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.SuperiorHealthPlan.com/2021-brochures.html, or call 1-877-687-1196 (Relay Texas/TTY: 1-800-735-2989). 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 <u>https://www.healthcare.gov/sbc-glossary</u> or call 1-877-687-1196 (Relay Texas/TTY: 1-800-735-2989) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$6,900 individual / \$13,800 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 <u>deductible</u> ?	Yes. <u>Preventive care</u> services, children's eye exam and glasses are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive</u> <u>services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> limit for this <u>plan</u> ?	For <u>network providers</u> : \$6,900 individual / \$13,800 family. Not applicable for <u>out-of-network</u> <u>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 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- 877-687-1196 (Relay Texas/TTY: 1-800-735-2989) 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</u> <u>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> .

Common			u Will Pay	Limitations, Exceptions, & Other Important
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
	Primary care visit to treat an injury or illness	No charge	Not covered	None
lf you visit a health	Specialist visit	No charge	Not covered	None
care <u>provider's</u> office or clinic	Preventive care/screening/ immunization	No charge; <u>deductible</u> does not apply	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.
16 have a taat	<u>Diagnostic test</u> (x-ray, blood work)	No charge	Not covered	Prior authorization may be required. Covered No Limit. *See Manage Your Healthcare: Prior Authorization section in your policy.
If you have a test	Imaging (CT/PET scans, MRIs)	No charge	Not covered	Prior authorization may be required. Covered No Limit. *See Manage Your Healthcare: Prior Authorization section in your policy.
If you need drugs to	Generic drugs (Tier 1)	Retail: No charge	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 <u>cost-sharing</u> amount.
treat your illness or	Preferred brand drugs (Tier 2)	Retail: No charge	Not covered	Prior authorization may be required.
condition More information about prescription drug coverage is available at Preferred Drug List.	Non-preferred brand drugs (Tier 3)	Retail: No charge	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 <u>cost-sharing</u> amount.
	Specialty drugs (Tier 4)	Retail: No charge	Not covered	Prior authorization may be required. <u>Prescription drugs</u> are provided up to 30 days retail and up to 30 days through mail order.
lf you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	Not covered	Prior authorization may be required. Covered No Limit. *See Manage Your Healthcare: Prior Authorization section in your policy.
	Physician/surgeon fees	No charge	Not covered	Prior authorization may be required. Covered No Limit. *See Manage Your Healthcare: Prior Authorization section in your policy.

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you need immediate medical attention	Emergency medical transportation	No charge	No charge	None	
medical altention	Urgent care	No charge	Not covered	None	
If you have a hospital	Facility fee (e.g., hospital room)	No charge	Not covered	Prior authorization may be required. Covered No Limit. *See Manage Your Healthcare: Prior Authorization section in your policy.	
stay	Physician/surgeon fees	No charge	Not covered	Prior authorization may be required. Covered No Limit. *See Manage Your Healthcare: Prior Authorization section in your policy.	
lf you need mental health, behavioral health, or substance	Outpatient services	No charge / Office Visit; No charge for all other outpatient services	Not covered	Prior authorization may be required. Covered No Limit. (PCP and other practitioner visits do not require prior authorization). *See Manage Your Healthcare: Prior Authorization section in your policy.	
abuse services	Inpatient services	No charge	Not covered	Prior authorization may be required. Covered No Limit. *See Manage Your Healthcare: Prior Authorization section in your policy.	
If you are pregnant	Office visits	No charge	Not covered	Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. <u>Cost-sharing</u> does not apply for <u>preventive services</u> , such as routine pre-natal and post-natal <u>screenings</u> . Depending on the type of services, <u>coinsurance</u> , <u>deductible</u> or <u>copayment</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). *See Manage Your Healthcare: Prior Authorization section in your policy.	
	Childbirth/delivery professional services	No charge	Not covered	Prior authorization may be required. <u>Cost-</u> <u>sharing</u> does not apply for <u>preventive services</u> .	
	Childbirth/delivery facility services	No charge	Not covered	Depending on the type of services, <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services	

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
				described elsewhere in the SBC (i.e. ultrasound). *See Manage Your Healthcare: Prior Authorization section in your policy.	
	Home health care	No charge	Not covered	Prior authorization may be required. Limited to 60 visits per year. *See Manage Your Healthcare: Prior Authorization section in your policy.	
	Rehabilitation services	No charge	Not covered	Prior authorization may be required. Limited to 35 combined visits per year (combined with chiropractic care). Note: the visit limit does not apply to treatment or care determined to be <u>medically necessary</u> as a result of and related to an acquired brain injury or for treatment of developmental delays. *See Manage Your Healthcare: Prior Authorization section in your policy.	
If you need help recovering or have other special health needs	Habilitation services	No charge	Not covered	Prior authorization may be required. Limited to 35 visits per year. Note: This visit limit does not apply when treatment is provided for a mental health/substance use disorder diagnosis or developmental delays. *See Manage Your Healthcare: Prior Authorization section in your policy.	
	Skilled nursing care	No charge	Not covered	Prior authorization may be required. Limited to 25 days per year. *See Manage Your Healthcare: Prior Authorization section in your policy.	
	Durable medical equipment	No charge	Not covered	Prior authorization may be required. Covered No Limit. *See Manage Your Healthcare: Prior Authorization section in your policy.	
	Hospice services	No charge	Not covered	Prior authorization may be required. Covered No Limit. *See Manage Your Healthcare: Prior Authorization section in your policy.	

	Common Medical Event	Services You May Need	What You Will PayNetwork ProviderOut-of-Network Provider(You will pay the least)(You will pay the most)		Limitations, Exceptions, & Other Important Information
	If your child needs dental or eye care	Children's eye exam	No charge; <u>deductible</u> does not apply	Not covered	Limited to 1 visit per year.
		Children's glasses	No charge; <u>deductible</u> does not apply	Not covered	Limited to 1 item per year.
		Children's dental check-up	Not covered	Not covered	None

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Cl	heck your policy or <u>plan</u> document for more informati	ion and a list of any other <u>excluded services</u> .)	
 Abortion (Except in cases of rape, incest, or when the life of the mother is endangered) 	Cosmetic surgery	 Non-emergency care when traveling outside the U.S. 	
Acupuncture	Dental care	Private-duty nursing	
Bariatric surgery	Long-term care	Weight loss programs	
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)			
Chiropractic care (Limited to 35 combined visits per year (combined with outpatient rehabilitation	 Infertility treatment (Limited to services for <u>diagnostic tests</u> to find the cause of infertility.) 	 Routine foot care (Coverage is limited to diabetes 	
therapy).)	Routine eye care (Adult-one visit & one item per	care only.)	
• Hearing aids (Limited to 2 items every 3 years.)	year. Dollar limits apply.)		

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 Superior HealthPlan at 1-877-687-1196 (Relay Texas/TTY: 1-800-735-2989); Texas Department of Insurance, 333 Guadalupe, Austin, TX 78701, Phone No. 1-800-578-4677. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health</u> Insurance Marketplace. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318-2596.

Your <u>Grievance</u> and <u>Appeals Rights</u>: There are agencies that can help if you have a complaint against your <u>plan</u> 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: Texas Department of Insurance, 333 Guadalupe, Austin, TX 78701, Phone No. 1-800-578-4677.

Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet Minimum Value Standards? Yes.

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

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-877-687-1196 (Relay Texas/TTY: 1-800-735-2989). Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-687-1196 (Relay Texas/TTY: 1-800-735-2989). Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-687-1196 (Relay Texas/TTY: 1-800-735-2989). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-877-687-1196 (Relay Texas/TTY: 1-800-735-2989).

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

What isn't covered

Limits or exclusions

The total Peg would pay is



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 hospital delivery)	e and a	Managing Joe's Type 2 Diabo (a year of routine in-network care of a controlled condition)		Mia's Simple Fracture (in-network emergency room visit and care)	follow up
 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>copayment</u> Other <u>coinsurance</u> 	\$6,900 \$0 \$0 0%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>copayment</u> Other <u>coinsurance</u> 	\$6,900 \$0 \$0 0%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>copayment</u> Other <u>coinsurance</u> 	\$6,900 \$0 \$0 0%
This EXAMPLE event includes services <u>Specialist</u> office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and blood we</i> <u>Specialist</u> visit (<i>anesthesia</i>)	-	This EXAMPLE event includes services <u>Primary care physician</u> office visits (included disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter	ing	This EXAMPLE event includes servic Emergency room care (including medica supplies) Diagnostic tests (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy	al
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles	\$6,900	Deductibles	\$5,400	Deductibles	\$2,800
<u>Copayments</u>	\$0	<u>Copayments</u>	\$0	<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0	<u>Coinsurance</u>	\$0	<u>Coinsurance</u>	\$0

Limits or exclusions

The total Joe would pay is

\$60 **\$6,960** What isn't covered

\$0

\$2,800

What isn't covered

Limits or exclusions

The total Mia would pay is

\$20

\$5,420



Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de Superior HealthPlan, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989).
Vietnamese:	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from Superior HealthPlan, 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 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989).
Chinese:	如果您,或是您正在協助的對象,有關於 Ambetter from Superior HealthPlan 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 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989)。
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from Superior HealthPlan 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989) 로 전화하십시오.
Arabic:	إذا كان للوك أو لدى شخص تساعده أسللة حول Ambetter from Superior HealthPlan ، للوك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكثقة. للتحدث مع مترجم اتصل بـ 1966-877-687-1 (Relay Texas/TTY 1-800-735-2989).
Urdu:	اگر Ambetter from Superior HealthPlan کے بارے میں آپ، یا جن کی آپ مدد کررہے ہیں ان کے سوالات ہوں تو، آپ کو بلامعاوضہ اپنی زبان میں مدد اور معلومات حاصل کرنے کا حق ہے۔ کسی مترجم سے بات کرنے کے لیے، 1966-887-687-1 ہ(Relay Texas/TTY 1-800-735-2989) پر کل کریں۔
Tagalog:	Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter from Superior HealthPlan, may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989).
French:	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from Superior HealthPlan, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989).
Hindi:	आप या जिसकी आप मदद कर रहे हैं उनके, Ambetter from Superior HealthPlan 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 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989) पर कॉल करें।
Persian:	اگر شما، با کسي که به او کمک مي کند سؤالي در مورد Ambetter from Superior HealthPlan دارند، از اين حق برخوردارند که کمک و اطلاعات را بصورت رايگان به زبان خود درياف کند. بر اي صحب کردن با مترجم با شماره 1966-687-196 (Relay Texas/TTY 1-800-735-2989) تماس بگيريد.
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Superior HealthPlan 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 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989) an.
Gujarati:	જે તમને અથવા તમે જેમની મદદ કરી રહ્યા હોય તેમને, Ambetter from Superior HealthPlan વિશે કોઈ પ્રશ્ન હોય તો તમને, કોઈ ખર્ચ વિના તમારી ભાષામાં મદદ અને માહિતી પ્રાપ્ત કરવાનો અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989) ઉપર કૉલ કરો.
Russian:	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter from Superior HealthPlan вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989).
Japanese:	Ambetter from Superior HealthPlan 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、1-877-687-1196 (Relay Texas/TTY 1-800-735-2989)までお電話ください。
Laotian:	ຖ້າທ່ານ ຫຼືຄົນທີ່ທ່ານກຳລັງຊ່ວຍເຫຼືອ ມີຄຳຖາມກ່ຽວກັບ Ambetter from Superior HealthPlan, ທ່ານມີສິດທີ່ຈະໄດ້ຮັບການຊ່ວຍເຫຼືອແລະຂໍ້ມູນຂ່າວສານທີ່ເປັນພາສາຂອງທ່ານ ໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ. ເພື່ອຈະເວົ້າກັບນາຍພາສາ, ໃຫ້ໂທຫາ 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989).

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Statement of Non-Discrimination

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

Ambetter from Superior HealthPlan:

- 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 Superior HealthPlan at 1-877-687-1196 (Relay Texas/TTY: 1-800-735-2989).

If you believe that Ambetter from Superior HealthPlan 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 complaint with: Superior HealthPlan Complaints Department, 5900 E Ben White Blvd., Austin, TX 78741, 1-877-687-1196 (Relay Texas/TTY: 1-800-735-2989), Fax 1-866-683-5369. You can file a complaint by mail, fax, or email. If you need help filing a complaint, Ambetter from Superior HealthPlan 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 <u>http://www.hhs.gov/ocr/office/file/index.html</u>.