Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services	Coverage Period: 01/01/2021 – 12/31/2021
Ambetter of North Carolina Inc.: Ambetter Balanced Care 11 (2021) + Vision + Adult Dental	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://AmbetterofNorthCarolina.com/2021-brochures.html, or call 1-833-863-1310 (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 <u>https://www.healthcare.gov/sbc-glossary</u> or call 1-833-863-1310 (Relay 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$3,300 individual / \$6,600 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 services</u> , primary care, <u>specialist</u> , and <u>urgent care</u> office visits, children's eye exam and glasses, lab-work, generic and preferred brand drugs 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 deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For <u>network providers</u> : \$6,600 individual / \$13,200 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 <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- 833-863-1310 (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</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.

All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.				
Common	Services You May Need	What You Will Pay Network Provider Out-of-Network Provider		Limitations, Exceptions, & Other Important
Medical Event		(You will pay the least)	(You will pay the most)	Information
	Primary care visit to treat an injury or illness	\$20 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Virtual Visits from Ambetter Health covered at \$0, <u>providers</u> covered in full, <u>deductible</u> does not apply.
If you visit a health care <u>provider's</u> office	<u>Specialist</u> visit	\$50 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	None
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.
lf you have a test	<u>Diagnostic test</u> (x-ray, blood work)	\$25 <u>Copay</u> / test for laboratory outpatient & professional services (<u>deductible</u> does not apply); 40% <u>Coinsurance</u> for x-ray and diagnostic imaging	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.
	Imaging (CT/PET scans, MRIs)	40% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at Preferred Drug List.	Generic drugs (Tier 1)	Retail: \$20 <u>Copay</u> / prescription; <u>deductible</u> does not apply	Not covered	Prescription drugs are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 2.5x retail <u>cost-sharing</u> amount.
	Preferred brand drugs (Tier 2)	Retail: \$50 <u>Copay</u> / prescription; <u>deductible</u> does not apply	Not covered	Prior authorization may be required. <u>Prescription drugs</u> are provided up to 30 days retail and up to 90 days through mail order.
	Non-preferred brand drugs (Tier 3)	Retail: 50% Coinsurance	Not covered	Mail orders are subject to 2.5x retail <u>cost-</u> <u>sharing</u> amount.

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	
	Specialty drugs (Tier 4)	Retail: 50% Coinsurance	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.	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	40% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
surgery	Physician/surgeon fees	40% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
	Emergency room care	40% Coinsurance	40% <u>Coinsurance</u>	None	
If you need immediate medical attention	Emergency medical transportation	40% Coinsurance	40% Coinsurance	None	
	Urgent care	\$50 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	None	
If you have a hospital	Facility fee (e.g., hospital room)	40% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Covered No Limit.	
stay	Physician/surgeon fees	40% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
lf you need mental health, behavioral health, or substance	Outpatient services	\$20 <u>Copay</u> / Office Visit (<u>deductible</u> does not apply); 40% <u>Coinsurance</u> 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).	
abuse services	Inpatient services	40% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Covered No Limit.	
lf you are pregnant	Office visits	\$20 <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. <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 include tests and services described elsewhere in the SBC (i.e. ultrasound).	

Common	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Childbirth/delivery professional services	40% <u>Coinsurance</u>	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	40% <u>Coinsurance</u>	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).	
	Home health care	40% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
If you need help recovering or have other special health needs	Rehabilitation services	40% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Limited to 30 visits per year for outpatient speech therapy; limited to a combined 30 visits per year for outpatient occupational therapy, physical therapy and chiropractic care.	
	Habilitation services	40% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Limited to 30 visits per year for outpatient speech therapy; limited to a combined 30 visits per year for outpatient occupational therapy, physical therapy and chiropractic care.	
	Skilled nursing care	40% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Limited to 60 days per year.	
	Durable medical equipment	40% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
	Hospice services	40% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
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 exam 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 Plan Generally Does NOT Cover (Check your policy or plan document 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	 Non-emergency care when traveling outside the U.S. 		
Acupuncture	Long-term care	Weight loss programs		
Other Covered Services (Limitations may apply to the	Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)			
 Bariatric surgery (Medically necessary for the treatment of diseases and ailments caused by or 	• Dental care (Adult-visit & item limits apply per	 Infertility treatment (Limited to three treatments per lifetime) 		
resulting from obesity or morbid obesity.)	year. \$1,000 annual dollar limit per year.)	Private-duty nursing		
Chiropractic care (Limited to 30 <u>specialist</u> visits combined with occupational and physical	 Hearing aids (Limited to 1 hearing aid per hearing impaired ear, and replacement hearing aids, once every 36 months.) 	 Routine eye care (Adult-one visit & one item per year. Dollar limits apply.) 		
therapy)		Routine foot care (Limited to diabetes 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 of North Carolina Inc. at 1-833-863-1310 (Relay 711); North Carolina Department of Insurance, 1201 Mail Service Center Raleigh, NC 27699-1201, Phone No. 1-800-546-5664 or 1-919-807-6750. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. 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: North Carolina Department of Insurance, 1201 Mail Service Center Raleigh, NC 27699-1201, Phone No. 1-800-546-5664 or 1-919-807-6750. Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact 877-885-0231.

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 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 1-833-863-1310 (Relay 711). Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-863-1310 (Relay 711). Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-833-863-1310 (Relay 711). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' 1-833-863-1310 (Relay 711).

-----To see examples of how this plan 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 and a hospital delivery)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well- 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>coinsurance</u> Other <u>coinsurance</u> 	\$3,300 \$50 40% 40%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$3,300 \$50 40% 40%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$3,300 \$50 40% 40%
This EXAMPLE event includes services Specialist office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (<i>ultrasounds and blood w</i> Specialist visit (<i>anesthesia</i>)	vork)	This EXAMPLE event includes service Primary care physician office visits (<i>includisease education</i>) Diagnostic tests (<i>blood work</i>) Prescription drugs Durable medical equipment (<i>glucose me</i>)	ding ter)	This EXAMPLE event includes servi Emergency room care (including medi supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical thera	cal oy)
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	\$3,300	Deductibles*	\$800	Deductibles*	\$2,500
Copayments	\$400	Copayments	\$1,200	Copayments	\$200
Coinsurance	\$2,200	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	\$5, 960	The total Joe would pay is	\$2,020	The total Mia would pay is	\$2,700



Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter of North Carolina Inc., tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-833-863-1310 (Relay 711).
Chinese:	如果您,或是您正在協助的對象,有關於 Ambetter of North Carolina Inc., 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 1-833-863-1310 (Relay 711).
Vietnamese:	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter of North Carolina Inc., 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 tin bằng ngỏi 1-833-863-1310 (Relay 711).
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter of North Carolina Inc., 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-833-863-1310 (Relay 711) 로 전화하십시오.
French:	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter of North Carolina Inc., vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-833-863-1310 (Relay 711).
Arabic:	إذا كان لديك أو لدى شخص تساعده أسللة حول,.Ambetter of North Carolina Inc ، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ . (Relay 711) 1-833-863-1310، الديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ . (Relay 711).
Hmong:	Yog koj, los yog tej tus neeg uas koj pab ntawd, muaj lus nug txog Ambetter of North Carolina Inc., koj muaj cai kom lawv muab cov ntshiab lus qhia uas tau muab sau ua koj hom lus pub dawb rau koj. Yog koj xav nrog ib tug neeg txhais lus tham, hu rau 1-833-863-1310 (Relay 711).
Russian:	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter of North Carolina Inc., вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-833-863-1310 (Relay 711).
Tagalog:	Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter of North Carolina Inc., may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-833-863-1310 (Relay 711).
Gujarati:	જે તમને અથવા તમે જેમની મદદ કરી રહ ા ક્ષેચ તેમને, Ambetter of North Carolina Inc., વિશે કોઈ પરસ્ન્ર ક્ષેચ તો તમને, ક્ષેઈ ખચર વિના તમારી ભાષામાં મદદ અને માફિતી પરરાપ કરવાનો અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે 1-833-863-1310 (Relay 711) ઉપર કૉલ કરો.
Mon-Khmer, Cambodian:	បសិនេលាកអ្នកឬ នរណា ផ្ទ ុំដលអ្នកកំពុងកែងួយមានបង្ហាពៃ Ambetter of North Carolina Inc., អ្នក មានសិទ្ធិទទួលជា នង់នួយនិងព័ត៌មានងាភាសា រ លាកអ្នកដោយឥតគិតថ្លៃ។ សូមនិយាយទៅកាន់អ្នកបកមែលេខ 1-833-863-1310 (Relay 711).
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter of North Carolina Inc., hat, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer1-833-863-1310 (Relay 711) an.
Hindi:	आप या जसिकी आप मदद कर रहे उनके, Ambetter of North Carolina Inc., केबारे कोई सवाल हो, तो आपको बिना किसी खरकेअपनी भाषा मदद और जानकारी परापत करने का अधिकार है। किसी दुभाषिये से बात करने केलिए 1-833-863-1310 (Relay 711) पर कॉल क ।
Laotian:	້ຖ້າ ທ່ານ ຫຼື ຄົນທີ່ ທ່ານກຳ ລັງອຸ່ຍເຫຼືອ ມີຄຳຖາມ ກ່ຽວ ກັບ Ambetter of North Carolina Inc., ທ່ານມີສິດທີ່ຈະໄດ້ ຮັບການຊ່ວຍເຫຼືອແລະຂໍ້ມູນ ຂ່າວສານທີ່ເປັນພາສາຂອງທ່ານ ໂດຍບໍ່ມີຄ່າໃຊ້ ຈ່າຍ. ເພື່ອຈະ ເວົ້າ ກັບນາຍພາສາ ໃຫ້ໂທຫາ 1-833-863-1310 (Relay 711).
Japanese:	Ambetter of North Carolina Inc., 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、1-833-863-1310 (Relay 711) までお電話ください。

Statement of Non-Discrimination

Ambetter of North Carolina Inc., complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Ambetter of North Carolina Inc., does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Ambetter of North Carolina Inc.:

- 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 of North Carolina Inc., at 1-833-863-1310 (Relay 711).

If you believe that Ambetter of North Carolina Inc., 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 of North Carolina Inc., ATTN: Ambetter Grievances and Appeals Department, 12515-8 Research Blvd, Suite 400, Austin, TX 78759, 1-833-863-1310 (Relay 711), Fax 1-833-886-7956. You can file a grievance by mail or fax. If you need help filing a grievance, Ambetter of North Carolina Inc., 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.