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

<u>https://Ambetter.AZcompletehealth.com/2021-brochures.html</u>, or call 1-888-926-5057 (TTY: 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 https://www.healthcare.gov/sbc-glossary or call 1-888-926-5057 (TTY: 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$0 at Indian Health Care <u>Provider</u> (IHCP) or with IHCP <u>referral</u> at non-IHCP, or \$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- 888-926-5057 (TTY: 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.
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> .



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.

		What You Will Pay				
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	No charge	No charge	Not covered	Cost sharing waived at non-IHCP with IHCP referral.	
lf you visit a health	<u>Specialist</u> visit	No charge	No charge	Not covered	Cost sharing waived at non-IHCP with IHCP referral.	
care <u>provider's</u> office or clinic	Preventive care/screening/ immunization	No charge	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. <u>Cost sharing</u> waived at non- IHCP with IHCP <u>referral</u> .	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge	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	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 drugs to treat your illness or condition More information about prescription drug <u>coverage</u> is available at <u>Preferred Drug</u> List.	Generic drugs (Tier 1)	No charge	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. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
	Preferred brand drugs (Tier 2)	No charge	Retail: No charge	Not covered	Prior authorization may be required. Prescription drugs are provided up to 30 days	
	Non-preferred brand drugs (Tier 3)	No charge	Retail: No charge	Not covered	retail and up to 90 days through mail order. Mail orders are subject to 2.5x retail <u>cost-</u> <u>sharing</u> amount. <u>Cost sharing</u> waived at non- IHCP with IHCP <u>referral</u> .	
	Specialty drugs (Tier 4)	No charge	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.	

		What You Will Pay				
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
					Cost sharing waived at non-IHCP with IHCP referral.	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No charge	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> .	
surgery	Physician/surgeon fees	No charge	No charge	Not covered	Prior authorization may be required. Covered no limit. Cost sharing waived at non-IHCP with IHCP referral.	
If you need	Emergency room care	No charge	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	No charge	Cost sharing waived at non-IHCP with IHCP referral.	
allention	Urgent care	No charge	No charge	Not covered	Cost sharing waived at non-IHCP with IHCP referral.	
lf you have a hospital	Facility fee (e.g., hospital room)	No charge	No charge	Not covered	Prior authorization may be required. Covered no limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.	
stay	Physician/surgeon fees	No charge	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> .	
lf you need mental health, behavioral health, or substance	Outpatient services	No charge	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 referral.	
abuse services	Inpatient services	No charge	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	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	

	Services You May Need	What You Will Pay				
Common Medical Event		Indian Health Care Provider (IHCP) (You will pay the least)	Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
					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). <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
	Childbirth/delivery professional services	No charge	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	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	No charge	Not covered	Prior authorization may be required. Limited to 42 visits per year. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.	
	Rehabilitation services	No charge	No charge	Not covered	Prior authorization may be required. Limited to 60 visits per year (combined for outpatient physical, speech, occupational, cardiac and pulmonary therapy). <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
	Habilitation services	No charge	No charge	Not covered	Prior authorization may be required. Limited to 60 visits per year (combined for outpatient physical, speech, occupational, cardiac and pulmonary therapy). Note: This visit limit does not apply when treatment is provided for a mental health/substance use disorder diagnosis. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
	Skilled nursing care	No charge	No charge	Not covered	Prior authorization may be required. Limited to 90 days per year. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.	

Common Medical Event		Services You May Need	What You Will Pay				
			Indian Health Care Provider (IHCP) (You will pay the least)	Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
		Durable medical equipment	No charge	No charge	Not covered	Prior authorization may be required. Covered no limit. Cost sharing waived at non-IHCP with IHCP referral.	
		Hospice services	No charge	No charge	Not covered	Prior authorization may be required. Covered no limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.	
If your obild	Incode	Children's eye exam	No charge	No charge; deductible not apply	Not covered	Limited to 1 visit per year. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
If your child needs dental or eye care	Children's glasses	No charge	No charge; <u>deductible</u> does not apply	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	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 Dental care • when the life of the mother is endangered) Routine eye care (Adult) Long-term care Acupuncture Weight loss programs ٠ Non-emergency care when traveling outside the • Cosmetic surgery U.S. Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.) Infertility treatment (Limited to services for ٠

Bariatric surgery
 Chiropractic care (Limited to 20 visits per year)
 Hearing aids (Limited to 1 hearing aid per ear per year.)
 Infertility treatment (Limited to services for diagnostic tests to find the cause of infertility. Services to treat the underlying medical conditions that cause infertility are covered (e.g., endometriosis, obstructed fallopian tubes, and hormone deficiency).)
 Private-duty nursing
 Routine foot care (Coverage is 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 from Arizona Complete Health at 1-888-926-5057 (TTY: 711); Arizona Department of Insurance, 100 N. 15th Avenue, Suite 102, Phoenix, AZ 85007-2624, Phone No. 1-602-364-2499 or 1-800-325-2548. 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: Arizona Department of Insurance, 100 N. 15th Avenue, Suite 102, Phoenix, AZ 85007-2624, Phone No. 1-602-364-2499 or 1-800-325-2548

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 1-888-926-5057 (TTY: 711). Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-926-5057 (TTY: 711). Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-926-5057 (TTY: 711). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' 1-888-926-5057 (TTY: 711).

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)	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 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> 	\$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 Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood wo Specialist visit (anesthesia)		This EXAMPLE event includes services Primary care physician office visits (included disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose meters)	ing	This EXAMPLE event includes serving Emergency room care (including medi- supplies) Diagnostic tests (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therap	cal
Total Example Cost	\$12,700	Total Example Cost	Total Example Cost\$5,600		\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing				Cost Sharing	
Deductibles	\$0	Deductibles		Deductibles	\$0
<u>Copayments</u>	\$0	<u>Copayments</u>	\$0	<u>Copayments</u>	\$0
Coinsurance	\$0	Coinsurance \$0 What isn't covered		Coinsurance	\$0
	What isn't covered			What isn't covered	*
Limits or exclusions	\$0	Limits or exclusions \$0		Limits or exclusions	\$0
The total Peg would pay is	\$0	The total Joe would pay is \$0		The total Mia would pay is	\$0

Note: These numbers assume the patient received care from an IHCP provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher.

The plan would be responsible for the other costs of these EXAMPLE covered services.



Attention: If you speak a language other than English, oral interpretation and written translation are available to you free of charge to understand the information provided. Call 1-866-918-4450 (TTY:TDD 711).

Spanish	Si habla español, dispone sin cargo alguno de interpretación oral y traducción escrita. Llame al 1-866-918-4450 (TTY:TDD 711).
Navajo	Diné k'ehjí yáníłti'go ata' hane' ná hóló dóó naaltsoos t'áá Diné k'ehjí bee bik'e'ashch{igo nich'i' ádoolníiłgo bee haz'á ałdó' áko díí t'áá át'é t'áá jíík'e kót'éego nich'i' aa'át'é. Koji' hólne' 1-866-918-4450 (TTY:TDD 711).
Chinese (Mandarin)	若您讲中文,我们会免费为您提供口译和笔译服务。请致电 1-866-918-4450 (TTY:TDD 711)。
Chinese (Cantonese)	我們為中文使用者免費提供口譯和筆譯。請致電 1-866-918-4450 (TTY:TDD 711)
Vietnamese	Nếu quý vị nói Tiếng Việt, có sẵn các dịch vụ thông dịch bằng lời và biên dịch văn bản miễn phí dành cho quý vị. Hãy gọi 1-866-918-4450 (TTY:TDD 711).
Arabic	إذك انت تتحدث اللغة العربية، تتوفر لك ترجمة شفهية وترجمة تحريرية مجانًا اتصل بالرق 4450 -918-1866 (TTY:TDD 711).م
Tagalog	Kung ikaw ay nagsasalita ng Tagalog, mayroong libreng oral na interpretasyon at nakasulat na pagsasalin na maaari mong gamitin. Tumawag sa 1-866-918-4450 (TTY:TDD 711).
Korean	한국어를 하실 경우, 구두 통역 및 서면 번역 서비스를 무료로 제공해드릴 수 있습니다. 1-866-918-4450 (TTY:TDD 711)번으로 전화하십시오.
French	Si vous parlez français,vous disposez gratuitement d'une interprétation prale et d'une traduction écrite. Appelez le 1-866-918-4450 (TTY:TDD711)
German	Für alle, die Deutsch sprechen, stehen kostenlose Dolmetscher- und Übersetzungsservices zur Verfügung. Telefon: 1-866-918-4450 (TTY:TDD 711).
Russian	Если вы говорите по-русски, услуги устного и письменного перевода предоставляются вам бесплатно. Звоните по телефону 1-866-918-4450 (TTY:TDD 711).
Japanese	日本語を話される方は、通訳(口頭)および翻訳(筆記) を無料でご利用いただけます。 電話番号 1-866-918-4450 (TTY:TDD 711)
Persian (Farsi)	اگر به زباف انرسی صحبت میکنید, ترجمه شهافی و تکبی بدون هزینه بریا شما قابل دسترسی میباشد با شمارT(TTDD 711) 1-866-918-4450 ه تماس بگیرید.
Syriac	،>_ حښحباه في هميزياه، عذيحة _ لتمة منه في في المون يختم خخطلتم فحلاقتمه ختيتم بنغ (TTY:TDD 711) 1-866-918-4450 (TTY:TDD 711
Serbo-Croatian	Ako govorite srpsko hrvatski, usmeno i pismeno prevođenje vam je dostupno besplatno. Nazovite 1-866-918-4450 (TTY:TDD 711).
Thai	หากคุณพูดภาษา ไทย เรามีบริการล่ามและแปลเอกสาร โดยไม่ มีค่าใช้ จ่าย <mark>โทรศัพท์ 1-866-918-445</mark> 0 (TTY:TDD 711)

AZCompleteHealth.com



Discrimination is Against the Law

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

Arizona Complete 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 and information written in other languages

If you need these services, contact Member Services at: Arizona Complete Health: 1-866-918-4450 (TTY: 711)

If you believe that Arizona Complete Health 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 the Chief Compliance Officer, Cheyenne Ross. You can file a grievance in person, by mail, fax, or email. Your grievance must be in writing and must be submitted within 180 days of the date that the person filing the grievance becomes aware of what is believed to be discrimination.

Submit your grievance to:

Arizona Complete Health- Chief Compliance Officer-Cheyenne Ross 1870 W. Rio Salado Parkway, Tempe, AZ 85281. Fax: 1-866-388-2247 Email: AzCHGrievanceAndAppeals@AZCompleteHealth.com

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 at U.S. Department of Health and Human Services; 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201; or by phone: 1-800-368-1019, 1-800-537-7697 (TTY).

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html