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.SilverSummitHealthplan.com/2021-brochures.html, or call 1-866-263-8134 (TTY/TDD 1-855-868-4945). For general definitions of common terms, or allowed amount belonce billing, as any as a planet deductible, provider or other underlined terms are the Classers. You can view the Classers of the complete terms of the complete terms of the complete terms of the complete terms of coverage. You can view the Classers of the complete terms of coverage. You can view the Classers of the complete terms of the complete terms of the complete terms of term

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 1-866-263-8134 (TTY/TDD 1-855-868-4945) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your <u>deductible</u> ?	Yes.	This plan covers items and services even if you haven't yet met the deductible amount
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> limit for this <u>plan</u> ?	Not Applicable.	This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.
What is not included in the out-of-pocket limit?	Not Applicable.	This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>Find a Provider</u> or call 1-866-263-8134 (TTY/TDD 1-855-868-4945) 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> .

		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	No charge	Not covered	Virtual Visits from Ambetter Health covered at \$0, <u>providers</u> covered in full. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
If you visit a health care provider's office	<u>Specialist</u> visit	No charge	Not covered	Cost sharing waived at non-IHCP with IHCP referral.	
or clinic	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. <u>Cost sharing</u> waived at non- IHCP with IHCP <u>referral</u> .	
lf you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge	Not covered	Prior authorization may be required. Covered No Limit. Failure to obtain prior authorization for any service that requires prior authorization may result in reduction of benefits. See your policy for more details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
	Imaging (CT/PET scans, MRIs)	No charge	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.	
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. Cost sharing waived at non-IHCP with IHCP referral.	
If you need drugs to 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. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.	
	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. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	

		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No charge	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.	
surgery	Physician/surgeon fees	No charge	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
	Emergency room care	No charge	No charge	Cost sharing waived at non-IHCP with IHCP referral.	
If you need immediate medical attention	Emergency medical transportation	No charge	No charge	Cost sharing waived at non-IHCP with IHCP referral.	
	Urgent care	No charge	Not covered	Cost sharing waived at non-IHCP with IHCP referral.	
If you have a hospital	Facility fee (e.g., hospital room)	No charge	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
stay	Physician/surgeon fees	No charge	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
If you need mental health, behavioral	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). <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
health, or substance abuse services	Inpatient services	No charge	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
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 screenings. Depending on the type of services, <u>coinsurance</u> , <u>deductible</u> or <u>copayment</u> may apply. Maternity care may	

		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
				include tests and services described elsewhere in the SBC (i.e. ultrasound). <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
	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 described elsewhere in the SBC (i.e. ultrasound). <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
If you need help recovering or have other special health needs	Home health care	No charge	Not covered	Prior authorization may be required. Unlimited except for the following: limited to 1 medical social service consultation per course of treatment and 1 nutrition consultation. <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP referral.	
	Rehabilitation services	No charge	Not covered	Prior authorization may be required. Inpatient and Outpatient <u>Rehabilitation Services</u> are limited to a combined 120 visits per year. <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
	Habilitation services	No charge	Not covered	Prior authorization may be required. Inpatient and Outpatient Habilitation Services are limited to a combined 120 visits per year. <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
	Skilled nursing care	No charge	Not covered	Prior authorization may be required. Limited to 100 days per year. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
	Durable medical equipment	No charge	Not covered	Prior authorization may be require. Purchased items are limited to 1 every 3 years. Cost	

		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
				sharing waived at non-IHCP with IHCP referral.	
	Hospice services	No charge	Not covered	Prior authorization may be required. Covered No Limit. Respite care is limited to 5 days/visits per 90 days of home hospice and bereavement services are limited to 5 group therapy sessions per episode. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
If your child needs dental or eye care	Children's eye exam	No charge	Not covered	Limited to 1 visit per year. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.	
	Children's glasses	No charge	Not covered	Limited to 1 item per year. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
	Children's dental check-up	Not covered	Not covered	None	

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (C	Check your policy or <u>plan</u> document for more informat	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) Acupuncture 	Cosmetic surgeryLong-term care	 Non-emergency care when traveling outside the U.S. Weight loss programs
Other Covered Services (Limitations may apply to	o these services. This isn't a complete list. Please see	your <u>plan</u> document.)
 Bariatric surgery (Limited to 1 procedure per lifetime.) 	• Hearing aids (Limited to 1 item every 3 years.)	Routine eye care (Adult-visit & one item per yea
• Chiropractic care (Limited to 20 visits per year.)	 Infertility treatment (Artificial insemination services are limited to 6 cycles per lifetime.) 	Dollar limits apply.)Routine foot care (Coverage is limited to diabete
 Dental care (Adult-visit & item limits apply per year. \$1,000 annual dollar limit per year.) 	 Private-duty nursing 	• Routine foot care (Coverage is inflited to diabete care only.)

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 SilverSummit Healthplan at 1-866-263-8134 (TTY/TDD 1-855-868-4945); Nevada Division of Insurance, 3300 W. Sahara Ave., Suite 275, Las Vegas, Nevada 89102 1-888-872-3234. 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: Nevada Division of Insurance, 3300 W. Sahara Ave., Suite 275, Las Vegas, Nevada 89102 1-888-872-3234.

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 1-866-263-8134 (TTY/TDD 1-855-868-4945). Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-263-8134 (TTY/TDD 1-855-868-4945). Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-866-263-8134 (TTY/TDD 1-855-868-4945). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' 1-866-263-8134 (TTY/TDD 1-855-868-4945).

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



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 Diaborn (a year of routine in-network care of a controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>copayment</u> Other <u>coinsurance</u> 	\$0 \$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> 	\$0 \$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> 	\$0 \$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 w</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 therap	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 Deductibles	\$0	Cost Sharing Deductibles	\$0	Cost Sharing Deductibles	\$0
Copayments	\$0	Copayments	\$0	Copayments	\$0
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$0
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0
The total Peg would pay is	\$60	The total Joe would pay is	\$20	The total Mia would pay is	\$0



Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de SilverSummit Healthplan, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-866-263-8134 (TTY/TDD 1-855-868-4945).
Tagalog:	Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter from SilverSummit Healthplan, may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-866-263-8134 (TTY/TDD 1-855-868-4945).
Chinese:	如果 您, 或是 您 正在協助的對象,有關於 Ambetter from SilverSummit 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 1-866-263-8134 (TTY/TDD 1-855-868-4945)。
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from SilverSummit Healthplan 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 동역사와 얘기하기 위해서는1-866-263-8134 (TTY/TDD 1-855-868-4945)로 전화하십시오.
Vietnamese :	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from SilverSummit 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 1-866-263-8134 (TTY/TDD 1-855-868-4945).
Amharic:	እርስዎ ወይም እርሰዎ የሚርዱት ሰው ስለ Ambetter from SilverSummit Healthplan ማብር ጥያቄ ካሰዎት ያስምንም ወጪ በቋንቋዎ ድጋፍ እንዲሁም መረጃ የማማኝት መብት አለዎት፤ ፤ አስተርጓሚ ለማነጋባር በ 1-866-263-8134 (TTY/TDD 1-855- 868-4945) ይደውሉ፤ ፤
Thai:	หากท่านหรือผู้ที่ท่านให้ความช่วยเหลืออยู่ในขณะนี้มีคำถามเกี่ยวกับ Ambetter from SilverSummit Healthplan ท่านมีสิทธิ์ที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของท่าน โดยไม่เสียค่าใช้จ่ายได ๆ ทั้งสิ้น หากต้องการใช้บริการล่าม กรุณาโทรศัพท์ติดต่อที่หมายเลข 1-866-263-8134 (TTY/TDD 1-855-868-4945).
Japanese:	Ambetter from SilverSummit 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、1-866-263-8134 (TTY/TDD 1-855- 868-4945) までお電話ください。
Arabic:	بات صل مترجمع لا لتحت يت كل فة أو تمنون بن في الضرورية والمعلومات المساعدة على الحصول في الحق لدوك، Ambetter from SilverSummit Healthplan حول أسد ثلاثة ساعده شخص لدى أو لدوك كان ذا .(TTY/TDD 1-855-868-4945).
Russian :	В случае возникновения у вас или у лица, котором у вы помогаете, каких-либо вопросов о программе страхования Ambetter from SilverSummit Healthplan вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-866-263-8134 (TTY/TDD 1-855-868-4945).
French :	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from SilverSummit Healthplan, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-866-263-8134 (TTY/TDD 1-855-868-4945).
Persian:	کردن صحبت دراي ک ديد دريافت خود زبان به رايگان به صورت را اطلاعات و کامک که برخوردارياد حق ايان از دارياد، Ambetter from SilverSummit Healthplan مورد در سؤالاي کا ديد مي کامک او به که کا مي پا شما، اگار به گايرياد تاماس (TTY/TDD 1-855-868-4945) شماره با ما ترجم با
Samoan :	'Āfai e iai ni au fesili, poʻo ni fesili foʻi a se isi ʻo ʻe fesoasoani i ai, e uiga i le Ambetter from SilverSummit Healthplan, e iai lau āiā e saʻili ai ni faʻamatalaga i lau lava gagana e aunoa ma se totogi. 'A ʻe fia talanoa i se fa'amatalaʻupu, telefoni le 1-866-263-8134 (TTY/TDD 1-855-868-4945).
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from SilverSummit 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 1-866-263-8134 (TTY/TDD 1-855-868-4945) an.
llocano:	No dakayo, wenno ti tultulunganyo, ket addaan iti saludsod maipapan ti Ambetter from SilverSummit Healthplan, addaankayo iti karbengan nga agpatulong ken dumawat iti impormasyon a naiyulog iti lengguaheyo nga awanan ti bayad. Tapno makasarita iti tao a mangiyulog iti sabali nga lengguahe, umawag iti 1-866-263-8134 (TTY/TDD 1-855-868-4945).

Statement of Non-Discrimination

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

Ambetter from SilverSummit 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 SilverSummit Healthplan at 1-866-263-8134 (TTY/TDD 1-855-868-4945).

If you believe that Ambetter from SilverSummit 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 grievance with: Ambetter from SilverSummit Healthplan Appeals Unit, 2500 North Buffalo Drive, Suite 250, Las Vegas, NV 89128, 1-866-263-8134 (TTY/TDD 1-855-868-4945), Fax 1-855-742-0125. You can file a grievance by mail, fax, or email. If you need help filing a grievance, Ambetter from SilverSummit 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://corportal.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.