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 <u>deductible</u> ?	\$0 at Indian Health Care <u>Provider</u> (IHCP) or with IHCP <u>referral</u> at non-IHCP; or \$1,450 individual / \$2,900 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, primary care, <u>specialist</u> , and <u>urgent care</u> office visits, children's eye exam and glasses, lab-work, generic and preferred brand drugs 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> : \$6,300 individual / \$12,600 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 https://ambetter.sunflowerhealthpl an.com/findadoc or call 1-844- 518-9505 (TTY/TDD 1-844-546- 9713) for a list of <u>network</u> 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.

You can see the <u>specialist</u> you choose without a <u>referral</u>.

Common Medical Event         Services You May Need         What You Will Pay Indian Health Care Provider (HCP) (You will pay the least)         Non-HCP Un-of- Non-HCP In- Non-HCP In- Non-HCP In- Network Provider (You will pay more)         Limitations, Exceptions, & Other Important Information           If you visit a health care provider's office or clinic         Primary care visit to treat an injury or illness         No charge         \$15 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           If you visit a health care provider's office or clinic         Specialist visit         No charge         \$35 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           If you have a test         Specialist visit         No charge         \$35 Copay / visit, deductible does not apply         Not covered         Vou may have to pay for services that aren't preventive. Ask your provider (the services needed are preventive. Then check what your plan will pay for. Cost sharing waived at non-IHCP with IHCP referral.           If you have a test         Diagnostic test (x- ray, blood work)         No charge         \$15 Copay / test; deductible does not apply for laboratory & professional services         Not covered         Prior authorization may be required. Covered No Limit. Other places of service may include Hospital, Emergency Room, or Outpatient Facility. </th <th colspan="6">All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.</th>	All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.					
If you visit a health care provider's officeNo chargeNo charge\$15 \(Copay / visit, \) deductible does in d applyNot coveredTelehealth covered at No Charge, providers covered in full, deductible does not apply. Cost sharing waived at non-IHCP with IHCP referral.If you visit a health care provider's officeSpecialist visitNo charge\$35 \(Copay / visit, \) deductible does not applyNot coveredCovered No Limit. Cost sharing waived at non-IHCP with IHCP referral.Preventive care/screening/ immunizationNo chargeNo charge; deductible does not applyNot coveredCovered No Limit. Cost sharing waived at non-IHCP with IHCP referral.If you have a testDiagnostic test (x- ray, blood work)No chargeNo chargeNo chargeNot coveredVou may have to pay for services that aren't preventive. Then check what your pian will pay for. Cost sharing waived at non-IHCP with IHCP referral.You may have to pay for services that aren't preventive. Then check what your pian will pay for. Cost sharing waived at non-IHCP with IHCP referral.If you have a testDiagnostic test (x- ray, blood work)No charge\$15 \(Copay / test, \) deductible does not apply for laboratory & brofessional servicesNot coveredPrior authorization may be required. Covered No Limit. Other places of service may include Hospital, Emergency Room, or Outpatient Facility.If you have a testDiagnostic test (x- ray, blood work)No charge20% (Coinsurance for laboratory & brofessional servicesNot coveredVectoredDiagnostic test (x- ray, blood work)No charge20% (Coins			Care Provider (IHCP) (You will	Non-IHCP In- Network Provider (You will pay	Network Provider (You will pay the	
If you have a test       Diagnostic test (x- ray, blood work)       No charge       deductible does not apply       Not covered       Covered       Covered with IHCP referral.         If you have a test       Diagnostic test (x- ray, blood work)       No charge       No charge       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. Cost sharing waived at non-IHCP with IHCP referral.         If you have a test       Diagnostic test (x- ray, blood work)       No charge       \$15 Copay / test; deductible does not apply for laboratory & professional services       Not covered       Prior authorization may be required. Covered No Limit. Other places of service may include Hospital, Emergency Room, or Outpatient Facility.		treat an injury or		deductible does	Not covered	Telehealth covered at No Charge, <u>providers</u> covered in full, <u>deductible</u> does not apply. <u>Cost sharing</u>
Of childPreventive care/screening/ immunizationNo chargeNo charge; deductible does not applyNot coveredYou 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. Cost sharing waived at non-IHCP with IHCP referral.If you have a testDiagnostic test (x- ray, blood work)No charge\$15 Copay / test; deductible does not apply for laboratory & professional servicesNot coveredPrior authorization may be required. Covered No Limit. Other places of service may include Hospital, Emergency Room, or Outpatient Facility.If you have a testDiagnostic test (x- ray, blood work)No charge20% Coinsurance for x-ray & diagnostic imaging 20% Coinsurance for laboratory & professional servicesNot coveredPrior authorization for any service that requires prior authorization or any service that requires prior authorization will result in a denial of benefits. See your policy for more details. Cost sharing waived at non-IHCP with IHCP referral.	care provider's office	<u>Specialist</u> visit	No charge	deductible does	Not covered	
If you have a testDiagnostic test (x- ray, blood work)No charge $20\%$ Coinsurance for x-ray & diagnostic imaging $20\%$ Coinsurance for xlaboratory & professional servicesNot coveredPrior authorization may be required. Covered No Limit. Other places of service may include Hospital, Emergency Room, or Outpatient Facility.If you have a testDiagnostic test (x- ray, blood work)No charge $20\%$ Coinsurance for x-ray & diagnostic imaging $20\%$ Coinsurance for laboratory & professionalNot coveredFailure to obtain prior authorization for any service that requires prior authorization will result in a denial of benefits. See your policy for more details. Cost sharing waived at non-IHCP with IHCP referral.	or clinic	care/screening/	No charge	No charge; deductible does	Not covered	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
	lf you have a test		No charge	deductible does not apply for laboratory & professional services 20% <u>Coinsurance</u> for x-ray & diagnostic imaging 20% <u>Coinsurance</u> for laboratory &	Not covered	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. <u>Cost</u>

\* For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://api.centene.com/eoc/2022/34368KS011.pdf</u>.

			What You Will Pay		
Common Medical Event	Services You May Need	Services Fourmay NeedCare Provider (IHCP) (You willNetwork Provider (You will payNetwork Provider (You will pay the		Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
			imaging at other places of service		
	Imaging (CT/PET scans, MRIs)	No charge	20% Coinsurance	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 prescription drug	Generic drugs (Tier 1)	No charge	Preferred Generic Retail: \$5 <u>Copay</u> / prescription; <u>deductible</u> does not apply Generic Retail: \$15 <u>Copay</u> / prescription; <u>deductible</u> does not apply	Not covered	Prior authorization may be required. <u>Prescription</u> <u>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-sharing</u> amount. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
<u>coverage</u> is available <u>https://ambetter.sunfl</u> <u>owerhealthplan.com/</u> <u>2022formulary</u> .	Preferred brand drugs (Tier 2)	No charge	Retail: \$30 <u>Copay</u> / prescription; <u>deductible</u> does not apply	Not covered	Prior authorization may be required. <u>Prescription</u> <u>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 cost-sharing amount. Cost sharing waived
	Non-preferred brand drugs (Tier 3)	No charge	Retail: 30% <u>Coinsurance</u>	Not covered	at non-IHCP with IHCP referral.
	<u>Specialty drugs</u> (Tier 4)	No charge	Retail: 30% <u>Coinsurance</u>	Not covered	Prior authorization may be required. <u>Prescription</u> <u>drugs</u> are provided up to 30 days retail and up to 30 days through mail order. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No charge	20% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
surgery	Physician/surgeon fees	No charge	20% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .

\* For more information about limitations and exceptions, see plan or policy document at https://api.centene.com/eoc/2022/34368KS011.pdf.

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Emergency room care	No charge	20% Coinsurance	20% <u>Coinsurance</u>	Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
If you need immediate medical attention	Emergency medical transportation	No charge	20% <u>Coinsurance</u>	20% Coinsurance	Covered No Limit. Note: Prior authorization is not required for emergency transport, however, all non-emergent transport requires prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	<u>Urgent care</u>	No charge	\$35 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
lf you have a hospital	Facility fee (e.g., hospital room)	No charge	20% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
stay	Physician/surgeon fees	No charge	20% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
If you need mental health, behavioral health, or substance	Outpatient services	No charge	\$15 <u>Copay</u> /Office Visit ( <u>deductible</u> does not apply); 20% <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). <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
abuse services	Inpatient services	No charge	20% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If you are pregnant	Office visits	No charge	\$15 <u>Copay</u> / visit; <u>deductible</u> 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. <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

\* For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://api.centene.com/eoc/2022/34368KS011.pdf</u>.

			What You Will Pay		
Common Medical Event	Services Fourmay         Care Provider         Network Provider         Network           Need         (IHCP) (You will         (You will pay         (You will pay)		Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
					in the SBC (i.e. ultrasound). <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	Childbirth/delivery professional services	No charge	20% Coinsurance	Not covered	Prior authorization may be required. <u>Cost-sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, <u>copayment</u> , <u>coinsurance</u> or
	Childbirth/delivery facility services	No charge	20% Coinsurance	Not covered	<u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Home health care	No charge	20% Coinsurance	Not covered	Prior authorization may be required. Note: Includes educational visits - limited to 3 per year. <u>Cost</u> sharing waived at non-IHCP with IHCP referral.
If you need help recovering or have	Rehabilitation services	No charge	20% <u>Coinsurance</u>	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. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
other special health needs	Habilitation services	No charge	20% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Skilled nursing care	Not covered	Not covered	Not covered	Cost sharing waived at non-IHCP with IHCP referral.
	Durable medical equipment	No charge	20% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Hospice services	No charge	20% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If your child needs dental or eye care	Children's eye exam	No charge	No charge; <u>deductible</u> does not apply	Not covered	Limited to 1 visit per year. Additional visits beyond the initial exam will be billed as <u>specialist</u> visits. <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> .

\* For more information about limitations and exceptions, see plan or policy document at https://api.centene.com/eoc/2022/34368KS011.pdf.

Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	What You Will Pay Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Children's glasses	No charge	No charge; deductible does not apply	Not covered	Limited to 3 sets of lenses and frames per year. Cost sharing waived at non-IHCP with IHCP referral.
	Children's dental check-up	Not covered	Not covered	Not covered	None

## **Excluded Services & Other Covered Services:**

Services Your Plan Generally Does NOT Cover (Che	ck your policy or <u>plan</u> document for more informat	tion and a list of any other <u>excluded services</u> .)			
<ul> <li>Abortion (Except in cases of rape, incest, or when the life of the mother is endangered.)</li> <li>Acupuncture</li> </ul>	<ul> <li>Infertility treatment (Limited to diagnosis and treatment of cause of infertility.)</li> <li>Hearing aids</li> </ul>	<ul> <li>Routine eye care (Adult)</li> <li><u>Skilled nursing care</u></li> <li>Weight loss programs</li> </ul>			
Bariatric surgery	Long-Term Care				
Cosmetic surgery	Non-emergency care when traveling outside the				
Dental care	U.S.				
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see 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). Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-844-518-9505 (TTY/TDD 1-844-546-9713). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 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		(a <u>)</u>			
The plan's overall deductibl	<u>e</u> \$1,450	Г	<b>T</b> h		
Specialist copayment	\$35		■ <u>Sp</u>		
Hospital (facility) coinsuran	<u>ce</u> 20%		Hc		
■ Other <u>coinsurance</u> 20%					
This EXAMPLE event includes services like: <u>Specialist</u> office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood work) <u>Specialist visit (anesthesia)</u>					
Total Example Cost	\$12,700		Tota		

## In this example, Peg would pay:

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

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well- controlled condition)				
The plan's overall deduction	<u>ble</u> \$1,450			
Specialist copayment	\$35			
Hospital (facility) coinsura	<u>ance</u> 20%			
Other <u>coinsurance</u>	20%			
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>				
Total Example Cost	\$5,600			

## In this example, Joe would pay:

<u>Cost Sharin</u>	a			
<u>Deductibles</u>	\$0			
<u>Copayments</u>	\$0			
<u>Coinsurance</u>	\$0			
What isn't covered				
Limits or exclusions	\$0			
The total Joe would pay is	\$0			

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

The plan's overall deduction	i <u>ble</u> \$1,450			
Specialist copayment	\$35			
Hospital (facility) coinsuration	ance 20%			
Other <u>coinsurance</u>	20%			
This EXAMPLE event includes services like:				
Emergency room care (including medical supplies)				
Diagnostic tests (x-ray)				
Durable medical equipment (crutches)				
Rehabilitation services (physical therapy)				
Total Example Cost	\$2,800			

## In this example, Mia would pay:

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

Note: These numbers assume the patient received care from an IHCP <u>provider</u> or with IHCP <u>referral</u> at a non-IHCP. If you receive care from a non-IHCP <u>provider</u> without a <u>referral</u> from an IHCP your costs may be higher.

The plan would be responsible for the other costs of these EXAMPLE covered services.



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 أسنلة حول Ambetter from Sunflower Health Plan ، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية نكلفة. للتحدث مع مترجم اتصل بـ (TTY/TDD 1-844-546-9713) 1-844-518-9505 .	
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.	
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>.