Coverage for: Individual/Family | Plan Type: EPO



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.HomeStateHealth.com/2020-brochures.html, or call 1-855-650-3789 (TTY/TDD 1-877-250-6113). 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 1-855-650-3789 (TTY/TDD 1-877-250-6113) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$5,650 individual / \$11,300 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, 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 <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-</u> <u>pocket limit</u> for this <u>plan</u> ?	For network providers: \$7,100 individual / \$14,200 family. No, for non-network providers.	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 1-855-650-3789 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> .

Underwritten 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.

Common Madical		What You Will Pay		Limitation Franchisms 9.0th on London	
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 provider's office or clinic	Specialist 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)	20% <u>Coinsurance</u>	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)	20% 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 downs to	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 34 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  More information about prescription	Preferred brand drugs (Tier 2)	Retail: \$55 Copay / prescription; Mail order: \$137.50 Copay / prescription; deductible does not apply	Not covered	Prior authorization may be required. Prescription drugs are provided up to 34 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 <u>Preferred</u> Drug List.	Non-preferred brand drugs (Tier 3)	30% Coinsurance	Not covered	Prior authorization may be required. Prescription drugs are provided up to 34 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)	30% 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)	20% Coinsurance	Not covered	Prior authorization may be required.
outpatient surgery	Physician/surgeon fees	20% 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	20% Coinsurance	20% Coinsurance	None	
If you need	Emergency medical transportation	20% Coinsurance	20% Coinsurance	None	
attention	Urgent care	\$60 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	None	
If you have a	Facility fee (e.g., hospital room)	20% Coinsurance	Not covered	Prior authorization may be required.	
hospital stay	Physician/surgeon fees	20% Coinsurance	Not covered	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); 20% Coinsurance for all other outpatient services	Not covered	Prior authorization may be required. (PCP and other practitioner visits do not require prior authorization). Two mental health assessments per year are covered Out-of-Network.	
	Inpatient services	20% 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	20% <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	20% <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		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
	Home health care	20% Coinsurance	Not covered	Prior authorization may be required. 100 Visits per year.
If you need help	Rehabilitation services	\$30 <u>Copay</u> / office visit for physical and occupational therapy ( <u>deductible</u> does not apply); 20% <u>Coinsurance</u> for all other services	Not covered	20 Visits per therapy per year for OT and PT. (Limits do not apply to autism services or speech therapy).
recovering or have other special health needs	Habilitation services	\$30 <u>Copay</u> / office visit for physical and occupational therapy ( <u>deductible</u> does not apply); 20% <u>Coinsurance</u> for all other services	Not covered	20 Visits per therapy per year. (Limits do not apply to autism services or speech therapy).
	Skilled nursing care	20% Coinsurance	Not covered	Prior authorization may be required. 150 Days per year combined with inpatient rehabilitation.
	Durable medical equipment	20% Coinsurance	Not covered	Prior authorization may be required.
	Hospice services	20% 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.
dontal of cyc out	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

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

- Chiropractic care (Limited to 26 Infertility treatment (Diagnosis visits per year. Visits in excess of only)
- Private-duty nursing (Prior authorization required, limited to 82 visits per year)
- Routine foot care (For diabetes treatment)

26 require prior authorization)Hearing aids (One pair per

year. Covered all ages)

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 Home State Health at 1-855-650-3789 (TTY/TDD 1-877-250-6113); Missouri Department of Insurance, PO Box 690, Jefferson City, MO 65102-0690, Phone No. 1-573-751-4126. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="Health Insurance Marketplace">Health Insurance Marketplace</a>. 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: Missouri Department of Insurance, PO Box 690, Jefferson City, MO 65102-0690, Phone No. 1-573-751-4126. Additionally, a consumer assistance program can help you file your appeal. Contact 800-726-7390.

#### 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 1-855-650-3789, TTY/TDD 1-877-250-6113

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-650-3789, TTY/TDD 1-877-250-6113

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-650-3789, TTY/TDD 1-877-250-6113

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-650-3789, TTY/TDD 1-877-250-6113

–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	\$5,650
Specialist copayment	\$60
Hospital (Facility) coinsurance	20%
Other coinsurance	20%

#### 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	\$4,700
Copayments	\$400
Coinsurance	\$2,000
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$7,160

## **Managing Joe's type 2 Diabetes**

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

The plan's overall deductible	\$5,650
Specialist copayment	\$60
Hospital (Facility) coinsurance	20%
Other coinsurance	20%

#### 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	\$1,500	
Copayments	\$1,400	
Coinsurance	\$400	
What isn't covered		
Limits or exclusions	\$60	
The total Joe would pay is	\$3,360	

# **Mia's Simple Fracture**

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

The plan's overall deductible	\$5,650
Specialist copayment	\$60
Hospital (Facility) coinsurance	20%
Other <u>coinsurance</u>	20%

#### 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	\$1,200
Copayments	\$300
Coinsurance	\$300
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,800

#### Statement of Non-Discrimination

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

Ambetter from Home State 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 Home State Health at 1-855-650-3789 (TTY/TDD 1-877-250-6113).

If you believe that Ambetter from Home State 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: Grievance/Appeals Home State Health, 16090 Swingley Ridge Road, Suite 500, Chesterfield, MO 63017, 1-855-650-3789 (TTY/TDD 1-877-250-6113), Fax, 1-855-805-9812. You can file a grievance by mail, fax, or email. If you need help filling a grievance, Ambetter from Home State 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 <a href="https://ocrportal.hhs.gov/ocr/portal/hobby.jsf">https://ocrportal.hhs.gov/ocr/portal/hobby.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 de Home State Health, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-855-650-3789 (TTY/TDD 1-877-250-6113).
Chinese:	如果您,或是您正在協助的對象,有關於 Ambetter from Home State 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 1-855-650-3789 (TTY/TDD 1-877-250-6113)。
Vietnamese:	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hởi về Ambetter from Home State 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 1-855-650-3789 (TTY/TDD 1-877-250-6113).
Serbo- Croatian:	Ako Vi, ili neko kome pomažete, imate pitanja u vezi Ambetter from Home State Health, imate pravo na besplatnu pomoć i informaciju na sopstvenom jeziku. Ukoliko želite da pričate sa prevodiocem, pozovite broj 1-855-650-3789 (TTY/TDD 1-877-250-6113).
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Home State 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 1-855-650-3789 (TTY/TDD 1-877-250-6113) an.
Arabic:	إذا كان لذيك أو لذى شخص تساعد أسثلة حول Ambetter from Home State Health، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية نكلفة. للتحدث مع مترجم اتصل بـ 878-650-650-1-878. (TTY/TDD 1-877-250-6113).
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from Home State Health 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-855-650-3789 (TTY/TDD 1-877-250-6113) 로 전화하십시오.
Russian:	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter from Home State Health вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-855-650-3789 (ТТУ/ТDD 1-877-250-6113).
French:	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from Home State Health, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-855-650-3789 (TTY/TDD 1-877-250-6113).
Tagalog:	Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter from Home State Health, may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-855-650-3789 (TTY/TDD 1-877-250-6113).
Pennsylvania Dutch:	Vann du, adda ebbah's du am helfa bisht, ennichi questions hott veyyich Ambetter from Home State Health, dann hosht du's recht fa hilf greeya adda may aus finna diveyya in dei shprohch un's kosht nix. Fa shvetza mitt ebbah diveyya, kawl 1-855-650-3789 (TTY/TDD 1-877-250-6113).
Persian:	اگر شما، با کسمي که به او کمک مي کنيد سؤالي در مورد Ambetter from Home State Health داريد، از اين حق برخورداريد که کمک و اطلاعات را بصورت رايگان به زبان خود دريافت کنيد. براي صحبت کردن با مترجم با شماره Ambetter from Home State Health داريد، از اين حق برخورداريد که کمک و اطلاعات را بصورت رايگان به زبان خود دريافت کنيد. براي صحبت کردن با مترجم با شماره Page 1-855-650-6113) نمان بگيريد.
Cushite:	Yoo sii ykn namaa gargaaraa jirtuu wa'ee Ambetter from Home State Health irra gaaffi qabaatan ta'ee gargaarsaa fi odeeffanoo afaan ketiin kaffaltii alla argachuuf mirgaa qabdaa. Turjumaana wajiin dubadhuu,1-855-650-3789 irra bilbilli (TTY/TDD 1-877-250-6113).
Portuguese:	Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Ambetter from Home State Health, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-855-650-3789 (TTY/TDD 1-877-250-6113).
Amharic:	አርስዎ ወይም አርሰዎ የሚርዱት ሰው ስለ Ambetter from Home State Health ግብር ተዖቴ ካለዎት ያለምንም ወጪ በቋንቋዎ ድጋፍ አንዲሁም መረጃ የማግኘት መብት አለዎት፣ ፣ አስተርጻሚ ለማነጋገር በ 1-855-650-3789 (TTY/TDD 1-877-250-6113) ይደውሉ፤ ፤