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> ?	\$3,200 individual / \$6,400 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, 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> <u>limit</u> for this <u>plan</u> ?	For <u>network providers</u> : \$3,200 individual / \$6,400 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 out-of-pocket limit?	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 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> ?	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 You Will PayNetwork ProviderOut-of-Network Provider(You will pay the least)(You will pay the most		Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	No charge	Not covered	Covered No Limit.	
lf you visit a health	<u>Specialist</u> visit	No charge	Not covered	Covered No Limit.	
care <u>provider's</u> office or clinic	Preventive care/screening/ immunization	No charge; <u>deductible</u> does not apply			
lf you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge for laboratory & professional services No charge for x-ray & diagnostic imaging No charge 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)	No charge	Not covered	Prior authorization may be required. Covered No Limit.	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://ambetterofillinoi s.com/2022formulary.	Generic drugs (Tier 1)	Preferred Generic Retail: No charge Generic Retail: No charge	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.	
	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. Mail orders are subject to 2.5x retail <u>cost-sharing</u> amount.	

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-27833IL0170007-00-2022

Common		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
	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.	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No charge	Not covered	Prior authorization may be required. Covered No Limit.	
surgery	Physician/surgeon fees	No charge	Not covered	Prior authorization may be required. Covered No Limit.	
	Emergency room care	No charge	No charge	Covered No Limit.	
If you need immediate medical attention	Emergency medical transportation	No charge	No charge	Covered No Limit. Note: Prior authorization is not required for emergency transport, however, all non-emergent transport requires prior authorization.	
	Urgent care	No charge	Not covered	Covered No Limit.	
If you have a hospital	Facility fee (e.g., hospital room)	No charge	Not covered	Prior authorization may be required. Covered No Limit.	
stay	Physician/surgeon fees	No charge	Not covered	Prior authorization may be required. Covered No Limit.	
If you need mental health, behavioral	Outpatient services	No charge/Office Visit; No charge for other outpatient services	Not covered	Prior authorization may be required. Covered No Limit. (PCP and other practitioner visits do not require prior authorization).	
health, or substance abuse services	Inpatient services	No charge	Not covered	Prior authorization may be required. Covered No Limit.	
lf 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 <u>screenings</u> . Depending on the type of services, <u>coinsurance</u> , <u>deductible</u> or <u>copayment</u> may apply. Maternity care may	

Common		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
				include tests and services described elsewhere in the SBC (i.e. ultrasound).	
	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	<u>services</u> . Depending on the type of services, <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	
	Home health care	No charge	Not covered	Prior authorization may be required. Covered No Limit.	
	Rehabilitation services	No charge	Not covered	Prior authorization may be required. Covered No Limit.	
If you need help recovering or have	Habilitation services	No charge	Not covered	Prior authorization may be required. Covered No Limit.	
other special health needs	Skilled nursing care	No charge	Not covered	Prior authorization may be required. Covered No Limit.	
	Durable medical equipment	No charge	Not covered	Prior authorization may be required. Covered No Limit.	
	Hospice services	No charge	Not covered	Prior authorization may be required. Covered No Limit.	
Kuoun akild needs	Children's eye exam	No charge; <u>deductible</u> does not apply	Not covered	Limited to 1 visit per year.	
If your child needs dental or eye care	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	

<ul><li>Acupuncture</li><li>Cosmetic surgery</li><li>Dental care (Children)</li></ul>	<ul> <li>Long-Term Care (Long Term Acute Care is a covered benefit. Long Term Nursing Care/ Custodial Care is not a covered benefit.)</li> </ul>	<ul> <li>Non-emergency care when traveling outside the U.S.</li> <li>Weight loss programs</li> </ul>
Other Covered Services (Limitations may apply to	these services. This isn't a complete list. Please see	e your <u>plan</u> document.)
<ul><li>Abortion</li><li>Bariatric surgery</li></ul>	<ul> <li>Dental care (Adult-visit &amp; item limits apply per year. \$1,000 annual dollar limit per year.)</li> </ul>	<ul> <li>Private-duty nursing (On an outpatient basis only (inpatient excluded).)</li> </ul>
<ul> <li>Chiropractic care (Limited to 25 visits per year.)</li> </ul>	<ul> <li>Hearing aids (Limited to 2 hearing aids every 2 years.)</li> </ul>	<ul> <li>Routine eye care (Adult-one visit &amp; one item pe year. Dollar limits apply.)</li> </ul>
	Infertility treatment	<ul> <li>Routine foot care (Coverage is limited to diabetes care only.)</li> </ul>

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, kwiijigo 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>	\$3,200
Specialist coinsurance	0%
Hospital (facility) <u>coinsurance</u>	0%
Other <u>coinsurance</u>	0%
This EXAMPLE event includes services <u>Specialist</u> office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services	like:
Diagnostic tests (ultrasounds and blood we Specialist visit (anesthesia)	ork)

Total Example Cost	¢40 700
Total Example Cost	\$12,700

### In this example, Peg would pay:

<u>Cost Sharing</u>		
Deductibles	\$3,200	
Copayments	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$3,260	

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well- controlled condition)		
The plan's overall deducti	ble \$3,200	
Specialist coinsurance	0%	
Hospital (facility) <u>coinsurance</u> 09		
Other <u>coinsurance</u>	0%	
This EXAMPLE event includes services like:Primary care physicianoffice visits (including disease education)Diagnostic tests(blood work)Prescription drugsDurable medical equipment (glucose meter)		
Total Example Cost	\$5,600	

### In this example, Joe would pay:

Cost Sharing			
Deductibles	\$3,200		
<u>Copayments</u>	\$0		
<u>Coinsurance</u>	\$0		
What isn't covered			
Limits or exclusions	\$20		
The total Joe would pay is	\$3,220		

# Mia's Simple Fracture

care)	onow up
The <u>plan's</u> overall <u>deductible</u>	\$3,200
Specialist coinsurance	0%
Hospital (facility) <u>coinsurance</u>	0%
Other <u>coinsurance</u>	0%
This EXAMPLE event includes services	like:
Emergency room care (including medical s	supplies)
Diagnostic tests (x-ray)	
Durable medical equipment (crutches)	
Rehabilitation services (physical therapy)	

### In this example, Mia would pay:

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



Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter of Illinois insured by Celtic Insurance Company, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-855-745-5507	
-	(TTY/TDD 1-844-517-3431).	
	Jeżeli ty lub osoba, której pomagasz, macie pytania na temat Ambetter of Illinois insured by Celtic Insurance Company, macie prawo	
Polish:	poprosić o bezpłatną pomoc i informacje w języku ojczystym. Aby skorzystać z pomocy tłumacza, zadzwoń pod numer 1-855-745-5507 (TTY/TDD 1-844-517-3431).	
Chinese:	如果您,或是您正在協助的對象,有關於 Ambetter of Illinois insured by Celtic Insurance Company 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 1-855-745-5507 (TTY/TDD 1-844-517-3431)。	
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter of Illinois insured by Celtic Insurance Company 에 관해서 질문이 있다면 귀하는	
	그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-855-745-5507	
	(TTY/TDD 1-844-517-3431) 로 전화하십시오.	
Tagalog:	Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter of Illinois insured by Celtic Insurance Company, may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-855-745-5507 (TTY/TDD 1-844-517-3431).	
Arabic:	ذا كان لديك أو لدى شخص تساعده أسئلة حول Ambetter of Illinois insured by Celtic Insurance Company، لديك الحق في الحصول على المساعدة	
	والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ TTY/TDD 1-844-517-3431 (1855-745-745-745).	
	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter of	
Russian:	Illinois insured by Celtic Insurance Company вы имеете право получить бесплатную помощь и информацию на своем родном	
	языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-855-745-5507 (TTY/TDD 1-844-517-3431).	
Gujarati:	જે તમને અથવા તમે જેમની મદદ કરી રહ્યા હોય તેમને, Ambetter of Illinois insured by Celtic Insurance Company વવશે કોઈ પ્રશ્ન હોય તો તમને, કોઈ ખર્ચ વવના તમારી ભાષામાાં મદદ અને માહહતી પ્રાપ્ત કરવાનો અવિકાર છે. દુભાવષયા સાથે વાત કરવા માટે 1-855-745-5507 (TTY/TDD 1-844-517- 3431) ઉપર કૉલ કરો.	
Urdu:	گر Ambetter of Illinois insured by Celtic Insurance Company کے بارے میں آپ، یا جن کی آپ مدد کررہے ہیں ان کے سوالات ہوں تو ، آپ کو لامعاوضہ اپنی زبان میں مدد اور معلومات حاصل کرنے کا حق ہے۔ کسی مترجم سے بات کرنے کے لیے، 5507-745-1855-745-3431 (TTY/TDD 1-844-517-3431) ر کال کریں۔	
	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter of Illinois insured by Celtic Insurance Company, quý vị sẽ có	
Vietnamese:	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 1-855-745- 5507 (TTY/TDD 1-844-517-3431).	
Italian:	Se lei, o una persona che lei sta aiutando, avesse domande su Ambetter of Illinois insured by Celtic Insurance Company, ha diritto a	
	usufruire gratuitamente di assistenza e informazioni nella sua lingua. Per parlare con un interprete, chiami l'1-855-745-5507 (TTY/TDD	
	1-844-517-3431).	
Hindi:	आप या जिसकी आप मदद कर रहे हैं उनके, Ambetter of Illinois insured by Celtic Insurance Company 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 1-855- 745-5507 (TTY/TDD 1-844-517-3431) पर कॉल करें।	
	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter of Illinois insured by Celtic Insurance	
French:	Company, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez	
	le 1-855-745-5507 (TTY/TDD 1-844-517-3431).	
Greek:	Εάν εσείς ή κάποιος που βοηθάτε, έχετε ερωτήσεις σχετικά με την Ambetter of Illinois insured by Celtic Insurance Company, έχετε το	
	δικαίωμα να ζητήσετε βοήθεια και πληροφορίες στη γλώσσα σας, χωρίς χρέωση. Για να μιλήσετε με διερμηνέα, καλέστε το 1-855-745- 5507 (TTY/TDD 1-844-517-3431).	
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter of Illinois insured by Celtic Insurance Company 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	
	855-745-5507 (TTY/TDD 1-844-517-3431) an.	

#### Statement of Non-Discrimination

Ambetter of Illinois Insured by Celtic Insurance Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Ambetter of Illinois does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Ambetter of Illinois:

- 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 of Illinois at 1-855-745-5507 (TTY/TDD 1-844-517-3431).

If you believe that Ambetter of Illinois 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 of Illinois, Attn: Appeals and Grievances, PO Box 10341 Van Nuys CA, 91410, 1-855-745-5507 (TTY/TDD 1-844-517-3431), Fax 1-833-886-7956. You can file a grievance by mail or fax. If you need help filing a grievance, Ambetter of Illinois insured by Celtic Insurance Company is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD).

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

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