Summary of Benefits and Coverage: What this Plan Covers \& What You Pay for Covered Services Ambetter from Nebraska Total Care:

## Ambetter Balanced Care 11 + Vision + Adult Dental

## 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.nebraskatotalcare.com/2022-brochures.html, or call 1-833-890-0329 (TTY 711). 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 1-833-890-0329 (TTY 711) to request a copy.
$\left.\begin{array}{|l|l|l|}\hline \text { Important Questions } & \text { Answers } & \text { Why This Matters: } \\ \hline \begin{array}{l}\text { What is the overall } \\ \text { deductible? }\end{array} & \$ 6,000 \text { individual / } \$ 12,000 \text { family. }\end{array} \begin{array}{l}\begin{array}{l}\text { Generally, you must pay all of the costs from providers up to the deductible amount before this } \\ \text { plan begins to pay. If you have other family members on the plan, each family member must meet } \\ \text { their own individual deductible until the total amount of deductible expenses paid by all family } \\ \text { members meets the overall family deductible. }\end{array} \\ \hline \begin{array}{l}\text { Are there services } \\ \text { covered before you meet } \\ \text { your deductible? }\end{array} \\ \hline \begin{array}{l}\text { Yes. Preventive care services, } \\ \text { primary care, specialist, and } \\ \text { urgent care office visits, children's } \\ \text { eye exam and glasses, lab-work, } \\ \text { generic and preferred brand drugs } \\ \text { are covered before you meet your } \\ \text { deductible. }\end{array}\end{array} \begin{array}{l}\text { This plan covers some items and services even if you haven't yet met the deductible amount. But } \\ \text { a copayment or coinsurance may apply. For example, this plan covers certain preventive services } \\ \text { without cost-sharing and before you meet your deductible. See a list of covered preventive } \\ \text { services attps://www.healthcare.gov/coverage/preventive-care-benefits/. }\end{array}\right\}$
Do you need a referral to
see a specialist?

No.
You can see the specialist you choose without a referral.

All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

| Common Medical Event | Services You May Need | What You Will Pay |  | Limitations, Exceptions, \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) |  |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | \$30 Copay / visit; deductible does not apply | Not covered | Unlimited Virtual Care Visits received from Ambetter Telehealth covered at No Charge, providers covered in full, deductible does not apply. |
|  | Specialist visit | \$60 Copay / visit; deductible does not apply | Not covered | Covered No Limit. |
|  | 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 provider if the services needed are preventive. Then check what your plan will pay for. |
| If you have a test | $\frac{\text { Diagnostic test }}{\text { work) }} \text { (x-ray, blood }$ | \$30 Copay / test; deductible does not apply for laboratory \& professional services <br> 40\% Coinsurance for $x$ ray \& diagnostic imaging <br> $40 \%$ Coinsurance for laboratory \& professional services and x -ray \& diagnostic imaging at other places of service | Not covered | Prior authorization may be required. Covered No Limit. Other places of service may include Hospital, Emergency Room, or Outpatient Facility. <br> Failure to obtain prior authorization for any service that requires prior authorization will result in a denial 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 | Generic drugs (Tier 1) | Preferred Generic Retail: $\$ 5$ Copay / prescription; deductible does not apply | Not covered | Prior authorization may be required. <br> Prescription drugs are provided up to 30 days retail and up to 90 days through mail order. |

*For more information about limitations and exceptions, see plan or policy document at https://api.centene.com/eoc/2022/26289NE003.pdf.

| Common Medical Event | Services You May Need | What You Will Pay |  | Limitations, Exceptions, \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) |  |
| More information about prescription drug coverage is available at https://ambetter.nebra skatotalcare.com/2022 formulary. |  | Generic Retail: \$20 Copay / prescription; deductible does not apply |  | Mail orders are subject to $2.5 x$ retail costsharing amount. |
|  | Preferred brand drugs (Tier 2) | Retail: \$55 Copay / prescription; deductible 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. Mail orders are subject to $2.5 x$ retail costsharing amount. |
|  | Non-preferred brand drugs (Tier 3) | Retail: 50\% Coinsurance | Not covered |  |
|  | 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 surgery | Facility fee (e.g., ambulatory surgery center) | 40\% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. |
|  | Physician/surgeon fees | 40\% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. |
| If you need immediate medical attention | Emergency room care | 40\% Coinsurance | 40\% Coinsurance | Covered No Limit. |
|  | Emergency medical transportation | 40\% Coinsurance | 40\% Coinsurance | Covered No Limit. Note: Prior authorization is not required for emergency transport, however, all non-emergent transport requires prior authorization. |
|  | Urgent care | \$60 Copay / visit; deductible does not apply | Not covered | Covered No Limit. |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 40\% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. |
|  | Physician/surgeon fees | 40\% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | \$30 Copay/Office Visit (deductible does not apply); $40 \%$ Coinsurance for other outpatient services | Not covered | Prior authorization may be required. Covered No Limit. (PCP and other practitioner visits do not require prior authorization). |
|  | Inpatient services | 40\% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. |

*For more information about limitations and exceptions, see plan or policy document at https://api.centene.com/eoc/2022/26289NE003.pdf.

| Common Medical Event | Services You May Need | What You Will Pay |  | Limitations, Exceptions, \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) |  |
| If you are pregnant | Office visits | \$30 Copay / visit; deductible 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 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. Costsharing does not apply for preventive |
|  | Childbirth/delivery facility services | 40\% Coinsurance | Not covered | services. Depending on the type of services, copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). |
| If you need help recovering or have other special health needs | Home health care | 40\% Coinsurance | Not covered | Prior authorization may be required. Limited to 60 visits per year. |
|  | Rehabilitation services | 40\% Coinsurance | Not covered | Prior authorization may be required. Per year, limited to 45 combined visits for: physical therapy, occupational therapy, speech therapy, chiropractic physiotherapy and osteopathic physiotherapy (excludes chiropractic/osteopathic manipulative adjustments). Cardiac therapy is limited to 18 sessions per diagnosis. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. |
|  | Habilitation services | 40\% Coinsurance | Not covered | Prior authorization may be required. Per year, limited to 45 combined visits for: physical therapy, occupational therapy, speech therapy, chiropractic physiotherapy and osteopathic physiotherapy (excludes |

*For more information about limitations and exceptions, see plan or policy document at https://api.centene.com/eoc/2022/26289NE003.pdf.

| Common Medical Event | Services You May Need | What You Will Pay |  | Limitations, Exceptions, \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) |  |
|  |  |  |  | chiropractic/osteopathic manipulative adjustments). Cardiac therapy is limited to 18 sessions per diagnosis. Note: Habilitation therapy limits do not apply when provided for a mental health/substance use disorder diagnosis. |
|  | Skilled nursing care | 40\% Coinsurance | 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; 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 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)
- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care (Children)
- Infertility treatment (Coverage is available for diagnosis and services required to correct underlying medical causes of infertility.)
- Long-term care (Long Term Acute Care is a covered benefit. Long Term Nursing Care/ Custodial Care is not a covered benefit.)
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- 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（Chiropractic（or osteopathic） manipulative adjustments limited to 20 visits per year．）
－Dental care（Adult－visit \＆item limits apply per year．$\$ 1,000$ annual dollar limit per year．）
－Hearing aids（Limited to $\$ 3,000$ every 48 months age 18 and under．）
－Routine eye care（Adult－one 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 Nebraska Total Care at 1－833－890－0329（TTY 711）；The Nebraska Department of Insurance PO Box 82089 Lincoln，Nebraska 68501－ 2089 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 Grievance and Appeals Rights：There are agencies that can help if you have a complaint against your plan for a denial of a claim．This complaint is called a grievance or appeal．For more information about your rights，look at the explanation of benefits you will receive for that medical claim．Your plan documents also provide complete information on how to submit a claim，appeal，or a grievance for any reason to your plan．For more information about your rights，this notice，or assistance， contact：The Nebraska Department of Insurance PO Box 82089 Lincoln，Nebraska 68501－2089

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？Not Applicable．
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 1－833－890－0329（TTY 711）．
Tagalog（Tagalog）：Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1－833－890－0329（TTY 711）．
Chinese（中文）：如果需要中文的帮助，请拨打这个号码 1－833－890－0329（TTY 711）．
Navajo（Dine）：Dinek＇ehgo shika at＇ohwol ninisingo，kwiijigo holne＇1－833－890－0329（TTY 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 plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

| Peg is Having a Baby <br> ( 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 wellcontrolled condifion) |  | Mia's Simple Fracture (in-network emergency room visit and follow up care) |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| - The plan's overall deductible <br> $\square$ Specialist copayment <br> ■ Hospital (facility) coinsurance <br> $\square$ Other coinsurance <br> This EXAMPLE event includes s <br> Specialist office visits (prenatal car Childbirth/Delivery Professional Se Childbirth/Delivery Facility Service Diagnostic tests (ultrasounds and Specialist visit (anesthesia) | $\begin{array}{r} \$ 6,000 \\ \$ 60 \\ 40 \% \\ 40 \% \end{array}$ <br> like: | $\square$ The plan's overall deducti <br> $\square$ Specialist copayment <br> - Hospital (facility) coinsura <br> $\square$ Other coinsurance <br> This EXAMPLE event includ <br> Primary care physician office vis disease education) <br> Diagnostic tests (blood work) <br> Prescription drugs <br> Durable medical equipment (g | $\begin{array}{r} \$ 6,000 \\ \$ 60 \\ 40 \% \\ 40 \% \end{array}$ <br> like: <br> ing | $\square$ The plan's overall deducti <br> $\square$ Specialist copayment <br> - Hospital (facility) coinsura <br> $\square$ Other coinsurance <br> This EXAMPLE event include <br> Emergency room care (including Diagnostic tests (x-ray) <br> Durable medical equipment (crut Rehabilitation services (physica | \$6,000 <br> \$60 <br> 40\% <br> 40\% <br> ike: <br> upplies) |
| 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 | \$6,000 | Deductibles | \$800 | Deductibles | \$2,500 |
| Copayments | \$400 | Copayments | \$1,300 | Copayments | \$200 |
| Coinsurance | \$1,100 | 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 | \$7,560 | The total Joe would pay is | \$2,120 | The total Mia would pay is | \$2,700 |

Si usted，o alguien a quien está ayudando，tiene preguntas acerca de Ambetter de Nebraska Total Care，tiene derecho a obtener

## Spanish：

 ayuda e información en su idioma sin costo alguno．Para hablar con un intérprete，llame al 1－833－890－0329（TTY 711）．
## Vietnamese：

Nếu quý vị，hay người mà quý vị đang giúp đỡ，có câu hỏi về Ambetter from Nebraska Total Care，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 1－833－890－0329（TTY 711）．

| Chinese： | 如果您，或是您正在協助的對象，有關於Ambetter from Nebraska Total Care 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 1－833－890－0329（TTY 711）。 |
| :---: | :---: |
| Arabic： | إذا كان لديك أو لاى شخص تساعده أسئلة حولAmbetter from Nebraska Total Care، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة．للتحدث مع مترجم اتصل بـ TTY 711）1－833－890－0329）． |
| Karen： |  <br>  711） |
| French： | Si vous－même ou une personne que vous aidez avez des questions à propos d＇Ambetter from Nebraska Total Care，vous avez le droit de bénéficier gratuitement d＇aide et d＇informations dans votre langue．Pour parler à un interprète，appelez le 1－833－890－0329 （TTY 711）． |


| Cushite： | Isin yookan namni biraa isin deeggartan Ambetter from Nebraska Total Care irratti gaaffii yo qabaattan，kaffaltii irraa bilisa haala ta＇een afaan keessaniin odeeffannoo argachuu fi deeggarsa argachuuf mirga ni qabdu．Nama isiniif ibsu argachuuf，lakkoofsa bilbilaa 1－833－890－0329（TTY 711）tiin bilbilaa． |
| :---: | :---: |
| German： | Falls Sie oder jemand，dem Sie helfen，Fragen zu Ambetter from Nebraska Total Care 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 1－833－890－0329 （TTY 711）an． |
| Korean： | 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from Nebraska Total Care 에 관해서 질문이 있다면 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다．그렇게 통역사와 애기하기 위해서는 1－833－890－0329（TTY 711）번으로 전화하십시오． |
| Nepali： | यदि तपाईं स्वयं वा तपाईंले मद्दत गर्दै गरेको व्यक्तिसँग Ambetter from Nebraska Total Care को बारेमा प्रश्नहरू छन् भने तपाईंसँग तपाईंलाई कुनै खर्च नलाग्रे गरी आफ्नो भाषामा मद्दत तथा जानकारी प्राप्त गर्ने अधिकार हुन्छ । दोभाषेसँग कुरा गर्नको लागि 1－833－890－0329（TTY 711）मा फोन गर्नुहोस् । |
| Russian： | В случае возникновения у вас или у лица，которому вы помогаете，каких－либо вопросов о программе страхования Ambetter from Nebraska Total Care вы имеете право получить бесплатную помощь и информацию на своем родном языке．Чтобы поговорить с переводчиком，позвоните по телефону 1－833－890－0329（TTY 711）． |




| Kurdish： |  <br>  |
| :---: | :---: |

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\begin{aligned}
& \text { Persian: } \\
& \text { اگر شما، يا كسي كه به او كهى مي كنيد سؤ الي در مورد Ambetter from Nebraska Total Care داريد، از اين حق برخورداريد كه كمكـو اطلاعات را } \\
& \text { بصورت رايگان به زبان خود دريافت كنيد.. براي صحبت كردن با مترجم با شماره TTY 711) 0329-890-833-1 تماس بكيريد. }
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## Japanese：

Ambetter from Nebraska Total Care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，1－833－890－0329（TTY 711）までお電話ください。

## Statement of Non-Discrimination

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

Ambetter from Nebraska Total Care:

- 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 Nebraska Total Care at 1-833-890-0329 (TTY 711).
If you believe that Ambetter from Nebraska Total Care 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 Nebraska Total Care, Attn: Appeals and Grievances, PO Box 10341 Van Nuys CA, 91410, 1-833-890-0329 (TTY 711), Fax 1-833-886-7956. You can file a grievance by mail, fax, or email. If you need help filing a grievance, Ambetter from Nebraska Total Care 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.

