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://AmbetterofIllinois.com/2022-brochures.html, or call 1-855-745-5507 (TTY/TDD 1-844-517-3431). For general definitions of common terms, such as <u>allowed</u> <u>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 1-855-745-5507 (TTY/TDD 1-844-517-3431) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$1,200 individual / \$2,400 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 and <u>urgent care</u> office visits, 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 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> : \$2,200 individual / \$4,400 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 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 https://ambetterofillinois.com/finda doc or call 1-855-745-5507 (TTY/TDD 1-844-517-3431) for a list of network providers.	This <u>plan</u> uses a <u>provider</u> <u>network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u> <u>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> ?	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .

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 Yo Network Provider (You will pay the least)	u Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
lf you visit a health	Primary care visit to treat an injury or illness	10% <u>Coinsurance</u>	Not covered	Unlimited Virtual Care Visits received from Ambetter Telehealth covered at No Charge, <u>providers</u> covered in full, <u>deductible</u> does not apply.
care provider's office	<u>Specialist</u> visit	10% Coinsurance	Not covered	Covered No Limit.
or clinic	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)	 10% <u>Coinsurance</u> for laboratory & professional services 10% <u>Coinsurance</u> for x- ray & diagnostic imaging 10% <u>Coinsurance</u> 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. 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)	10% <u>Coinsurance</u>	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 brand drugs (Tier 2)	Preferred Generic Retail: 10% <u>Coinsurance</u> Generic Retail: 10% <u>Coinsurance</u> Retail: 10% Coinsurance	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. Mail orders are subject to 2.5x retail <u>cost-</u> <u>sharing</u> amount.
	Therefore brand drugs (Ther Z)			

Insured by Celtic Insurance Company *For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>EOC/2022/27833IL014.pdf</u>. SBC-27833IL0140062-05-2022

Common	Common What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	Network Provider	Out-of-Network Provider	Important Information
		(You will pay the least)	(You will pay the most)	•
More information about prescription drug coverage is available at <u>http://ambetterofillinoi</u> s.com/2022formulary.	Non-preferred brand drugs (Tier 3)	Retail: 50% <u>Coinsurance</u>	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. Mail orders are subject to 2.5x retail <u>cost-</u> <u>sharing</u> amount.
	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)	10% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Covered No Limit.
surgery	Physician/surgeon fees	10% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
	Emergency room care	10% Coinsurance	10% Coinsurance	Covered No Limit.
If you need immediate medical attention	Emergency medical transportation	10% <u>Coinsurance</u>	10% <u>Coinsurance</u>	Covered No Limit. Note: Prior authorization is not required for emergency transport, however, all non-emergent transport requires prior authorization.
	Urgent care	\$10 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Covered No Limit.
lf you have a hospital	Facility fee (e.g., hospital room)	10% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Covered No Limit.
stay	Physician/surgeon fees	10% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
If you need mental health, behavioral health, or substance	Outpatient services	10% <u>Coinsurance</u> /Office Visit; 10% <u>Coinsurance</u> for 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	10% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
If you are pregnant	Office visits	10% Coinsurance	Not covered	Prior authorization not required for deliveries within the standard timeframe per federal

Insured by Celtic Insurance Company *For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>EOC/2022/27833IL014.pdf</u>. SBC-27833IL0140062-05-2022

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event Services You May Nee	Services You May Need	Network Provider	Out-of-Network Provider	Important Information
		(You will pay the least)	(You will pay the most)	
				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 <u>screenings</u> . Depending on the
				type of services, <u>coinsurance</u> , <u>deductible</u> or
				copayment may apply. Maternity care may
				include tests and services described
				elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	10% Coinsurance	Not covered	Prior authorization may be required. <u>Cost-</u> <u>sharing</u> does not apply for <u>preventive</u>
				services. Depending on the type of services,
	Childbirth/delivery facility 10% Coins		0% <u>Coinsurance</u> Not covered	<u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and
		10% Coinsurance		services described elsewhere in the SBC (i.e.
				ultrasound).
	Home health care	10% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
	Rehabilitation services	10% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
If you need help recovering or have	Habilitation services	10% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Covered No Limit.
other special health needs	Skilled nursing care	10% <u>Coinsurance</u> Not covered	Not covered	Prior authorization may be required. Covered No Limit.
	Durable medical equipment	10% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Covered No Limit.
	Hospice services	10% <u>Coinsurance</u>	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 visit 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

Insured by Celtic Insurance Company *For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>EOC/2022/27833IL014.pdf</u>. SBC-27833IL0140062-05-2022 Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Ch	eck your policy or <u>plan</u> document for more informat	tion and a list of any other <u>excluded services</u> .)
AcupunctureCosmetic surgery	 Long-Term Care (Long Term Acute Care is a covered benefit. Long Term Nursing Care/ Custodial Care is not a covered benefit.) 	Routine eye care (Adult)Weight loss programs
Dental care Dental care Dther Covered Services (Limitations may apply to	 Non-emergency care when traveling outside the U.S. these services. This isn't a complete list. Please see 	e vour plan document.)
Abortion	Hearing aids (Limited to 2 hearing aids every 2	 Private-duty nursing (On an outpatient basis
Bariatric surgery	years.)	only (inpatient excluded).)
Chiropractic care (Limited to 25 visits per year.)	Infertility treatment	 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 of Illinois at 1-855-745-5507 (TTY/TDD 1-844-517-3431); Illinois Department of Insurance, 320 W. Washington, 4th Floor, Springfield, IL 62767, Phone No. (217) 782-4515. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance</u> <u>Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318-2596.

Your Grievance and Appeals Rights: 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: Illinois Department of Insurance, 320 W. Washington, 4th Floor, Springfield, IL 62767, Phone No. (217) 782-4515. Additionally, a consumer assistance program can help you file your appeal. Contact (877) 527-9431

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 1-855-745-5507 (TTY/TDD 1-844-517-3431). Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-745-5507 (TTY/TDD 1-844-517-3431). Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-855-745-5507 (TTY/TDD 1-844-517-3431). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' 1-855-745-5507 (TTY/TDD 1-844-517-3431).

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
The <u>plan's</u> overall <u>deductible</u>	\$1,200
Specialist coinsurance	10%
Hospital (facility) <u>coinsurance</u>	10%
Other <u>coinsurance</u>	10%
This EXAMPLE event includes services	like:
<u>Specialist</u> office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services	

Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood work) <u>Specialist</u> visit (anesthesia)

Total Example Cost	\$12,700
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In this example, Peg would pay:

Cost Sharing		
Deductibles	\$1,200	
<u>Copayments</u>	\$0	
<u>Coinsurance</u>	\$1,000	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$2,260	

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well- controlled condition)		
The plan's overall deducti	<u>ble</u> \$1,200	
Specialist coinsurance	10%	
Hospital (facility) coinsuration	<u>ance</u> 10%	
Other <u>coinsurance</u>	10%	
This EXAMPLE event includes services like: <u>Primary care physician</u> office visits (including disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter)		
Total Example Cost	\$5,600	

In this example, Joe would pay:

Cost Sharing		
Deductibles	\$1,200	
<u>Copayments</u>	\$0	
<u>Coinsurance</u>	\$400	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,620	

Mia's Simple Fracture (in-network emergency room visit and follow up

care)	
The <u>plan's</u> overall <u>deductible</u>	\$1,200
Specialist coinsurance	10%
Hospital (facility) <u>coinsurance</u>	10%
Other <u>coinsurance</u>	10%
This EXAMPLE event includes service	s like:
Emergency room care (including medical	l supplies)
Diagnostic tests (x-ray)	
Durable medical equipment (crutches)	

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
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In this example, Mia would pay:

Cost Sharing		
<u>Deductibles</u>	\$1,200	
Copayments	\$0	
<u>Coinsurance</u>	\$200	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1,400	



Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de MHS, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-877-687-1182 (TTY/TDD 1-800-743-3333).	
Chinese:	如果您,或是您正在協助的對象,有關於 Ambetter from MHS 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 1-877-687-1182 (TTY/TDD 1-800-743-3333)。	
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from MHS 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 1-877-687-1182 (TTY/TDD 1-800-743-3333) an.	
Pennsylvania Dutch:	Vann du, adda ebbah's du am helfa bisht, ennichi questions hott veyyich Ambetter from MHS, 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 1-877-687-1182 (TTY/TDD 1-800-743-3333).	
Burmese:	သင် သို့မဟုတ် သင်မှကူညီနေသူတစ်ဦးဦးတွင် Ambetter from MHS အကြောင်း မေးစရာများရှိပါက အခမဲ့အကူအညီ ရယူပိုင်ခွင့်နှင့် သင်၏ဘာသာ စကားဖြင့် အချက်အလက်များကို အခမဲ့ရယူပိုင်ခွင့် ရှိပါသည်။ စကားပြန်တစ်ဦးနှင့် စကားပြောဆိုရန် 1-877-687-1182 (TTY/TDD 1-800-743-3333) ကို ဖုန်းဆက်ပါ။	
Arabic:	إذا كان لديك أو لدى شخص تساعده أسئلة حول Ambetter from MHS، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية نكلفة. للتحدث مع مترجم اتصل بـ -1-877 687-1182 (TTY/TDD 1-800-743-3333) 687-1182).	
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from MHS 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-877-687-1182 (TTY/TDD 1-800-743-3333)로 전화하십시오.	
Vietnamese:	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from MHS, 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 1-877-687-1182 (TTY/TDD 1-800-743-3333).	
French:	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from MHS, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-877-687-1182 (TTY/TDD 1-800-743-3333).	
Japanese:	Ambetter from MHS 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、 1-877-687-1182 (TTY/TDD 1-800-743-3333) までお電話ください。	
Dutch:	Als u of iemand die u helpt vragen heeft over Ambetter from MHS, hebt u recht op gratis hulp en informatie in uw taal. Bel 1-877 687-1182 (TTY/TDD (teksttelefoon) 1-800 743-3333) om met een tolk te spreken.	
Tagalog:	Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter from MHS, may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-877-687-1182 (TTY/TDD 1-800-743-3333).	
Russian:	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter from MHS вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-877-687-1182 (TTY/TDD 1-800-743-3333).	
Punjabi:	ਜੇ ਤੁਹਾਡੇ, ਜਾਂ ਤੁਹਾਡੀ ਮਦਦ ਲੈ ਰਹੇ ਕਿਸੇ ਵਿਅਕਤੀ ਦੇ ਮਨ ਵਿਚ Ambetter from MHS ਦੇ ਬਾਰੇ ਕੋਈ ਸਵਾਲ ਹਨ. ਤਾਂ ਤੁਹਾਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿਚ ਮੁਫਤ ਮਦਦ ਲੈਣ ਦਾ ਪੂਰਾ ਹੱਕ ਹੈ। ਦੁਭਾਸ਼ੀਏ ਨਾਲ ਗੱਲ ਕਰਨ ਲਈ 1-877-687-1182 (TTY/TDD 1-800-743-3333) 'ਤੇ ਕਾਲ ਕਰੋ।	
Hindi:	आप या जिसकी आप मदद कर रहे हैं उनके, Ambetter from MHS के बारे में कोई सवाल हों, तो आपको बिना किसी खर्च के अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। किसी दुभाषिये से बात करने के लिए 1-877-687-1182 (TTY/TDD 1-800-743-3333) पर कॉल करें।	

Statement of Non-Discrimination

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

Ambetter from MHS:

- 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 MHS at [1-877-687-1182 (TTY/TDD 1-800-743-3333).]

If you believe that Ambetter from MHS 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 by mail to: [Ambetter from MHS, Grievance & Appeals Department, PO Box 441567, Indianapolis, IN 46244, by phone 1-877- 687-1182 (TTY/TDD 1-800-743-3333), by fax 1-866-714-7993 or in person to 550 N. Meridian St., Suite 101, Indianapolis, IN 46201.] If you need help filing a grievance, Ambetter from MHS 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 <u>http://www.hhs.gov/ocr/office/file/index.html</u>.