits do not apply when provided for a mental health / substance use disorder diagnosis. | |
| | Skilled nursing care | 40% Coinsurance | Not covered | Prior authorization may be required. 120 Days per year. | |
| | Durable medical equipment | 40% Coinsurance | Not covered | Prior authorization may be required. | |
| | Hospice services | 40% Coinsurance | Not covered | Prior authorization may be required. Respite care - maximum of 7 days every 6 months. | |
| If your shild needs | Children's eye exam | No charge | Not covered | 1 exam per year. | |
| If your child needs | Children's glasses | No charge | Not covered | 1 item per year. | |
| dental or eye care | 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 the mother is endangered)
- Cosmetic surgery
- Long-term care

• Routine eye care (Adult)

Acupuncture

Dental care

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

Bariatric surgery

Hearing aids

· 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 20 Infertility treatment (Only
- Routine foot care (For

<u>specialist</u> visits per benefit covered for artificial insemination) <u>medically necessary</u> treatment)

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 PA Health & Wellness at 1-833-510-4727 (Relay 711); Pennsylvania Insurance Department, 1209 Strawberry Square, Harrisburg, PA 17111, Phone No. 1-877-881-6388. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Pennsylvania Insurance Department, 1209 Strawberry Square, Harrisburg, PA 17111, Phone No. 1-877-881-6388. Additionally, a consumer assistance program can help you file your appeal. Contact 1-877-881-6388.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-833-510-4727 (Relay 711)

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-510-4727 (Relay 711)

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-833-510-4727 (Relay 711)

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-833-510-4727 (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 plan's overall deductible | \$6,000 |
|---------------------------------|---------|
| Specialist copayment | \$60 |
| Hospital (Facility) coinsurance | 40% |
| Other coinsurance | 40% |

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 | \$3,500 |
| Copayments | \$900 |
| Coinsurance | \$3,600 |
| What isn't covered | |
| Limits or exclusions | \$60 |
| The total Peg would pay is | \$8,060 |
| | |

Managing Joe's type 2 Diabetes

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

| The plan's overall deductible | \$6,000 |
|---------------------------------|---------|
| Specialist copayment | \$60 |
| Hospital (Facility) coinsurance | 40% |
| Other coinsurance | 40% |

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:

| Cost Sharing | | | |
|----------------------------|---------|--|--|
| Deductibles | \$1,000 | | |
| Copayments | \$2,100 | | |
| Coinsurance | \$700 | | |
| What isn't covered | | | |
| Limits or exclusions | \$60 | | |
| The total Joe would pay is | \$3,860 | | |

Mia's Simple Fracture

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

| The plan's overall deductible | \$6,000 |
|---------------------------------|---------|
| Specialist copayment | \$60 |
| Hospital (Facility) coinsurance | 40% |
| Other coinsurance | 40% |

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 | \$1,000 |
| Copayments | \$200 |
| Coinsurance | \$700 |
| What isn't covered | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$1,900 |

Statement of Non-Discrimination

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

Ambetter from PA 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 PA Health & Wellness at 1-833-510-4727 (Relay 711).

If you believe that Ambetter from PA 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 PA Health & Wellness, Attn: Ambetter Grievances and Appeals Department, 12515-8 Research Blvd, Suite 400, Austin, TX 78759, 1-833-510-4727 (Relay 711), Fax, 1-833-886-7956. You can file a grievance by mail or fax. If you need help filing a grievance, Ambetter from PA 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 from PA Health & Wellness, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-833-510-4727 (Relay 711). |
|----------------|--|
| | 如果您,或是您正在協助的對象,有關於Ambetter from PA 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 1-833-510-4727 |
| Chinese: | (Relay 711). |
| Nếu qu | Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hởi về Ambetter from PA Health & Wellness, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. |
| Vietnamese: | Để nói chuyện với một thông dịch viên, xin gọi 1-833-510-4727 (Relay 711). |
| Russian: | В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter from PA Health & Wellness, вы имеете право получить |
| Nussiaii. | бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-833-510-4727 (Relay 711). |
| Pennsylvania | Vann du, adda ebbah's du am helfa bisht, ennichi questions hott veyyich Ambetter from PA Health & Wellness, dann hosht du's recht fa hilf greeya adda may aus finna diveyya in dei |
| Dutch: | shprohch un's kosht nix. Fa shvetza mitt ebbah diveyya, kawl |
| Dutch. | 1-833-510-4727 (Relay 711). |
| Korean: | 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이Ambetter from PA Health & Wellness,에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 |
| Morouri. | 있습니다. 그렇게 통역사와 얘기하기 위해서는1-833-510-4727 (Relay 711).로 전화하십시오. |
| Italian: | Se lei, o una persona che lei sta aiutando, avesse domande su Ambetter from PA Health & Wellness, ha diritto a usufruire gratuitamente di assistenza e informazioni nella sua lingua. Per |
| italiali. | parlare con un interprete, chiami l' 1-833-510-4727 (Relay 711). |
| Arabic: | إذا كان لديك أو لدى شخص تساعد أسئلة حول ,Ambetter from PA Health & Wellness، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ |
| Alabic. | 1-833-510-4727 (Relay 711) |
| French: | Si vous-même ou une personne que vous aidez avez des questions à propos Ambetter from PA Health & Wellness, vous avez le droit de bénéficier gratuitement d'aide et d'informations |
| | dans votre langue. Pour parler à un interprète, appelez le 1-833-510-4727 (Relay 711). |
| German: | Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from PA 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 1-833-510-4727 (Relay 711) an. |
| Culorati | જે તમને અથવા તમે જેમની મદદ કરી રહ્યા હોય તેમને, Ambetter from PA Health & Wellness, વિશે કોઈ પુશ્ન હોય તો તમને, કોઈ ખર્ચ વિના તમારી ભાષામાં મદદ અને માહિતી પ્રાપ્ત કરવાનો અધિકાર છે. દુભાષિયા સાથે |
| Gujarati: | વાત કરવા માટે 1-833-510-4727 (Relay 711) ઉપર કૉલ કરો. |
| Polish: | Jeżeli ty lub osoba, której pomagasz, macie pytania na temat planów za pośrednictwem Ambetter from PA Health & Wellness, macie prawo poprosić o bezpłatną pomoc i informacje w |
| | języku ojczystym. Aby skorzystać z pomocy tłumacza, zadzwoń pod numer 1-833-510-4727 (Relay 711). |
| | Si oumenm, oubyen yon moun wap ede, gen kesyon nou ta renmen poze sou Ambetter from PA Health & Wellness, ou gen tout dwa pou w jwenn èd ak enfômasyon nan lang manman w |
| Trench Credie. | san sa pa koute w anyen. Pou w pale avèk yon entèprèt, sonnen nimewo 1-833-510-4727 (Relay 711). |
| Mon-Khmer, | ប្រសិនលេកអ្នកឬ នរណាម្នាក់ដែលអ្នកកំពុងកែជួយមានបញ្ហាអំពី Ambetter from PA Health & Wellness អ្នកមានសិទ្ធិទទួលបានជំនួយនិងព័ត៌មានជាភាសាលោកអ្នកដោយឥតគិតផ្លៃ។ សូមនិយាយទៅកាន់អ្នក |
| Cambodian: | បកប្រែតាម 1-833-510-4727 (Relay 711). |
| Portuguese: | Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Ambetter from PA Health & Wellness, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-833-510-4727 (Relay 711). |
| | |