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://ambetter.sunflowerhealthplan.com/2022-brochures.html, or call 1-844-518-9505 (TTY/TDD 1-844-546-9713). 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 <a href="https://www.healthcare.gov/sbc-glossary">https://www.healthcare.gov/sbc-glossary</a> or call 1-844-518-9505 (TTY/TDD 1-844-546-9713) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0 individual / \$0 family.	See the Common Medical Events chart below for your cost for services this plan covers.
Are there services covered before you meet your <u>deductible</u> ?	There is no <u>deductible</u> .	There is no <u>deductible</u> . See a list of covered <u>preventive 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> : \$1,400 individual / \$2,800 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 http://ambetter.sunflowerhealthpla n.com/findadoc or call 1-844-518- 9505 (TTY/TDD 1-844-546-9713) 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> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</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)	ou Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
16	Primary care visit to treat an injury or illness	No charge	Not covered	Unlimited Virtual Care Visits received from Ambetter Telehealth covered at No Charge, providers covered in full.
If you visit a health	<u>Specialist</u> visit	\$10 <u>Copay</u> / visit	Not covered	Covered No Limit.
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.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge for laboratory & professional services 25% <u>Coinsurance</u> for x- ray & diagnostic imaging 25% <u>Coinsurance</u> for laboratory & professional services and x-ray & diagnostic imaging at other places of service	Not covered	<ul><li>Prior authorization may be required. Covered No Limit. Other places of service may include Hospital, Emergency Room, or Outpatient Facility.</li><li>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.</li></ul>
	Imaging (CT/PET scans, MRIs)	25% Coinsurance	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	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.
<u>coverage</u> is available at <u>https://ambetter.sunflo</u> werhealthplan.com/20 22formulary.	Preferred brand drugs (Tier 2)	Retail: \$30 <u>Copay</u> / prescription	Not covered	Prior authorization may be required. <u>Prescription drugs</u> are provided up to 30 days
	Non-preferred brand drugs (Tier 3)	Retail: 50% <u>Coinsurance</u>	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.

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: 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)	25% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
surgery	Physician/surgeon fees	25% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
	Emergency room care	25% Coinsurance	25% <u>Coinsurance;</u> <u>deductible</u> does not apply	Covered No Limit.	
If you need immediate medical attention	Emergency medical transportation	25% <u>Coinsurance</u>	25% <u>Coinsurance;</u> <u>deductible</u> does not apply	Covered No Limit. Note: Prior authorization is not required for emergency transport, however, all non-emergent transport requires prior authorization.	
	<u>Urgent care</u>	\$10 <u>Copay</u> / visit	Not covered	Covered No Limit.	
If you have a hospital	Facility fee (e.g., hospital room)	25% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
stay	Physician/surgeon fees	25% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
If you need mental health, behavioral	Outpatient services	No charge/Office Visit; 25% <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).	
health, or substance abuse services	Inpatient services 25% <u>Coinsurance</u> Not covered		Not covered	Prior authorization may be required. Covered No Limit.	
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 <u>screenings</u> . 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).	

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	
	Childbirth/delivery professional services	25% Coinsurance	Not covered	Prior authorization may be required. <u>Cost-</u> <u>sharing</u> does not apply for <u>preventive</u>	
	Childbirth/delivery facility services	25% <u>Coinsurance</u>	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	25% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Note: Includes educational visits - limited to 3 per year.	
If you need help recovering or have other special health	you need help covering or have ther special health	Not covered	Prior authorization may be required. No limit per therapy for occupational and physical therapy; speech therapy limited to 1 service per day, up to a maximum benefit of 90 daily services per year. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis.		
needs	Habilitation services	25% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
	Skilled nursing care	Not covered	Not covered	Not Covered	
	Durable medical equipment	25% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
	Hospice services	25% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
If your child needs	Children's eye exam	No charge	Not covered	Limited to 1 visit per year. Additional visits beyond the initial exam will be billed as <u>specialist</u> visits.	
dental or eye care		No charge	Not covered	Limited to 3 sets of lenses and frames per year.	
	Children's dental check-up	Not covered	Not covered	None	

<ul> <li>Abortion (Except in cases of rape, incest, or when the life of the mother is endangered.)</li> <li>Acupuncture</li> <li>Bariatric surgery</li> </ul>	<ul> <li>Infertility treatment (Limited to diagnosis and treatment of cause of infertility.)</li> <li>Hearing aids</li> <li>Long-Term Care</li> </ul>	<ul> <li>Routine eye care (Adult)</li> <li><u>Skilled nursing care</u></li> <li>Weight loss programs</li> </ul>
<ul><li>Cosmetic surgery</li><li>Dental care</li></ul>	<ul> <li>Non-emergency care when traveling outside the U.S.</li> </ul>	
Other Covered Services (Limitations may apply t	to these services. This isn't a complete list. Please se	e your <u>plan</u> document.)
Spinal manipulation	Private-duty nursing	<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 from Sunflower Health Plan at 1-844-518-9505 (TTY/TDD 1-844-546-9713); Kansas Insurance Department, 1300 SW Arrowhead Rd Topeka, KS 66604, Phone No. 1-785-296-3071. 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 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 on how 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: Kansas Insurance Department, 1300 SW Arrowhead Rd Topeka, KS 66604, Phone No. 1-785-296-3071. Additionally, a consumer assistance program can help you file your appeal. Contact 1-800-432-2484.

### 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 1-844-518-9505 (TTY/TDD 1-844-546-9713). Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-844-518-9505 (TTY/TDD 1-844-546-9713). 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 E (9 months of in-network pre-n hospital delive	atal care and a	(
The plan's overall deductibl	<u>e</u> \$0	•
Specialist copayment	\$10	
Hospital (facility) coinsuran	<u>ce</u> 25%	
Other <u>coinsurance</u>	25%	
This EXAMPLE event includes	services like:	Thi
Specialist office visits (prenatal of	are)	Pri
Childbirth/Delivery Professional	Services	dis
Childbirth/Delivery Facility Servic	ces	Dia
Diagnostic tests (ultrasounds and	d blood work)	Pre
Specialist visit (anesthesia)		
Total Example Cost	\$12,700	Tot

### In this example, Peg would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$0
Copayments	\$0
<u>Coinsurance</u>	\$1,400
What isn't covere	ed
Limits or exclusions	\$60
The total Peg would pay is	\$1,460

Managing Joe's Typ (a year of routine in-netwo controlled cond	rk care of a well-
The plan's overall deducti	<u>ble</u> \$0
Specialist copayment	\$10
Hospital (facility) coinsuration	ance 25%
Other <u>coinsurance</u>	25%
This EXAMPLE event include <u>Primary care physician</u> office v disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u>	
Total Example Cost	\$5,600

## In this example, Joe would pay:

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

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

The plan's overall deductible	<u>e</u> \$0
Specialist copayment	\$10
Hospital (facility) coinsuran	<u>ce</u> 25%
Other <u>coinsurance</u>	25%
This EXAMPLE event includes Emergency room care (including Diagnostic tests (x-ray) Durable medical equipment (crut Rehabilitation services (physical	medical supplies) tches)
Total Example Cost	\$2,800

### In this example, Mia would pay:

Cost Sharing		
Deductibles	\$0	
<u>Copayments</u>	\$30	
Coinsurance	\$600	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$630	



Swahili:	Ikiwa wewe au mtu mwingine unayemsaidia, ana maswali kuhusu Ambetter from Sunflower Health Plan, una haki ya kupata usaidizi na taarifa kwa lugha yako bila malipo. Ili kuzungumza na mkalimani, piga simu 1-844-518-9505 (TTY/TDD 1-844-546-9713).
Persian:	اگر شما، یا کسی که به او کمک می کنید سؤالی در مورد Ambetter from Sunflower Health Plan دارید، از این حق برخوردارید که کمک و اطلاعات را بصورت رایگان به زبان خود دریافت کنید. برای صحبت کردن با مترجم با شماره (TTY/TDD 1-844-546-9713) 844-518-954-1تماس بگیرید.
Hmong:	Yog koj, los yog tej tus neeg uas koj pab ntawd, muaj lus nug txog Ambetter from Sunflower Health Plan, koj muaj cai kom lawv muab cov ntshiab lus qhia uas tau muab sau ua koj hom lus pub dawb rau koj. Yog koj xav nrog ib tug neeg txhais lus tham, hu rau 1-844-518-9505 (TTY/TDD 1- 844-546-9713).
Russian:	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter from Sunflower Health Plan вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-844-518-9505 (TTY/TDD 1-844-546-9713).
Japanese:	Ambetter from Sunflower Health Plan 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、1-844-518-9505 (TTY/TDD 1-844-546-9713) までお電話ください。
French:	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from Sunflower Health Plan, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-844-518-9505 (TTY/TDD 1-844-546- 9713).
Burmese:	သင် သို့မဟုတ် သင်မှကူညီနေသူတစ်ဦးဦးတွင် Ambetter from Sunflower Health Plan အကြောင်း မေးစရာများရှိပါက အခမဲ့အကူအညီ ရယူဝိုင်ခွင့်နှင့် သင်၏ဘာသာ စကားဖြင့် အချက်အလက်များကို အခမဲ့ရယူဝိုင်ခွင့် ရှိပါသည်။ စကားပြန်တစ်ဦးနှင့် စကားပြောဆိုရန် 1-844-518-9505 (TTY/TDD 1-844-546-9713) ကို ဖုန်းဆက်ပါ။
Tagalog:	Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter from Sunflower Health Plan, may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-844-518-9505 (TTY/TDD 1-844-546-9713).
Arabic:	ذا كان لديك أو لدى شخص تساعده أسئلة حول Ambetter from Sunflower Health Plan ، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية نكلفة. للتحدث مع تترجم اتصل بـ (TTY/TDD 1-844-546-9713) Ambetter from Sunflower .
Laotian:	ຖ້າທ່ານ ຫຼືຄົນທີ່ທ່ານກຳລັງຊ່ວຍເຫຼືອ ມີຄຳຖາມກ່ຽວກັບ Ambetter from Sunflower Health Plan, ທ່ານມີສິດທີ່ຈະໄດ້ຮັບການຊ່ວຍເຫຼືອແລະຂໍ້ມູນຂ່າວສານທີ່ເປັນພາສາຂອງທ່ານ ໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ. ເພື່ອຈະເວົ້າກັບນາຍພາສາ ໃຫ້ໂທຫາ 1-844-518-9505 (TTY/TDD 1-844-546-9713).
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from Sunflower Health Plan 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-844-518-9505 (TTY/TDD 1-844-546-9713) 로 전화하십시오 <sub>.</sub>
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Sunflower Health Plan 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 1-844-518-9505 (TTY/TDD 1-844-546-9713) an.
Chinese:	如果您,或是您正在協助的對象,有關於 Ambetter from Sunflower Health Plan 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 1-844-518-9505 (TTY/TDD 1-844-546-9713)。
Vietnamese:	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from Sunflower Health Plan, 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 1-844-518-9505 (TTY/TDD 1-844-546-9713).
Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de Sunflower Health Plan, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-844-518-9505 (TTY/TDD 1-844-546-9713).

#### Statement of Non-Discrimination

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

Ambetter from Sunflower Health Plan:

- 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 Sunflower Health Plan at 1-844-518-9505 (TTY/TDD 1-844-546-9713).

If you believe that Ambetter from Sunflower Health Plan 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 Sunflower Health Plan Appeals Unit, 8325 Lenexa Dr, Suite 410, Lenexa, KS 66214, 1-844-518-9505 (TTY/TDD 1-844-546-9713), Fax, 1-844-680-5805. You can file a grievance by mail, fax, or email. If you need help filing a grievance, Ambetter from Sunflower Health Plan 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>.