The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) 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.HomeStateHealth.com/2021-brochures.html, or call 1-855-650-3789 (TTY/TDD 1-877-250-6113). 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 https://www.healthcare.gov/sbc-glossary or call 1-855-650-3789 (TTY/TDD 1-877-250-6113) 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 <u>plan</u> covers items and services even if you haven't yet met the <u>deductible</u> amount |
| 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> ? | 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 <u>out-of-pocket limit</u> ? | 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 1-855-650-3789 (TTY/TDD 1-877-250- 6113) 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 | Specialist visit | 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 | 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 | Diagnostic test (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 referral. | |
| | 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 treat your illness or condition More information about <u>prescription drug</u> <u>coverage</u> is available at <u>Preferred Drug List</u> . | 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. | |
| | Preferred brand drugs (Tier 2) | Retail: No charge | Not covered | Prior authorization may be required. | |
| | 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. Cost sharing 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. | |

| | | 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 | |
| | | | | Cost sharing waived at non-IHCP with IHCP referral. | |
| If you have outpatient surgery | 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 <u>referral</u> . | |
| | 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. | |
| lf you have a hospital stay | 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> . | |
| | 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> . | |

| | | 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 need mental health, behavioral health, or substance abuse services | Outpatient services | No charge / Office Visit; No charge for all other outpatient services | Not covered | Prior authorization may be required. Note: Services (excluding emergency services) rendered by an out-of- <u>network provider</u> are not covered under this <u>plan</u> , with the exception of two (2) sessions per year for diagnosis/assessment by a licensed mental health <u>provider</u> . (PCP and other practitioner visits do not require prior authorization). <u>Cos</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> . Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . | |
| | Inpatient services | No charge | Not covered | | |
| 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 include tests and services described elsewhere in the SBC (i.e. ultrasound). <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP referral. | |
| | 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</u> | |
| | Childbirth/delivery facility services | No charge | Not covered | services. Depending on the type of service copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (ultrasound). Cost sharing waived at non- IHCP with IHCP referral. | |

| | Services You May Need | What You Will Pay | | | |
|---|----------------------------|---|--|--|--|
| Common Medical Event | | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information | |
| | Home health care | No charge | Not covered | Prior authorization may be required. Limited to 100 visits per year. <u>Cost sharing</u> waived at non-IHCP with IHCP referral. | |
| If you need help recovering or have other special health needs | Rehabilitation services | No charge | Not covered | Prior authorization may be required. Limited to 20 visits per year per therapy (occupational and physical therapy); no limit applies for speech therapy or pulmonary therapy; limited to 36 visits per year for cardiac therapy. <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP referral. | |
| | Habilitation services | No charge | Not covered | Prior authorization may be required. Limited to 20 visits per year per therapy (occupational and physical therapy); no limit applies for speech therapy or pulmonary therapy; limited to 36 visits per year for cardiac therapy. <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 150 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 required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral. | |
| | Hospice services | 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 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 Plan Generally Does NOT Cover (Cl | heck your policy or <u>plan</u> document for more informati | on 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 | Bariatric surgeryCosmetic surgeryLong-term care | Non-emergency care when traveling outside the U.S. Weight loss programs |
| Other Covered Services (Limitations may apply to Chiropractic care (Limited to 26 visits per year. Visits in excess of 26 require prior authorization.) Dental care (Adult-visit & item limits apply per year. \$1,000 annual dollar limit per year.) Hearing aids (Limited to 1 item per ear per year.) | Infertility treatment (Covered Services include diagnostic tests to find the cause of infertility and services to treat the underlying medical conditions that cause infertility.) Private-duty nursing (Limited to 82 visits per year.) | your <u>plan</u> document.) Routine eye care (Adult-visit & one item per year. Dollar limits apply.) 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 Home State Health at 1-855-650-3789 (TTY/TDD 1-877-250-6113); Missouri Department of Insurance, PO Box 690, Jefferson City, MO 65102-0690, Phone No. 1-573-751-4126. 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: Missouri Department of Insurance, PO Box 690, Jefferson City, MO 65102-0690, Phone No. 1-573-751-4126. Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact 800-726-7390.

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 1-855-650-3789 (TTY/TDD 1-877-250-6113). Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-650-3789 (TTY/TDD 1-877-250-6113). Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-650-3789 (TTY/TDD 1-877-250-6113). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' 1-855-650-3789 (TTY/TDD 1-877-250-6113).

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 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>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 Home State Health, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-855-650-3789 (TTY: 711). |
|------------------------|--|
| Chinese: | 如果您!或是您正在協助的對象! 有關於 Ambetter from Home State Health 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 1-855-650-3789 (TTY: 711)。 |
| Vietnamese: | Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from Home State Health, 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 1-855-650-3789 (TTY: 711). |
| Serbo- Croatian: | Ako Vi, ili neko kome pomažete, imate pitanja u vezi Ambetter from Home State Health, imate pravo na besplatnu pomoć i informaciju na sopstvenom jeziku. Ukoliko želite da pričate sa prevodiocem, pozovite broj 1-855-650-3789 (TTY: 711). |
| German: | Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Home State Health 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 1-855-650-3789 (TTY: 711) an. |
| Arabic: | إذا كان لديك أو لدى شخص ضاعده أسللة حول Ambetter from Home State Health، لتيك الحق في الحصول على المساعدة والمطومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم تصل بـ 3789-850-850-1-855 (TTY: 711). |
| Korean: | 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from Home State Health 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-855-650-3789 (TTY: 711) 로 전화하십시오. |
| Russian: | В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter from Home State Health вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-855-650-3789 (TTY: 711). |
| French: | Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from Home State Health, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-855-650-3789 (TTY: 711). |
| Tagalog: | Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter from Home State Health, may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-855-650-3789 (TTY: 711). |
| Pennsylvania Dutch: | Vann du, adda ebbah's du am helfa bisht, ennichi questions hott veyyich Ambetter from Home State Health, dann hosht du's recht fa hilf greeya adda may aus finna diveyya in dei shprohch un's kosht nix. Fa shvetza mitt ebbah diveyya, kawl 1-855-650-3789 (TTY: 711). |
| Persian: | اگر شما، یا کمي که به او کمک مي کند سؤالي در مورد Ambetter from Home State Health داريد، از اين حق برخورداريد که کمک و اطلاعات را بصورت رايگان به زبان خود دريافت کنيد. بر اي صحبت کردن با مترجم با شمار، Ambetter from Home State Health داريد، از اين حق برخورداريد که کمک و اطلاعات را بصورت رايگان به زبان خود دريافت کنيد. بر اي صحبت کردن با مترجم با شمار، Base-650-850-850-1-30 داريد، از اين حق برخورداريد که کمک و اطلاعات را بصورت رايگان به زبان خود دريافت کنيد. بر اي صحبت کردن با مترجم با شمار، Base-650-850-1-30 داريد، از اين حق برخورداريد که کمک و اطلاعات را بصورت رايگان به زبان خود دريافت کنيد. بر اي صحبت کردن با مترجم با شمار، Base-650-850-850-1-30 داريد، از اين حق برخورداريد کمک و اطلاعات را بصورت رايگان به زبان خود دريافت کنيد. بر اي صحبت کردن با مترجم با شمار، Base-650-850-850-850 (TTY: 711) |
| Cushite: | Yoo sii ykn namaa gargaaraa jirtuu wa'ee Ambetter from Home State Health irra gaaffi qabaatan ta'ee gargaarsaa fi odeeffanoo afaan ketiin kaffaltii alla argachuuf mirgaa qabdaa. Turjumaana wajiin dubadhuu, 1-855-650-3789 irra bilbilli (TTY: 711). |
| Portuguese: | Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Ambetter from Home State Health, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-855-650-3789 (TTY: 711). |
| Amharic: | እርስዎ ወይም እርሰዎ የሚርዲት ሰው ስለ Ambetter from Home State Health ግብር ጥያቄ ካለዎት ያለምንም ወጪ በቋንቋዎ ድጋፍ እንዲሁም መረጀ የማግኘት መብት እለዎት፣ ፣ እስተርዳሚ ለማነዖንር በ 1-855-850- 3789 (TTY: 711). ይደውሉ፤ ፤ |
| | |

Statement of Non-Discrimination

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

Ambetter from Home State 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
 - Information written in other languages

If you need these services, contact Ambetter from Home State Health at 1-855-650-3789 (TTY: 711).

If you believe that Ambetter from Home State Health 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: Grievance/Appeals Home State Health, 11720 Borman Drive, Maryland Heights, MO 63146, 1-855-650-3789 (TTY: 711), Fax, 1-855-805-9812. You can file a grievance by mail, fax, or email. If you need help filing a grievance, Ambetter from Home State Health 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.