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 <a href="https://Ambetter.SunflowerHealthPlan.com/2021-brochures.html">https://Ambetter.SunflowerHealthPlan.com/2021-brochures.html</a>, or call 1-844-518-9505 (TTY/TDD 1-844-546-9713). 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 1-844-518-9505 (TTY/TDD 1-844-546-9713) 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 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-pocket</u> <u>limit</u> for this <u>plan</u> ?	For <u>network providers</u> : \$8,500 individual / \$17,000 family. Not applicable for <u>out-of-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 Find a Provider or call 1-844-518-9505 (TTY/TDD 1-844-546-9713) for a list of network providers.	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.

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Do you need a referral to see a specialist?	You can see the specialist you choose without a referral.
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All  $\underline{\text{copayment}}$  and  $\underline{\text{coinsurance}}$  costs shown in this chart are after your  $\underline{\text{deductible}}$  has been met, if a  $\underline{\text{deductible}}$  applies.

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	
	Primary care visit to treat an injury or illness	\$30 <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 provider's office	Specialist visit	\$60 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	None	
OI CIIIIIC	Preventive care/screening/immunization	No charge; deductible 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.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	\$30 <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	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	Generic drugs (Tier 1)	Retail: \$20 Copay / prescription; deductible 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 cost-sharing amount.	
More information about prescription drug coverage is available at Preferred Drug List.	Preferred brand drugs (Tier 2)	Retail: \$55 <u>Copay</u> / prescription; <u>deductible</u> does not apply	Not covered	Prior authorization may be required.  Prescription drugs 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 cost- sharing amount.	

<sup>\*</sup>For more information about limitations and exceptions, see  $\underline{\text{plan}}$  or policy document at  $\underline{\text{https://api.centene.com/EOC/2021/80065KS001.pdf}}$ .

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.  Prescription drugs 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% <u>Coinsurance</u>	40% <u>Coinsurance</u>	None
If you need immediate	Emergency medical transportation	40% <u>Coinsurance</u>	40% Coinsurance	None
medical attention	<u>Urgent care</u>	\$60 <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% Coinsurance	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.
If you need mental health, behavioral health, or substance	Outpatient services	\$30 <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.
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, such as routine pre-natal and post-natal screenings. Depending on the type of services, coinsurance, deductible or copayment may apply. Maternity care may

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	
				include tests and services described elsewhere in the SBC (i.e. ultrasound).	
	Childbirth/delivery professional services	40% Coinsurance	Not covered	Prior authorization may be required. <u>Costsharing</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. Note: Limited to 3 educational visits per year.	
If you need help recovering or have other special health needs	Rehabilitation services	40% <u>Coinsurance</u>	Not covered	Prior authorization may be required. No limit per therapy for occupational and physical therapy; speech therapy limited to 1 service per day, up to a maximum benefit of 90 daily services per year.	
	<u>Habilitation services</u>	40% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
	Skilled nursing care	Not covered	Not covered	Not Covered	
	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; deductible does not apply	Not covered	Limited to 1 visit per year.	
	Children's glasses	No charge; deductible does not apply	Not covered	Limited to 3 sets of lenses and frames 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 (Unless the procedure is necessary to preserve the life of the mother)
- Acupuncture
- Bariatric surgery
- Cosmetic surgery

- Dental care
- Hearing aids
- Long-term care

- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Weight loss programs

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

- Chiropractic care
- Infertility treatment (Limited to diagnosis and treatment of cause of infertility.)
- Private-duty nursing

Routine foot care (Related to diabetes treatment)

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 Sunflower Health Plan at 1-844-518-9505 (TTY/TDD 1-844-546-9713); Kansas Insurance Department, 420 SW 9th Street Topeka, KS 66612, Phone No. 1-785-296-3071. 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 <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: Kansas Insurance Department, 420 SW 9th Street Topeka, KS 66612, Phone No. 1-785-296-3071. Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact 1-800-432-2484.

## 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 1-844-518-9505 (TTY/TDD 1-844-546-9713).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-844-518-9505 (TTY/TDD 1-844-546-9713).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-844-518-9505 (TTY/TDD 1-844-546-9713).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-844-518-9505 (TTY/TDD 1-844-546-9713).

To see examples of how this plan 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 <u>plan's</u> overall <u>deductible</u>	\$6,000
■ Specialist copayment	\$60
■ Hospital (facility) coinsurance	40%
Other coinsurance	40%

### This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost	\$12,700

### In this example, Peg would pay:

Cost Sharing		
<u>Deductibles</u>	\$6,000	
Copayments	\$400	
Coinsurance	\$1,100	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$7,560	

# Managing Joe's Type 2 Diabetes 'a year of routine in-network care of a well

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

■ The <u>plan's</u> overall <u>deductible</u>	\$6,000
■ Specialist copayment	\$60
■ Hospital (facility) coinsurance	40%
Other <u>coinsurance</u>	40%

### This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

<u>Diagnostic tests</u> (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600

### In this example, Joe would pay:

Cost Sharing		
<u>Deductibles</u>	\$800	
Copayments	\$1,300	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$2,120	

## 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 <u>coinsurance</u>	40%

### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic tests (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

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### In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$2,500
<u>Copayments</u>	\$200
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,700



Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de Sunflower Health Plan, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-844-518-9505 (TTY/TDD 1-844-546-9713).	
Vietnamese:	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from Sunflower Health Plan, 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 1-844-518-9505 (TTY/TDD 1-844-546-9713).	
Chinese:	如果您、或是您正在協助的對象,有關於 Ambetter from Sunflower Health Plan 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 1-844-518-9505 (TTY/TDI 1-844-546-9713)。	
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Sunflower Health Plan 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 1-844-518-9505 (TTY/TDD 1-844-546-9713711) an.	
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from Sunflower Health Plan 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-844-518-9505 (TTY/TDD 1-844-546-9713) 로 전화하십시오.	
Laotian:	ຖ້າທ່ານ ຫຼືຄົນທີ່ທ່ານກຳລັງຊ່ວຍເຫຼືອ ມີຄຳຖາມກ່ຽວກັບ Ambetter from Arkansas Health & Wellness of Arkansas, ທ່ານມີສິດທີ່ຈະໄດ້ຮັບການຊ່ວຍເຫຼືອແລະຂໍ້ມູນຂ່າວສານທີ່ເປັນພາສາຂອງທ່ານ ໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ. ເພື່ອຈະເວົ້າກັບນາຍພາສາ ໃຫ້ໂທຫາ 1-844-518-9505 (TTY/TDD 1-844-546-9713).	
Arabic:	إذا كان لديك أو لدى شخص تساعده أسئلة حول Ambetter from Sunflower Health Plan ، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ (9713-844-546-9712) 1-844-518-1-1-	
Tagalog:	Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter from Sunflower Health Plan, may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-844-518-9505 (TTY/TDD 1-844-546-9713).	
Burmese:	သင် သို့မဟုတ် သင်မှကူညီနေသူတစ်ဦးဦးတွင် Ambetter from Sunflower Health Plan အကြောင်း မေးစရာများရှိပါက အစမဲ့အကူအညီ ရယူပိုင်ခွင့်နှင့် သင်၏ဘာသာ စကားဖြင့် အချက်အလက်များကို အစမဲ့ရယူပိုင်ခွင့် ရှိပါသည်။ စကားပြန်တစ်ဦးနှင့် စကားပြောဆိုရန် 1-844-518-9505 (TTY/TDD 1-844-546-9713) ကို ဖုန်းဆက်ပါ။	
French:	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from Sunflower Health Plan, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-844-518-9505 (TTY/TDD 1-844-546-9713).	
Japanese:	Ambetter from Sunflower Health Plan 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、1-844-518-9505 (TTY/TDD 1-844-546-9713) までお電話ください。	
Russian:	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter from Sunflower Health Plan вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-844-518-9505 (TTY/TDD 1-844-546-9713).	
Hmong:	Yog koj, los yog tej tus neeg uas koj pab ntawd, muaj lus nug txog Ambetter from Sunflower Health Plan, 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 1-844-518-9505 (TTY/TDD 1-844-546-9713).	
Persian:	گر شما، یا کسي که به او کمک مي کنید سؤالي در مورد Ambetter from Sunflower Health Plan دارید، از این حق برخوردارید که کمک و اطلاعات را بصورت رایگان به زبان خود دریافت کنید. براي صحبت کردن با مترجم شماره (9713-844-1717D (7TY/TDD) -844-518-1ئماس بگیرید.	
Swahili:	Ikiwa wewe au mtu mwingine unayemsaidia, ana maswali kuhusu Ambetter from Sunflower Health Plan, una haki ya kupata usaidizi na taarifa kwa lugha yako bila malipo. Ili kuzungumza na mkalimani, piga simu 1-844-518-9505 (TTY/TDD 1-844-546-9713).	

#### Statement of Non-Discrimination

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

Ambetter from Sunflower Health Plan:

- 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 Sunflower Health Plan at 1-844-518-9505 (TTY/TDD 1-844-546-9713)

If you believe that Ambetter from Sunflower Health Plan 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 Sunflower Health Plan Appeals Unit, 8325 Lenexa Dr, Suite 410, Lenexa, KS 66214, 1-844-518-9505 (TTY/TDD 1-844-546-9713), Fax, 1-844-680-5805. You can file a grievance by mail, fax, or email. If you need help filing a grievance, Ambetter from Sunflower Health Plan 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/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.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 <a href="http://www.hhs.gov/ocr/office/file/index.html">http://www.hhs.gov/ocr/office/file/index.html</a>.